

# HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

*Featured:*

## **BUYING A PROPERTY – THE PROCESS** **How to Get the Most out of Viewing a Property** **HOMELESSNESS**



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# HOUSING matters

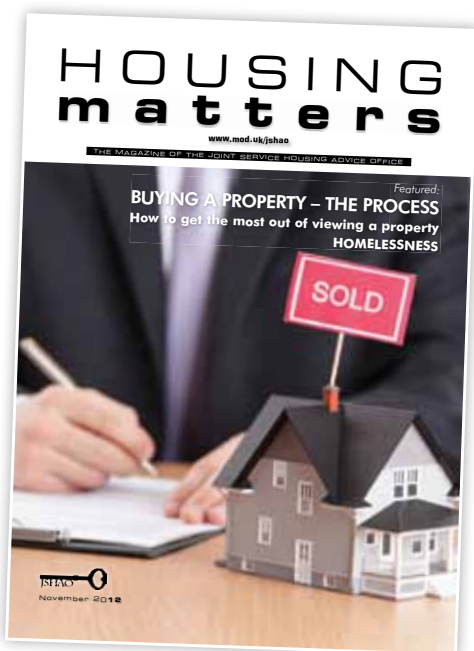
THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



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"Hello and welcome to November's edition of Housing Matters Magazine. I would firstly like to introduce myself as the new OIC and take this opportunity to thank James Turner for the work he has done in leading the team through a difficult period. In my new appointment I will endeavour to ensure that the JSHAO continues to deliver quality advice to you, and would also like to thank everyone in the team for all their hard work (and long may it continue).



As a quick background, I joined the MoD on a cold and frosty morning in January 2001 at Upavon, it was a bit of a shock after 15 years working in Local Government (the phones didn't ring!) but I soon fell into the fold and progressed my career through numerous TLB's and functions, including finance, commercial and audit. I know this may not seem the ideal background for the OIC but I am very customer focussed and am aware of the challenging time ahead for this office and more importantly, all of you.

With this in mind, I need to reiterate the JSHAO message, that you should not lose sight of the fact that when you leave the Armed Forces, you lose your entitlement to service accommodation and at some point, you will have to provide your own housing. The JSHAO is her to advise you of the options available to you and help you through that process.

This leads me nicely on to this month's articles which include advice on the process involved in buying a property, and also advice on property viewing. You will also find an article on Homelessness and what the term actually means. I hope you find this issue useful and would welcome any feedback you may have.

**PAULA JONES, OIC**



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# BUYING A PROPERTY – THE PROCESS

**This content applies to England only. Housing laws vary between England and Scotland.**

The process of buying a home can be long and complicated. There are six main steps in the process. It helps if you understand what's involved at each stage, and know about some of the common problems buyers face.

## The process

Once you find a property, the sale usually involves:

- step 1 – making an offer
- step 2 – getting a valuation if the seller accepts your offer
- step 3 – getting a survey or homebuyers report
- step 4 – doing the legal preparation (conveyancing)
- step 5 – exchanging contracts and paying a deposit
- step 6 – completing the sale and moving in.

Things usually happen in more or less this order, but it can vary slightly

## Common problems

The main thing that buyers complain about is that the process can be complicated and time consuming. Each stage of the process will take time, particularly if you are involved in a chain of people who are trying to buy and sell at the same time. It may be less complicated if you are a first time buyer, or the property you are buying is empty. If you get stuck in a chain, it may be possible for you (or someone else involved) to take steps to speed things up.

There is also a risk that the sale could be called off at any stage

before the contracts have been exchanged. For example, the sale might fall through because:

- the seller decides not to sell
- the seller accepts a better offer (gazumping you)
- you can't agree the conditions of the sale with the seller
- a survey or homebuyer's report shows problems with the property and you decide not to buy it
- you can't get the mortgage you need to buy the property.

## The price

You don't have to offer the asking price. In fact, many buyers and estate agents will expect lower offers. It's worth doing some research to find out what similar properties in the area are being sold for. The likelihood of a lower offer being accepted usually depends on:

- demand for properties in the area at the time
- whether the asking price is realistic compared with similar properties
- how quickly the seller wants to move
- the condition of the property.

Offers below the asking price are more likely to be accepted when the property market is slow. When there is a lot of demand you will probably have to offer a higher price. Some properties may eventually sell for more than the original asking price.

The seller may be more willing

to accept an offer below the asking price if you are a first-time buyer or you are able to move quickly. The process is usually less complicated and time consuming if the buyer is not involved in a chain of people waiting to sell their homes.

It may also help if you have already got an 'agreement in principle' from your lender, saying that you will be able to get a mortgage on a suitable property. Most lenders can give you a certificate confirming approximately how much you will be able to borrow.

## What the offer means

The offer you make is not necessarily the price you will pay if the sale goes ahead. You can make an offer verbally or in writing, but it should always say that it is 'subject to contract'. This means that there is still room for negotiation about the conditions of the sale. This will be very important if a survey or homebuyer's report finds problems in the property that would be expensive to repair. If this happens, you may decide that you want to:

- agree a lower price
- get the seller to carry out repairs before contracts are exchanged
- pull out of the sale.

You (or the seller) may also want to change the price agreed if property prices fall (or rise) dramatically before contracts are exchanged. If the sale falls

through, any fees you have already paid will not be refunded and the seller won't have to give you any money as compensation.

## How the offer is made

If the property you want is being sold through a private sale, you need to make your offer to the seller directly. However, most buyers find a property through an estate agent. If this is the case, you will make your offer to the estate agent. The agent should inform the seller of any offer you make. The seller will decide whether the offer is acceptable. The estate agent may come back to you with a counter offer (a minimum price below which no offers will be considered). If you can afford to do so, you may decide to increase your offer.

Dealing with estate agents can be difficult. They are not impartial. They get commission from the sale and may try to convince buyers to increase their offers. You shouldn't do this unless you think the property is worth it and you can afford it. Remember that estate agents may exaggerate the interest other buyers have shown in a property and don't have to point out any problems to you.

Estate agents can't insist that you agree to arrange your mortgage through them before they tell the seller about your offer. If this happens and the estate agent is a member of the **National Association of**





**Estate Agents** or the **Ombudsman for Estate Agents**, you can make a complaint.

### **Holding deposits**

Some estate agents ask buyers to pay a refundable holding deposit when they make an offer. Not all agents do this, so you may want to ask before you view properties a particular agency is selling. Holding deposits are usually around £100 to £300. The estate agent normally keeps them from the date the property is taken off the market until the sale is final. This doesn't mean that you are legally obliged to buy the property, but it probably won't be refunded if you pull out. If the sale goes ahead, it should be taken off the amount you pay.

### **Taking the property off the market**

If the seller accepts your offer, you should be told that the property has been taken off the market. If it stays on the market there is a very good chance that the seller will get a better offer from someone else and you could be gazumped before contracts are exchanged. To avoid gazumping, you may be able to sign an agreement with the seller as part of the legal preparation. However, these agreements usually involve extra legal fees and/or a separate deposit.

### **The purpose of a valuation**

Valuations are designed to protect your lender's investment, not yours. They assess the approximate value

of a property – not the condition it is in. Your lender needs to know that the property is worth at least as much as you are borrowing. This is because if you don't pay your mortgage they may have to repossess your home and sell it to get back the money you have borrowed. You will have to pay for the valuation.

A valuation is not the same as a homebuyer's report or survey. It may give a small amount of information about the condition the property is in, but doesn't involve a detailed inspection. It's unlikely to spot all the repairs and improvements that may be needed. If you want to find out whether the property has any structural problems you will have to consider paying for a homebuyer's report or a full structural survey to be carried out.

### **Who does the valuation**

The valuation has to be carried out by someone approved by your lender. Some lenders will give you a list to choose from, but others will choose one for you. If you are thinking of having a survey or homebuyer's report carried out, it may be possible to have the valuation done at the same time, by the same surveyor. This usually works out cheaper because you only pay one set of fees.

### **Valuation fees**

You will have to pay a fee to your lender for the valuation. The fees are not refundable, even if the sale falls through. How much you have to pay usually depends on the size, age and price of the property, and whether a survey or homebuyer's report is carried out at the same time.

### **The valuation report**

The valuation report will tell you how much the surveyor considers

the property to be worth. Your lender doesn't have to give you a copy of the report, but most do. If it says the property is worth what you are paying, your lender will probably offer the amount that was agreed in principal.

However, they may say that the property isn't worth the price you have offered. If this happens, you may decide to:

- get the seller to fix any problems before you buy
- negotiate a lower price
- withdraw your offer and not buy the property at all.

Serious problems identified by the valuer may make getting a formal mortgage offer more difficult. Your lender may only agree to lend you part of the agreed price. Alternatively, they may hold back (retain) part of the mortgage you have requested until repairs have been carried out properly.

### **Information from the seller**

Sellers and estate agents don't have to point out any problems in the property to potential buyers. But if you ask direct questions (such as asking whether the roof leaks, or whether there have been problems with dampness or condensation) they have to answer your questions truthfully. If you go on to buy the property and discover that you were given false or misleading information, you might be able to take action. Get advice from a solicitor if you are in this situation.

**Home information packs** were introduced by the Government to ensure that buyers had access to information about the property from the start of the process. These reports may contain some information about the condition of the property, but they are not

the equivalent of a homebuyer's report or survey. (If you started marketing or selling your home after 21 May 2010 you do not have to provide a home information pack. However, you are responsible for commissioning an energy **performance certificate** before you can begin marketing the property. It must be made available to prospective buyers within 28 days of the property going on the market.)

### **Finding a surveyor**

Most lenders can give you a list of surveyors they approve. If you use someone approved by your lender you may be able to combine the valuation with the more detailed inspection. Doing this works out cheaper because you only pay one set of fees. If you choose an independent surveyor, you'll have to pay a separate valuation fee. It's always best to choose someone who is registered with the **Royal Institution of Chartered Surveyors (RICS)**.

### **The purpose of a structural survey/homebuyer's report**

This type of inspection assesses the condition of the property. Both are more detailed (and more expensive) than a valuation, but can save you a lot of money in the long run. They give you information about any structural or other defects in the property, such as dampness and condensation, subsidence or woodworm.

There are two types of inspection, which provide different levels of detail about the property. The type of inspection you decide to have may depend on:

- what you can afford
- the age of the property
- whether it has been converted or extended.





Homebuyer's reports are more detailed than a valuation, but less detailed than a full survey. They detect visible structural problems and give an indication of the general condition of the property.

Structural surveys are the most detailed type of inspection. They are more likely to spot hidden problems such as subsidence or dry rot. However, they may not cover plumbing, heating or electrical wiring in much detail. In many cases, surveyors recommend that a specialist is brought in to look at particular areas.

### The inspection report

Whichever type of inspection you go for, a qualified surveyor will assess the condition of the property you intend to buy and produce a written report.

It's important to check carefully what is included in the survey or homebuyer's report and what isn't. It may not be as detailed as you think. If the surveyor can't get to part of the property easily (such as the roof), it may not be inspected. The report should say exactly which areas have been inspected.

The report may recommend that a specialist is hired to look at specific things such as heating and insulation. This will involve extra fees but may be worthwhile if there are potentially serious problems.

### Problems with the report

Most surveys and homebuyer's reports will indicate that some repairs are needed. Surveyors often point out the worst possible outcome of any problems they find, particularly if you are buying an older property. However, some repairs are relatively simple and inexpensive, so this doesn't

necessarily mean that the property isn't worth buying. Read the report carefully.

The report may say that the property is in very poor condition and expensive repairs are needed. If this happens, you may decide that you want to negotiate a better deal before the sale becomes legally binding. If you have a solicitor, s/he can do most of the negotiation involved in this as part of preparing the legal contracts. This can take a long time and the seller may not agree to all of the changes you want.

### Surveyors' fees

Fees for surveys and homebuyer's reports are not refundable. How much you have to pay usually depends on the size, age and price of the property, and how detailed the inspection is. It may be possible to combine the lender's valuation with the survey or homebuyer's report. That way you only pay one set of fees.

### Making a complaint

If you buy the property and later find problems in areas that were included in the survey, you can **make a complaint**. The **Royal Institution of Chartered Surveyors (RICS)** has a complaints procedure and an arbitration scheme for sorting out disagreements. You can use these if your surveyor is a RICS member (most are). It usually works out cheaper than going to court, and is legally binding. You may be able to claim compensation up to £50,000 if your home is worth less than you paid for it because of the work needed.

### Do I need a solicitor?

Most people who are buying or selling property hire a legal adviser to handle the legal work. This is usually a solicitor,

but you can use someone who is registered with the **Council for Licensed Conveyancers** instead. It's possible to do the legal work yourself, but this can be complicated and risky. There are self-help books available but if you don't have legal experience, it's usually better to hire a legal adviser to act as a go-between.

Many lenders or estate agents can provide a list of solicitors for you to choose from. You can get details of other solicitors from the **Law Society** or the **Council for Licensed Conveyancers**. Solicitors' fees vary, so it's worth getting a few estimates and checking that fees include VAT and expenses (disbursements).

You should also check whether your mortgage lender is happy to use the same solicitor/conveyancer to prepare the legal contract for your mortgage (the mortgage deed). This can help to keep your **legal costs** as low as possible.

### Checking the documentation

The first thing your solicitor will do is to get a copy of the **Land Registry** entry (or the title deeds if the property isn't registered) from the seller's solicitor. These are the legal documents giving evidence of ownership. They are written in legal jargon and need to be carefully examined to make sure there are no unreasonable conditions about how you use the property.

If you are buying a **leasehold property** (which includes most flats), your solicitor also needs to check the lease carefully. This will include checking:

- who has to arrange (and pay for) insuring the building
- how much ground rent you will

have to pay after the sale

- how service charges (for repairs and maintenance) are calculated
- whether service charges and ground rent can be increased, and if so, how
- whether you will have to contribute to any expensive repairs that have already been carried out (such as replacing windows or repairing a lift)
- whether the freeholder is responsible for maintaining the structure and shared areas of the building.

If there is a major problem with the lease, it should be sorted out before contracts are exchanged. This might mean that the seller has to sort out a dispute with other leaseholders and/or the freeholder about who is responsible for repairs. This might delay the sale, but is usually much easier than dealing with the problems after you move in. Your solicitor can explain anything you don't understand.

### Land registry checks

Your solicitor (or conveyancer) will check the seller has the right to sell the property with the Land Registry to avoid any problems later on. When the sale goes ahead, s/he will register your ownership of the property and your mortgage agreement (the mortgage deed) with the Land Registry. You have to pay fees for this, which vary depending on the price of the property and whether the property is already registered.

### Information from the seller

Your solicitor will also ask the seller to provide certain information. This normally includes standard questions about whether there have been any





problems with neighbours, such as noise or disagreements about parking.

If the property includes land (such as a garden), your solicitor will also check that there is no disagreement about where the property boundaries are, and who is responsible for maintaining them. If this isn't clear, your solicitor should ask the seller to sort it out before you exchange contracts.

You also need to agree with the seller what fixtures and fittings (such as light fittings, carpets or furniture) should be included in the sale. These items could be:

- taken away by the seller
- included in the sale price
- offered for sale separately.

The seller should provide a detailed list of what is included in the price. This will become part of the contract. You should check the list and assume that anything not included will be taken away. If the seller later takes away things that were included in the price, you can ask for them to be returned or claim compensation.

#### Local authority searches

Details about the history of the property and the surrounding area need to be checked with the local council. This includes checking:

- that any alterations to the property had proper planning permission

- that there are no developments in the surrounding area that could affect the value of the property (such as a road widening scheme)
- whether areas such as the street, pavement and drains are public and maintained by the council
- whether there are any other expenses linked to the property, such as a right to buy discount that must be repaid.

#### Stamp Duty Land Tax

Stamp Duty Land Tax (SDLT) is a Government tax that you have to pay if you spend more than a certain amount on a property purchase.

The rates are a percentage of the total property price. On 25 March 2012, new rules were introduced to help first-time buyers, who will not have to pay any stamp duty for properties up to £250,000, until 25 March 2012.

- 0% on properties sold for less than £125,000 (or £150,000 for properties in certain disadvantaged areas – see the HMRC website for more information)
- 1% on properties sold for between £125,001 and £250,000 (from 25 March 2012 first time buyers will not be exempt from this charge.)
- 3% on properties sold for between £250,001 and £500,000
- 4% on properties sold for between £500,001 and £999,999
- 5% on properties sold for between £1million and £2million
- 7% on properties sold for over £2million.

You only pay stamp duty on the

price of the property itself, you don't have to pay it on fixtures and fittings such as curtains or appliances. If you arrange to pay for these items separately, you may be able to pay less stamp duty (or none at all if it brings the price of the property down below the bottom limit).

If you are buying under the right to buy, stamp duty is based on the price you pay (the discounted price – not the market value).

#### Preparing the contract

Once all the necessary details have been checked, the contract between the buyer and the seller will be negotiated. This stage can often involve considerable delays, as the seller may not agree to everything you want. For example, you may want to pay less than the price you originally offered, or get the seller to carry out repairs. All the conditions of the sale need to be agreed before contracts are exchanged. Solicitors normally do most of the negotiating on your behalf, but they will need to be in regular contact with you to discuss any changes.

#### Preventing 'gazumping'

During the negotiations, the seller could accept a better offer from another buyer before you have exchanged contracts – this is called gazumping. To avoid this happening, you may be able to persuade the seller to sign an agreement that the sale can't be called off as long as contracts are exchanged within a certain amount of time. There will probably be extra legal fees and/or a deposit involved. Ask your solicitor if you want to arrange this sort of agreement.

#### How much does it cost?

Solicitors and conveyancers

charge fees for their work, which are sometimes worked out as a percentage of the value of the property. The amount you have to pay will also vary depending on how much work is involved. You will also have to pay for any expenses (or 'disbursements') that are part of the sale, which may include:

- local authority search fees
- Land Registry fees
- stamp duty.

Most of these have to be paid when the sale is agreed, but your solicitor may ask for payment in advance. Local authority search fees are not refundable, even if the sale falls through for any reason. Any outstanding disbursements and fees are normally paid on the day you collect the keys to your new home (completion date).

You will also have to pay **legal fees and expenses** for the legal work involved in setting up your mortgage. If your lender has agreed to use the solicitor who is doing your conveyancing to do this, the costs involved will normally be included in your solicitor's fees. If your lender uses a different solicitor, you will get a separate bill.

#### Making a complaint

If you get poor service from your solicitor or conveyancer, you can **make a formal complaint**. If s/he doesn't deal with your complaint properly (or at all) get advice from a different solicitor. If you have lost out financially because of your solicitor or conveyancer, you can take it further. You may be able to get compensation, but will need help from a new solicitor.





Once all the details have been agreed, the contracts between the buyer and the seller must be signed. The contracts are exchanged and the buyer pays a deposit (usually ten per cent of the sale price). Once this happens, there is no more room for negotiation and neither side can pull out of the deal. You may also become responsible for insuring the property.

### Before you exchange

Exchange of contracts is the stage at which a property sale becomes legally binding on both sides. From this point on there can be no changes to the conditions of the sale, including the price, without the other person's agreement. Neither you nor the seller can pull out. If you do so, you will lose your deposit. If the seller pulls out for any reason, you can sue her/him.

It is therefore essential that:

- all the legal documents have been thoroughly checked
- your survey or home buyer's report has been completed (if you are having one)
- any repairs or other work to be arranged by the seller before the sale are agreed
- your mortgage has been formally agreed
- you have the money to pay the deposit.

### Signing the contract

Once the contracts are agreed, your solicitor (or licensed conveyancer) will ask you to sign it. Ask her/him to explain anything you don't understand. The seller signs separately and the solicitors exchange copies. Once copies of the contract are exchanged, the deal is legally binding.

### Paying the deposit

Most buyers have to pay a deposit of around ten per cent of the agreed price when contracts are exchanged. It is sometimes possible to pay a smaller deposit but only if this has been negotiated in advance. When contracts have been signed and exchanged, your solicitor will give the deposit to the seller's solicitor. S/he keeps the deposit until the completion date, when the deposit will be paid to the seller, along with the rest of the purchase price.

If you are selling a previous home, it may be possible to put the ten per cent deposit you get from the person who is buying it towards the deposit on your new home. If not, you will need to have enough savings to cover it because the deposit has to be paid before your mortgage comes though.

If you don't have enough savings, you may be able to arrange a separate short-term loan (a bridging loan) with a bank. Alternatively, your solicitor may be able to arrange a deposit guarantee with an insurance company. In either case you normally have to pay a fee and will probably end up paying a high rate of interest.

### Buildings insurance

You will probably become legally responsible for buildings insurance from the date when contracts are exchanged. In many cases, this can be arranged through your solicitor. Ask her/him to check this, and make sure the property is insured properly from the date you become responsible. Once contracts are exchanged you have to buy, even if the property burns down.

If you buy a leasehold property, buildings insurance may be included in the service charges you pay. This is because the freeholder will probably be responsible for insuring the whole building and you will have to pay a share of the total insurance cost. If you are in this situation, you don't normally have to make the first payment until the sale is completed.

### Final steps

When you exchange contracts, you should be given some idea of when the sale will be completed. This is usually between seven and 28 days after exchange of contracts, but could be as little as 24 hours. At some point between exchange of contracts and the completion date your solicitor will carry out any final checks and your lender will transfer

the money for your mortgage to your solicitor. You may also need to:

- arrange for utilities (such as gas and electricity) to be switched into your name
- inform your bank and other important contacts (such as your contents insurer) of your new address and arrange for your post to be redirected
- make arrangements to move your belongings into your new home.

**You become the legal owner of a property on an agreed date. This is usually no more than a month after the contracts have been exchanged. This is when the money for the sale is given to the seller and you pay for any outstanding costs involved in the purchase.**

### Collecting the keys

The seller's solicitor will normally give the keys to your new home to your solicitor when the agreed price has been paid. However, you may be able to agree to get the keys directly from the seller or the estate agent if this is more convenient.

### Moving in

Once the property sale is completed, you may need to hire a van to move your possessions into your new home. You may also need furniture, appliances and household items. If you can, set some money aside for this when working out your moving budget.

Information sourced from [www.shelter.org.uk](http://www.shelter.org.uk)







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# HOW TO GET THE MOST OUT OF VIEWING A PROPERTY

Viewing a house can be one of the most stressful and time-consuming parts of the moving experience, especially for first time buyers who have no experience and no idea of what to expect.

## Your ideal house

Before you have even chosen your first house to view, it may be worth spending time creating an image of your perfect house. Make a list of the various features you want this perfect house to have. These features should cover the obvious criteria such as the rough size of the house and the number of bedrooms and bathrooms but also criteria relating to the environment in which your house will be located. For example do you prefer the close knit community of a small village or the buzz of a town?

The size of your ideal house may be mainly dictated by budget (flats are generally cheaper than houses, semi-detached usually cheaper than detached) but watch out – some bungalows can be surprisingly expensive. The number of rooms requires careful thought: do you really need a separate dining room or would you be happy eating in the kitchen if it is a decent size? Similarly, do you really need a spare guest bedroom if you are unlikely to have overnight guests very often or could you put a sofa bed in the lounge?

Some other specific things to think about whilst compiling this list include the age of the property: do you want an older property full of character and period features which you may have to pay extra for or do you want a newer house

with less character but which may be better value and easier to maintain?

Remember also to take into account the garden and other external features when compiling your list. For example, do you need a drive? If so, how many cars will it need to fit? Are you a keen gardener or are you happier with a small patch of grass and a big patio? The criteria relating to the environment should take into account the personal importance to you of being near shops, schools or a railway station and the need for nearby neighbours. Whilst the country cottage in the middle of nowhere may be an attractive thought on a beautiful summer's day, it can feel isolated in the middle of winter.

After compiling this list, you will find it easier to narrow down the amount of houses you consider to be worth viewing. The list will also enable you to check and rate any properties you do decide to view, against it. Such a methodical approach can be an invaluable way of distancing your emotions from the various houses you view and thus enable you to make a more informed, practical choice, which will prove a more successful buy in the long run.

## Practicalities

Do not view too many properties on the one day. It takes time to view a house properly and viewing too many will make you tired and irritable and make the whole process much more stressful. It may also make you over-look a potentially great house, simply because it happens to be the last

one you arranged to view on a particular day by which time you are feeling worn out, fatigued and needlessly negative. It is similarly important always to allow more than enough time to view each property. Do not let the owners of the house rush you through the process. If there is a room you would like to re-visit then simply ask. It is also important not to be afraid of asking direct questions. Buying a house is a huge investment and you will regret not asking something if it turns out to be a problem later. Having said this, it is imperative to be friendly towards the owners because if you do decide to make an offer, the whole process will be made easier if there is a good relationship between owner and buyer. On that note, make sure you maintain a good relationship with your estate agent. Always appear keen and flexible when it comes to viewing properties. Being kind to the estate agent can often lead to such kindness being returned, often in the form of them informing you first when something new comes on the market.

It may seem irrelevant but never view a house on an empty stomach. This will only make you feel grouchy and give you a more negative mindset before you have even entered the property. Make sure you take a pen and notebook with you when viewing so you can be reminded which house is which. After you have seen several, it can be difficult to remember which one had the grotty kitchen and which one had the garden to die for. Another helpful idea is to take a friend or colleague (i.e. someone who is

not going to be making the move with you) to view the house with you. It is obviously logical to view properties with your spouse or housemate but getting a second opinion from someone who is not emotionally involved can be invaluable.

Also, think about the importance of viewing the house at different times of the day. Your first visit should be during the day so that you can see if there are any external structural issues which need to be addressed. Daylight will also enable you to explore the garden and surrounding environment adequately. However, if you are interested in making an offer for a specific property, arrange with the owners to view the house again at a different time, for example rush hour, especially if you feel traffic noise may be an issue. You should also try to spend some time generally exploring the local area in order to see if it will suit the needs that you set out in your ideal house list.

## How to avoid potential difficulties

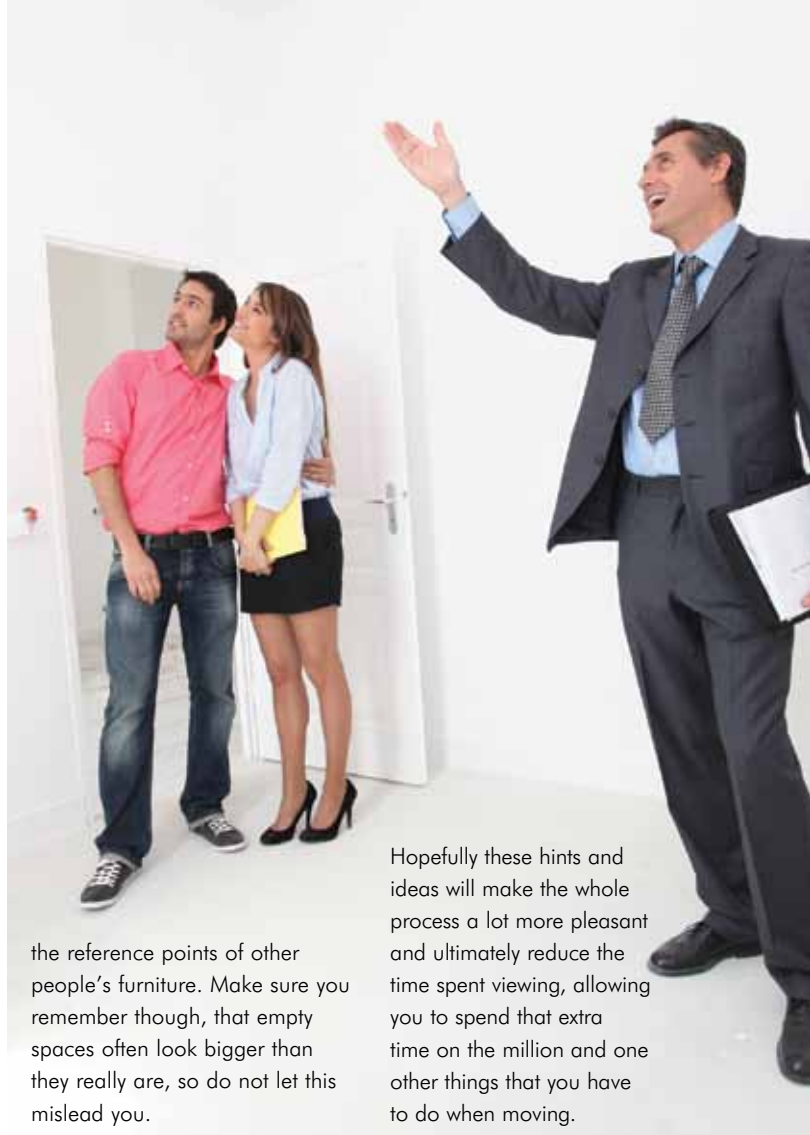
Many people find the most difficult aspect of viewing a house is imagining yourself living in a place filled with another person's possessions (all of which may be the complete opposite to your taste) or on the other hand, when the property is completely empty. However, there are several techniques which can help to avoid such problems. The key to viewing any property is to ignore the saying that first impressions count. Your first impressions of a house from the outside can be entirely altered by what you may find inside. Likewise, when you are inside the house, if

your main objection is the hideous patterned, stained and worn carpet, then make sure you do not give up hope until you have seen what is underneath. There may be a gorgeous wooden floor lying under the facade of grotesque carpet just waiting to be restored. It is always worth remembering that behind any nasty cosmetic appearances can lie maintained, sound structures. For example, a kitchen can be renovated simply by changing the existing worktop. This does not require any structural change and so will not prove too costly. The same applies to features in the bathroom. If you find the rooms in the property to be so cluttered that it is difficult to gain an accurate idea of the size of the rooms, simply look at the ceiling: this will show you the exact size of the floor but free of clutter!

Of course you may encounter the opposite problem whilst viewing. What should you do if the house you view seems to have jumped straight out of an ideal homes catalogue? The furnishings are

perfect and just to your taste and you instantly fall in love with it. Such a situation can ultimately prove as damaging as a house which does not appear to be to your taste. Make sure you distance yourself from your emotions by sticking to the criteria established in your ideal house list. If you find yourself just thinking fondly about the furniture you saw and loved then you are in dangerous territory. The likelihood is that once the property has been sold, the furniture will be removed. Make sure your love of a house is based upon its structural features and not its furnishings.

A final difficulty can be the issue of viewing an empty property. It is generally much harder to sell an empty property than a furnished one because viewers often leave with negative impressions. However, this does not have to be the case. Empty rooms can allow your imagination a free rein in deciding how you personally can create your own living space, without having to remove



the reference points of other people's furniture. Make sure you remember though, that empty spaces often look bigger than they really are, so do not let this mislead you.

Hopefully these hints and ideas will make the whole process a lot more pleasant and ultimately reduce the time spent viewing, allowing you to spend that extra time on the million and one other things that you have to do when moving.

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



Orbit HomeBuy Agents act as the government's one-stop shop for all low-cost home ownership and discounted market rent in the West Midlands and the East of England. We have a range of affordable options, designed to help you get your foot on the property ladder.

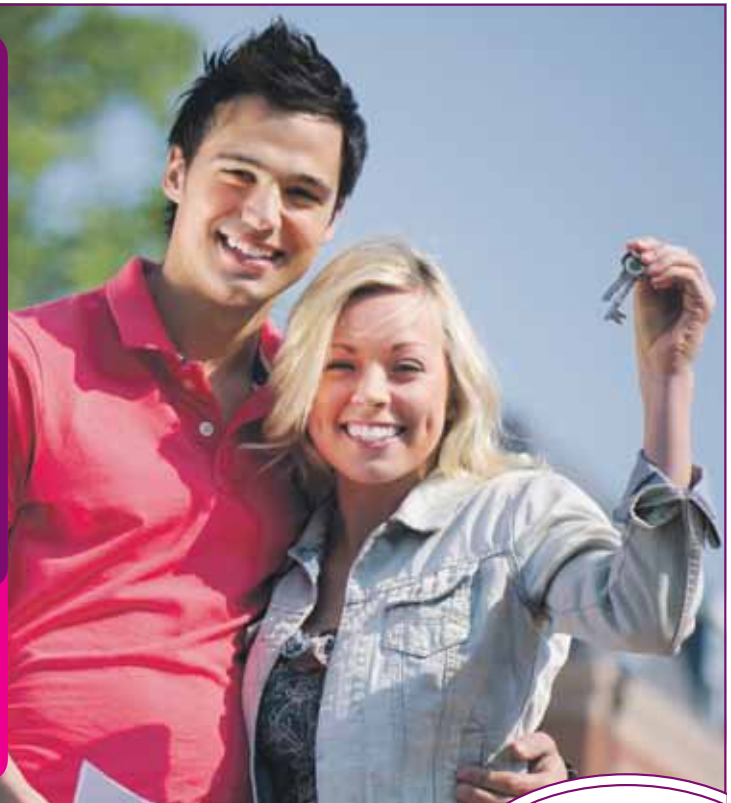
We have opened the door for thousands of people just like you. MOD personnel are a priority group, so contact us today and see if we can help you too.

Make your dream home a reality.

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

or call 03458 50 20 50 (option 2)

Follow us on **twitter** @OrbitHomeBuy



part of the  building brighter futures...  
for people and communities

Terms and conditions apply. Orbit HomeBuy Agents is managed by Orbit Homes (2020) Limited, a member of Orbit Group Limited which is an exempt charity registered under the Industrial and Provident Societies Act 1965.



# HOUSING IN THE NORTH EAST

## LOCAL AUTHORITIES IN TYNE & WEAR, TEESIDE, COUNTY DURHAM AND NORTHUMBERLAND

There are a number of housing authorities in the North East. 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:

### TYNE AND WEAR

GATESHEAD	0191 4333000
NEWCASTLE-UPON-TYNE	0191 277 1711
NORTH TYNESIDE	0345 2000 0102
SOUTH TYNESIDE	0191 424 6456
SUNDERLAND	0191 520 5555

### COUNTY DURHAM

CHESTER-LE-STREET	0191 387 1919
DARLINGTON	0132 538 8542
DURHAM	0191 383 3000

### CLEVELAND

HARTLEPOOL	01429 266522
MIDDLESBROUGH	08000 461600
REDCAR AND CLEVELAND	01642 774774
STOCKTON-ON-TEES	01642 528389

### NORTHUMBERLAND

NORTHUMBERLAND	0845 600 6400
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## HOUSING ASSOCIATIONS

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

**PLACES FOR PEOPLE** is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for

reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at [www.placesforpeople.co.uk](http://www.placesforpeople.co.uk)

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

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



STOCKTON ON TEES



**REGIONAL HOMEBUY AGENT**

Time2Buy:  
 Tees Valley and County Durham  
 Northumberland  
 enquiries@time2buy.org.uk  
[www.time2buy.org.uk](http://www.time2buy.org.uk)  
 Tel: 0845 604 2942

ISOS (Nomad E5)  
 Tyne and Wear  
 info@nomade5.co.uk  
[www.nomade5.co.uk](http://www.nomade5.co.uk)  
 Tel: 0191 292 3000

**AVERAGE HOUSE PRICES IN NORTH EAST SECOND QUARTER 2012**

£123,298  
 Annual Change: -5.3%  
 Quarterly Change: +1.6%  
 (Figures sourced from [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com))

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.

**NORTHERN ENGLAND**

**Cleveland, Durham, Northumberland, Tyne & Wear**

Name	Contact	Counties covered
Accent North East	0845 678 0571	ALL
Cheviot	0844 800 3800	Northumberland, Tyne/Wear
Endeavour	0800 980 9050	Cleveland, Durham
Enterprise 5	0191 292 2000	Tyne/Wear
Guinness Trust	0845 605 9000	Cleveland, Northumberland, Tyne/Wear
Home	0845 155 1234	ALL
Nomad	0191 268 4800	Northumbria, Tyne/Wear
Places for People	0800 432 0002	Cleveland, Durham, Northumberland, Tyne/Wear
Tees Valley	08000 461600	Cleveland
Three Rivers	08000 461452	Cleveland, Durham, Tyne/Wear
Two Castles	0191 2614774	Durham, Northumberland, Tyne/Wear
William Sutton Trust	01642 819940	Cleveland, Tyne/Wear



**MIDDLESBROUGH**



**FPD Direct**  
FORCES PROPERTIES DIRECT



# We are the No. 1 provider of homes to the British Military and MOD Civilians



COMPLETELY FREE SERVICE THAT HELPS YOU TO GET YOUR OWN HOME IN THE UK



## SAVE THOUSANDS OF POUNDS!!!

Typical example:

### Semi-detached four bed roomed home with garage

General public price	<b>£194,995</b>	
Exclusive Forces price	<b>£155,996</b>	(80% FirstBuy* price)
3% Forces discount	<b>£5,850</b>	
5% client deposit	<b>£9,750</b>	(could use LSAP)
Balance	<b>£140,396</b>	

## A unique one stop shop that provides you with access to:

- A huge selection of new homes across England, Scotland and Wales with exclusive discounts for Military personnel.
- Impartial help and advice on what to buy.
- Independent mortgage advice from a forces specialist financial advisor with all arrangement fees waived.
- Exclusive access to mortgages for BFPO based personnel with no UK address needed.
- Specialist solicitors who work remotely for clients serving abroad.
- A national rental team who fully manage your property if you ever need to rent it out, they can also help you to sell existing properties.
- We are on the panel of the Government Home Buy Agency so can assist with your application for government funding towards your new home.
- A small friendly team who specialise in helping the British Military into Homes across the whole of the UK for over fifteen years completely free of charge.

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

**fpdirect.uk.com**

For advice on property contact:



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

For advice on financial services contact:



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



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

Flying the flag for great value property deals to the Forces and M.o.D. civilians!

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



- \*comfortable en suite rooms
- \*support provided by friendly staff
- \*excellent facilities
- \*includes meals and laundry
- \*no limits on length of stay
- \*outreach service available after moving out
- \*for veterans of all ages

**ROSENDAEL**  
3 Victoria Road, Broughty Ferry,  
Dundee, DD5 1BE  
01382 477078

**WHITEFOORD HOUSE**  
53 Canongate, Edinburgh  
EH8 8BS  
0131 556 6827

**www.svronline.org**

SVR is a registered Charity No. SC015260

**ADVERTISING FEATURE**

# 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

**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 Home Buy 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, Persimmon Homes also offers its own Shared Equity Scheme and homes that can be bought through the Kickstart II initiative. 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)

# Want to get onto the property ladder in Berkshire, Buckinghamshire, Oxfordshire and Surrey?

You can with **HomeBuy**



HomeBuy is a 'one-stop-shop' Government initiative that provides home owners and Ministry of Defence employees a number of exciting home ownership & rental options.

To be eligible you must have a household income of less than £60,000 per annum and fall in to one of the following priority groups:

- Employed by the Ministry of Defence
- First Time Buyer
- Local authority or housing association tenant

 Find us on Facebook at Catalyst HomeBuy

 Follow us on [twitter](#) @HomeBuy\_CHG

Download our FREE App

Available on the App Store

Available in Android Market



Register TODAY at [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk) or call 0845 601 7729 to find out more information



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

## Want to buy a place of your own? Have a household income of less than £60,000?

If you are looking for somewhere to live in Hampshire or the Isle of Wight, but can't afford to raise the large deposit required to buy on the open market, you could be eligible for one of the HomeBuy schemes available in your area



Talk to HomesinHants about • Eligibility • Affordability • Homes available

[www.homesinhants.co.uk](http://www.homesinhants.co.uk)  
[info@homesinhants.co.uk](mailto:info@homesinhants.co.uk)  
 023 8062 8004



**HomesinHants**  
 Your Government-appointed HomeBuy Agent For Hampshire & Isle of Wight

*\*additional eligibility criteria applies*





# HOUSING PRICES

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

## United Kingdom

Average Price: £161,346 Quarterly Change: -0.3%, Annual Change -0.5%

### 1 Scotland

Average Price: £113,417  
Quarterly Change: +5.9%  
Annual Change: -5.4%

### 2 Northern Ireland

Average Price: £102,211  
Quarterly Change: -1.5%  
Annual Change: -12.1%

### 3 The North

Average Price: £123,298  
Quarterly Change: -5.3%  
Annual Change: +1.6%

### 4 Yorkshire and The Humber

Average Price: £115,539  
Quarterly Change: +5.5%  
Annual Change: +2.9%

### 5 The North West

Average Price: £122,658  
Quarterly Change: -0.7%  
Annual Change: -1.5%

### 6 The East Midlands

Average Price: £141,139  
Quarterly Change: +1.5%  
Annual Change: +8.8%

### 7 The West Midlands

Average Price: £152,980  
Quarterly Change: -2.7%  
Annual Change: -1.3%

### 8 Wales

Average Price: £129,095  
Quarterly Change: -2.5%  
Annual Change: +1.3%

### 9 East Anglia

Average Price: £157,495  
Quarterly Change: -6%  
Annual Change: -3.4%

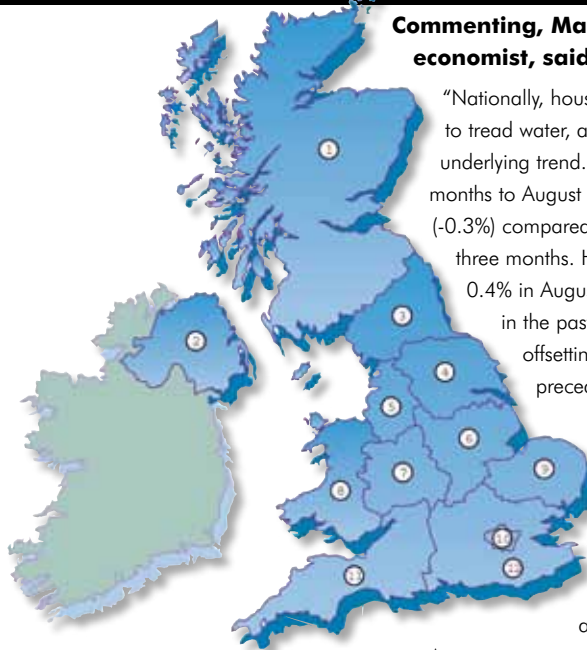
### 10 Greater London

Average Price: £266,198  
Quarterly Change: +0.2%  
Annual Change: +2.4%

### 11 The South West

Average Price: £180,486  
Quarterly Change: -2.5%  
Annual Change: -2.4%

### 12 The South East

Average Price: £224,696  
Quarterly Change: -1.2%  
Annual Change: +0.9%

### Commenting, Martin Ellis, housing economist, said:

"Nationally, house prices continue to tread water, as measured by the underlying trend. Prices in the three months to August were fractionally lower (-0.3%) compared with the previous three months. House prices fell by 0.4% in August with the declines in the past two months largely offsetting the gains in the preceding two months.

"Overall, there has been little change in house prices so far this year with the UK average price in August at a very similar level to the end of 2011. A gradual upward trend in spending power, aided by lower inflation, should help to support housing demand in the coming months. Nonetheless, house prices are likely to remain flat over the remainder of 2012 and into next year."

## ADVERTISING FEATURE

### HomeBuy Schemes in Hampshire & Isle of Wight

When Melvyn and Cherish found out they were expecting their first child, they started to look at their options of getting onto the property ladder.

"A family member told us about the part-buy, part-rent scheme as we knew we couldn't afford to buy on the open market. We looked on the internet and found out about our HomeBuy Agent for Hampshire and Isle of Wight, HomesinHants." Explains Cherish.

"Shared Ownership was ideal for us! We now pay under £600 each month on our mortgage and rent combined for a 2 bed house, and we only needed a 5% deposit for our mortgage which made it even more affordable for us," says Cherish, "I'd recommend the scheme to any first time buyers."

If you are looking to buy a place of your own but are unable to do so on the open market, and have a household income of less than £60,000, the HomeBuy schemes could be for you. And what's more, as existing serving MOD personnel, you have the highest priority to assist under the schemes.

Contact your HomeBuy Agent for Hampshire, HomesinHants, on **023 8062 8004** or visit the website [www.homesinhants.co.uk](http://www.homesinhants.co.uk) for further information.

**HomesinHants**  
Your Government-appointed HomeBuy Agent  
For Hampshire & Isle of Wight

HomeBuy  
Homes & Communities Agency  
RADIANT where people flourish

## ADVERTISING FEATURE

### Could home ownership be within your reach?



If you think buying a home of your own is out of your reach, think again!

Many aspiring home owners feel that in the current economic climate it is not possible for them to take those important first steps on to the property ladder. However, this may not actually be the case thanks to the Government's HomeBuy initiative.

#### What is HomeBuy?

HomeBuy is a one-stop-shop service to help eligible individuals and families get on to the property ladder. The service is delivered by 15 Government HomeBuy agents covering different areas.

The Catalyst HomeBuy service covers the areas of Berkshire, Buckinghamshire (including Milton Keynes), Oxfordshire and Surrey.

By registering with Catalyst HomeBuy, individuals can find out which schemes they are eligible for. Catalyst HomeBuy works with a number of organisations, including private developers, estate agents and local authorities to ensure customers are kept informed about all the opportunities that are available to them.

Catalyst HomeBuy also organises regular HomeBuy shows that offer a goldmine of information on HomeBuy and all other affordable housing schemes. At these events, individuals can meet with independent financial advisers and solicitors who provide free affordability assessments and advice. Entry to these shows is free. Make sure you visit [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk) for the latest Catalyst HomeBuy shows.

#### Am I eligible?

If you have a household income of less than £60,000 per annum and fall in to one of the following priority groups, then you could benefit from the HomeBuy service:

- Employed by the MoD (This only applies to specific serving uniformed personnel)
- Local authority or housing association tenant
- First Time Buyer

If you didn't know already, but all MoD employees do not have to have a local connection ie live or work in a specific area to be able to purchase through the shared ownership scheme.

#### How do I register?

Visit [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk) to register online or call **0845 601 7729** for more information.



# HOMELESSNESS

**Homelessness means not having a home. Even if you have a roof over your head you can still be homeless. This is because you may not have any rights to stay where you live or your home might be unsuitable for you.**

In England and Wales the Housing Act 1996 states that people are homeless if any of the following apply:

- There is no accommodation anywhere in the world in which they have a right to live
- They have accommodation but cannot gain entry to it
- Their home is moveable, such as a houseboat or caravan, and they have nowhere to place it
- They have accommodation, but it is not 'reasonable' to continue living there, for example, in cases of violence
- There is nowhere for the whole household to live together

In Scotland the Housing

(Scotland) Act 1987 amended by the Housing (Scotland) Act 2001, states that people are homeless if there is no accommodation they are entitled to occupy. Entitlement means having:

- either an interest in it (ie they are the owner or the tenant); or
- an express or implied license to occupy (in Scotland, a right or permission, or an implied right or permission to occupy); or
- some other enactment or rule of law giving the right to remain in occupation or restricting the right of another person to recover possession.

Further, in Scotland a person is also considered to be legally homeless if they have accommodation but: they cannot secure entry to it;

- (in the case of, for example, a caravan) they have nowhere they are entitled both to place it and live in it; or

- it is probable that occupation will lead to violence, or threats of violence which are likely to be carried out; or
- it is overcrowded and may endanger the health of the occupants.

In Northern Ireland, the Housing (NI) Order 1988 updated by the Housing (NI) Order 2003 states that:

A person is homeless if he has no accommodation available for his occupation in the UK or elsewhere. A person shall be treated as having no accommodation if there is no accommodation which he, together with any other person who normally resides with him as a member of his family or in circumstances in which it is reasonable for that person to reside with him.

Across the UK, a person is also considered to be 'threatened with homelessness' if it is likely that they will become homeless within 28 days (eg because of

eviction due to rent or mortgage arrears). In Scotland, this period was extended to 2 months in the 2001 Housing (Scotland) Act).

If you are in Single Living Accommodation (SLA) or you are facing eviction from Service Family Accommodation (SFA) and you are hoping to obtain Social Housing (Council/Housing Association), send a copy of the 'Certificate of Cessation of Entitlement to Occupy SLA/ SFA' or 'notice to vacate' to the Homeless Persons Unit of your Local Authority. The certificate is obtained from your Unit/local Housing Information Centre (HIC) at Defence Infrastructure Organisation (DIO). A copy of this document can be found within the Related Pages/Links section.

### **What to do if you are homeless:**

Go to your local council and tell them that you wish to apply under the provision of the Housing Act 1996/Homeless Order 2002 for an assessment

as a homeless person. The Housing Act is covered in the Related Pages/Links section.

**What the Local Authority should do:**

The Local councils have legal duties to assist homeless people in some way, either through temporary re-housing or by giving advice and guidance.

**Are you in a Priority Need category?**

The main homelessness duties in the 1996 Act apply only to applicants who have a priority need for accommodation. The 1996 Act and the Homeless Order 2002 provide the following categories of applicant have a priority need for accommodation.

- A pregnant woman
- 16/17 year olds, 18/21 year olds who have been looked after by Social Services in the past

- A person who lives with dependant children under 16, or 16-18 in full time education
- A person who is vulnerable because of old age, mental illness, physical disability, violence, threats of violence
- A person who is homeless, or threatened with homelessness because of flood or fire
- A person who is vulnerable as a result of having served a custodial sentence
- A person who is vulnerable as a result of having been a member of Her Majesty's regular naval, military or air forces. (England only)
- A person formerly serving in the Regular Armed Forces who has been homeless since leaving the Forces (Wales only)

If the council recognise you as Priority Need, they will help you find permanent

accommodation. It may not necessarily be a council flat/ house from the outset as temporary accommodation may have to be utilised prior to allocation of more permanent accommodation.

**Are you in Non-Priority Need?**

Single people, or couples under State retirement age without children and who are not considered vulnerable, do not normally fit the criteria of those in 'priority need' in England. This is the same in Wales except for those who have not been able to secure stable accommodation since leaving the services and have a local Welsh connection.

If the council recognise you as Non-Priority it will not have a legal obligation to house you, however you will be offered appropriate advice and

assistance on other housing options.

**How can the council decide that I am intentionally homeless?**

It is up to the council to prove that you are intentionally homeless, not for you to prove that you aren't. The council has to make enquiries into the reasons you became homeless and must be satisfied that all the following points apply:

- you deliberately did (or didn't do) something
- that caused you to leave accommodation
- which you could otherwise have stayed in, and
- it would have been reasonable for you to stay there

If the council recognises you as Intentionally Homeless it will only offer you appropriate advice and assistance.

*In beautiful countryside one mile south of the small Cotswold town of Corsham – midway between Bath and Chippenham lies*



**The Services  
Cotswold Centre**

Any Service family needing short term accommodation, between postings, on retirement, for a break in the country or for Welfare reasons can stay at the Centre.

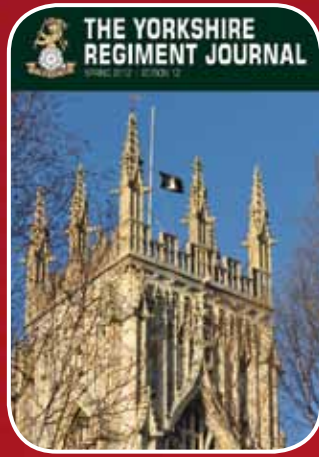
You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

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# Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Lale Walk <b>Wittering, Cambridgeshire</b>	3 bedroom houses	<b>£109,950</b>	L/S*	Annington's appointed agents; Sharman Quinney, 38 St Mary's Street, Stamford, Lincs PW9 2DS. Please call <b>01780 752136</b> or email: <a href="mailto:stamford@sharmanquinney.co.uk">stamford@sharmanquinney.co.uk</a>
Millson Close <b>Whetstone, London</b>	2 and 3 bedroom houses	<b>£295,000</b>	L/S*	Annington's appointed agents: Bernard Marcus, 1285 High Road, London N20 9HS. Please call <b>020 8446 6888</b> or email: <a href="mailto:whetstone@sequencehome.co.uk">whetstone@sequencehome.co.uk</a>
Annington Point <b>Gosport, Hampshire</b>	2 bedroom maisonettes and 4 bedroom houses	<b>£105,000</b>	L/S*	Annington's appointed agents; Fox and Sons, 10 High Street, Gosport, Hampshire PO12 1BX Please call <b>02392 503733</b> or email: <a href="mailto:Gosport@sequencehome.co.uk">Gosport@sequencehome.co.uk</a>
Peronne Road <b>Portsmouth, Hampshire</b>	3 bedroom semi- detached houses	<b>£159,000</b>	L/S*	Annington's appointed agents: Fox & Sons, 126 London Road, Portsmouth, Hampshire PO2 9DE Please call 0239 267 1110 or email: <a href="mailto:portsmouth@sequencehome.co.uk">portsmouth@sequencehome.co.uk</a>
Barton Road Badersfield, <b>formerly RAF Coltishall, Norfolk</b>	3 bedroom semi- detached houses and terraced	<b>£115,950</b>	L/S*	Annington's appointed agents: W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call <b>01603 760044</b> or email: <a href="mailto:norwich@sequencehome.co.uk">norwich@sequencehome.co.uk</a>
Tedder Close <b>Watton, Norfolk</b>	3 bedroom detached houses	<b>£162,950</b>	L/S*	Annington's appointed agents: W H Brown, 9 High Street, Watton, Norfolk IP25 6AB. Please call <b>01953 881951</b> or email: <a href="mailto:watton@sequencehome.co.uk">watton@sequencehome.co.uk</a>
Landy Close <b>Donnington, Shropshire</b>	4 bedroom terraced and end of terraced houses	<b>£122,950</b>	L/S*	Annington's appointed agents: DB Roberts, 6 Oxford Street Oakengates, Telford TF2 6AA. Please call <b>01952 620021</b> or email: <a href="mailto:oakengates@dbroberts.co.uk">oakengates@dbroberts.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 £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 –  
September 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.findaproproperty.com](http://www.findaproproperty.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.cdvm.com](http://www.cdvm.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.siiap.org](http://www.siiap.org)

[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

#### AUTUMN 2012

10 Oct	RRC Rosyth
16 Oct	SHAPE
17 Oct	Germany – JHQ
18 Oct	Germany – Herford
25 Oct	RRC Catterick
6 Nov	RRC Catterick
8 Nov	RRC Cottesmore
14 Nov	RRC Tidworth
16 Nov	RRC Aldershot
20 Nov	Colchester#
29 Nov	RRC Northern Ireland

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

# applications to RRC Northolt Admin Team  
Tel: 003265445234

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

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

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

#### ADVERTISING FEATURE



**Why Rent When You Can Buy a Brand New Gleeson Home?**

Gleeson Homes understands the difficulties military serving personnel can have purchasing a new home, but thanks to the house builders 'Fantastic Five' range of purchase schemes, which are aimed at the Services, they can help you buy, whatever your situation. And with Gleeson's homes at developments across the north of England priced from £88,995 there has never been a better time to get onto the property ladder.

'Fantastic Five' provides the perfect option for both ex-service personnel who have just left the armed forces and are looking to purchase a home for their new civilian life, or serving personnel who may be looking to invest in property with a view to live in the home in the future.

Sarah Marsden, Sales Director for Gleeson Homes explains, "Through 'Fantastic Five' we can tailor our schemes to suit each buyer. Some people might need help with their deposit; others may want lower monthly mortgage repayments, whatever your situation, we can help."

Sarah adds, "We are building new homes across northern England and have developments close to military facilities in the north east, Liverpool and Yorkshire."

"Whether you are new to the housing market and need some advice, or have been looking for a while and didn't think you could afford a brand new home, I would urge you to speak to one of our Sales Team who will be able to discuss how we can help you buy your first Gleeson home and put you in touch with our Independent Financial Advisor who can help secure the best mortgage for your particular circumstances."

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

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\*Price based on purchasing a 2 bedroom home at the Daneshouse development in Burnley. Price correct at time of going to press. Images for illustration purposes only. Please visit our website for more details.

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