

HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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January/February 2012

JSHAO 

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HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Well, I start by wishing you all a Happy New Year. I appreciate that for many of you the last 12 months have not been easy and planning for your future now has an increased priority for a lot of you contacting this office. Especially by those of you who are facing uncertainty due to those looming redundancy announcements. This is represented in the substantial increase in attendees at our housing briefs. It is interesting to note the numbers of you who have been contacting the JSHAO expressing interest in the variety of housing schemes and are already aware of the basics. This is noticeable from the diverse range of queries that are now put to my housing staff on a daily basis.

For those who are interested in house purchase I thought I would take the opportunity to summarise what is available. Firstly the government Shared Ownership and Shared Equity affordable housing schemes allow potential home purchasers who cannot afford outright purchase to get in to the market. These schemes are invariably advertised through the Regional HomeBuy network and as having "Priority Status" you will have the top priority. While these schemes are only available in England there are Scottish and Welsh equivalents. There is a factsheet on our website www.mod.uk/jshao titled "Affordable Housing" which summarises the various schemes in more detail. Furthermore, a number of home providers are running commercial equivalents. Some of them advertise in Housing Matters.

I would also like to remind you that the pilot shared equity scheme, the "Armed Forces Home Ownership Scheme (Pilot)" which was launched at the beginning of 2010 has proved very successful and popular within the Service community. The pilot is designed for full time, permanent members of the Armed Forces with between 4 and 6 years service who wish to remain in the Armed Forces and buy a property in England. For more details on how to apply and eligibility please go to www.afhos.co.uk.

For those of you intending to move to civilian housing in the next few months one thing for certain is that property will still be at a premium. Despite appearances there is still a critical shortage of housing in the UK, both in the social and private sectors and while obtaining mortgages is likely to remain more difficult for some while (compared to pre September 2007), but house price reductions and government affordable housing schemes will enable some who would previously not have been able to afford to do so to enter the market.

Therefore my aim for this coming year is to ensure you are as fully briefed as you can be about the civilian housing market through our magazine and website and to push the message to plan your housing requirement as soon as you can. I encourage anyone who is looking at their civilian housing options, regardless if you are a possibly being made redundant, to attend a "Housing, the Options" brief. Dates and locations can be found on our website or just ring my team to find out more.

JAMES TURNER, OIC



Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA
Telephone (01408) 633871 Fax: (01408) 633876
email: ads@methodpublishing.co.uk to whom all enquiries regarding advertising should be addressed.

Design and Typography: @ Method Publishing 2011
Editorial Matter: ©Crown Copyright 2011

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JANUARY/FEBRUARY 12 ISSUE 107

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MOD news
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BUYING A HOME IN SCOTLAND?

Source: Citizens Advice Bureau – Scotland

What is in this information

The issues you need to consider when buying a property are set out here. The processes and how they relate to each other are explained stage by stage.

BEST ADVICE

You should seek expert guidance from an IFA (Independent Financial Advisor) one who is both FSA registered and a member of SIIAP which is endorsed by the MOD. SIIAP is made up of individuals and firms who are Insurance and Independent Financial advisers, specialising in providing services to members of HM Forces.

www.siiap.org

How much can you afford

The first thing you need to do is to decide how much you can afford. You will need to look at how much money you have available and how much you can borrow. There are a number of different financial institutions that offer loans to people buying property; for example, Building Societies and Banks. You should find out if you are able to borrow money, and if so, how much?

Decision Time

Before finally deciding how much to spend on a property, you need to be sure you will have enough money to pay for all the additional costs. These include:–

- Survey fees – if you or your mortgage lender require a survey in addition to the survey provided by the seller in the Home report

(see separate article, Home Report)

- Valuation fees – if you or your mortgage lender require a valuation in addition to the survey provided by the seller in the Home report (see under the heading The Home Report)
- Stamp duty land tax
- Fees, if any, charged by the mortgage lender or someone who arranges the mortgage; for example, a mortgage broker
- Solicitor's fees
- VAT
- Removal expenses
- Any final bills, for example, gas and electricity, from your present home which will have to be paid when you move.

For more information about stamp duty land tax, go to the Direct Gov website at www.directgov.uk.

You should be aware that you may still have some costs even if your bid for a property is not accepted, for example, you may already have paid for a valuation and/or survey. If the solicitor has started any legal work you may also have to pay for the work done.

You should also take into account the running expenses of the property you wish to buy. These may include:–

- Heating bills (An Energy Performance Certificate, EPC, can help give you an idea)
- Council tax
- Insurance costs – including life insurance, buildings and content insurance.

The Home Report for the property that you are buying will include some information which might help you to assess the running costs.

(see under the heading The Home Report)

Choosing a solicitor or conveyancer

When someone wishes to buy a house, in almost all situations, it is necessary to use a solicitor for the legal work that needs to be done. You should approach local firms of solicitors and/or ask friends and relatives to recommend a suitable firm. Before making a choice of solicitor, you should ask for estimates of their charges for buying a house. It is important to contact more than one solicitor as there is no set scale of fees for purchasing a house and different solicitors will make different charges. You should:–

- check whether the figure quoted is a fixed fee or depends on how much work is involved
- check that the figure includes stamp duty, search fees, land registration fees, expenses and VAT and get a breakdown of these costs
- find out what charges, if any, will be made if a sale falls through.

You cannot use the same solicitor as the seller as the solicitor cannot act for both buyer and seller. It is an advantage to use a local solicitor who will have a good knowledge of the local housing market.

What the solicitor or conveyancer does

The main tasks of the solicitor will be to:–

- discuss the buyer's needs and explain the procedure for buying a house if required (see the Home Report article)
- explain the Home Report, the different types of survey and

arrange a survey for the house

- arrange a mortgage and advise on the different methods of loan repayment available.

- inform the seller's solicitor that the client is interested in making an offer for the house
- draw up and submit a formal offer for the house in consultation with the buyer
- prepare mortgage documents
- check the legal ownership of the property and prepare a deed confirming the buyer's ownership. A deed is a document which proves who owns the property
- check the property certificate from the local councils provided by the seller to find out if they are planning any repairs or developments affecting the house
- check that alterations to the house have had planning permission from the local authority
- check the search of the official records carried out by the seller's solicitor to see if there are any problems with the seller's right to sell the property
- receive the money to pay for the purchase and pay it to the seller's solicitor
- check that the house is insured
- negotiate with the seller's solicitor in the event of any dispute.

You can arrange some of these things, for example mortgage insurance, yourself, but will still have to use a solicitor for the legal side of the purchase.

It is now also possible to use an independent qualified conveyancer for this work. A list of independent qualified conveyancers can be obtained from:–



The Law Society of Scotland
26 Drumsheugh Gardens
Edinburgh EH3 7YR
Tel: 0131 476 8179
E-mail: lawscot@lawscot.org.uk
Website: www.lawscot.org.uk

Mortgages

If you wish to buy a home you may be able to borrow money to do this. This is called a mortgage. The loan is for a fixed period called a term and you have to pay interest on the loan. If you do not keep up the agreed repayments, the lender can take possession of the property.

Where to get a mortgage from

A mortgage could be available from a number of different sources. Some of the available options are:-

- Building Societies
- Banks
- Large building companies might arrange mortgages on their own new-build homes
- Finance houses
- Specialised mortgage companies.

For some groups of people, for example, first time buyers on a low income, it may also be possible

to borrow some of the money you need to buy a home from other, government-backed sources. You will usually need to borrow the rest of the money from a normal mortgage lender such as a bank or a building society.

There is a separate article in this month's magazine called LIFT that gives details on this process.

If you're thinking about taking out a mortgage you should make sure you look into all the different options available and that you only borrow what you can afford to pay back. If you do not keep up the agreed repayments, the lender can take possession of your property.

The Money Advice Service has produced a helpful guide to mortgages. You can view the information at: http://www.moneyadvice.org.uk/yourmoney/mortgages_and_homes/default.aspx

If in doubt, you may want to consult an independent financial adviser. For help with finding a financial adviser, visit the FSA's website at: <http://www.fsa.gov.uk/Pages/About/Who/index.shtml>

Remember "Best Advice" with respect to choosing an IFA who is a member of the FSA & SIIAP.

Using a broker to get a mortgage

Instead of going directly to a lender such as a building society for a mortgage, a broker could be used. A broker may be an estate agent or a mortgage or insurance broker. They will act as an agent to introduce people to a source of mortgage loan to help them buy a house.

You may want to use a broker because it can save you time shopping around. However, some lenders offer products direct to customers that a broker may not be in a position to offer. So, it may be best to shop around, to see what else is available.

A broker may be used when it could be difficult obtaining a mortgage directly from a lender, for example:-

- The mortgage required is particularly large
- The property is unusual in some way
- More than two people wish to jointly purchase the house

- The applicant is self-employed and their income fluctuates.

There are rules about how much a broker can charge for their services. Also, brokers must not discriminate against you because of your race, sex, disability, religion or sexuality when they are offering you their services.

For more information about mortgage brokers, go to the Financial Services Authority (FSA) website at: <http://www.fsa.gov.uk/Pages/About/Who/index.shtml>

Making a complaint about a mortgage lender

If you want to complain about a mortgage lender or broker, you should first discuss the problem with them, and then consider making a formal complaint. If you think the mortgage lender or broker has discriminated against you, you can complain about this as well. Each lender or broker should have its own internal complaints procedure. If you have followed this procedure and are still not satisfied, you can take your complaint to the Financial Ombudsman Service.

For more information about making a complaint to the Financial Ombudsman Service see http://www.adviceguide.org.uk/scotland/your_rights/civil_rights_index_scotland/how_to_use_an_ombudsman_or_commissioner_in_scotland.htm

There are two Schemes that are available to Service Personnel

LSAP – LONG SERVICE ADVANCE OF PAY

This is a scheme that you are eligible for once you have completed more than 4-years of Full-Time service. In the interests of not turning this article into a book ! If information on this scheme is not available to you locally / easily? Please make contact with the JSHAO; contact details are at the front of this months copy of Housing Matters Magazine.

AFHOS – ARMED FORCES HOME OWNERSHIP SCHEME

If you are a serving member of the Armed Forces you may be able to get some help with the cost of buying a home. If you are eligible, the Armed Forces Home Ownership Scheme may be able to lend you between 15 and 50% of the value of a home that you choose on the open property market.

To be eligible for the scheme you must:

- have been serving in the Armed Forces for between four and six years
- not be able to afford a home that meets your needs where you want to live
- have enough savings, or be able to access enough money, to pay a deposit, legal fees, stamp duty and other costs of moving
- be able to carry on being a home owner in the longer term

- **have a good credit history. This means, for example, being up to date with your rent and not having any County Court Judgments against you.**

You can find out more about the Armed Forces Home Ownership Scheme by contacting them:

**Freephone: 0800 028 1980
Email: enquiries@afhosp.co.uk
Website: www.afhos.co.uk**

How to find a property
There are a number of ways in which someone could find a property to buy:-

- using estate agents or solicitors' property departments
- visiting the local solicitors' property centre
- looking at property pages in local newspapers
- contacting house building companies for details of new properties being built in the area.

Deciding on a property

When you find a property you are interested in you should arrange to look round it to make sure it is what you want and to check as far as possible on the state of repair. You will need to get some idea of whether or not you will have to spend any additional money on the property, for example, on repairs or decoration. It is common for a potential buyer to visit a property two or three times before deciding to make an offer.

Warranties for newly-built properties

If the property is a newly-built property, check whether it has a Buildmark warranty. Buildmark warranties are organised by the National House-Building Council (NHBC) which is an independent organisation with over 20,000 builders of new houses on its register. Before being accepted onto the NHBC register, builders must be able to show that they are technically and financially

competent and they must also agree to keep to NHBC Standards.

The Buildmark scheme covers homes built by NHBC registered builders once the NHBC has certified them as finished. The scheme will, for example, protect your money if the builder goes bankrupt after contracts have been exchanged but before completion. It also covers defects which arise because the builder has not kept to NHBC Standards. For more information, go to the NHBC website at: www.nhbc.co.uk/AboutNHBC/

Energy Performance Certificates

You will get an Energy Performance Certificate (EPC) free of charge as part of the Home Report. This will give you information about the energy efficiency rating of the house and suggestions of cost effective energy saving improvements. More information about EPCs can be found on the Scottish Government website at: www.scotland.gov.uk.

The Home Report

From 1 December 2008 most houses which are marketed for sale will require to have a Home Report and to make it available to potential buyers. There are three parts to the report; a single survey of the property, an energy report and a property questionnaire. More information about the Home Report can be found on the Scottish Government website at: www.scotland.gov.uk.

See the separate article on Home Report in this magazine.

Getting a survey

If you are buying a house which has a Home Report you will get the single survey as part of the Report. The surveyor who produces the single survey has a legal responsibility to provide accurate information to both the seller and the buyer.

You should not buy a house without getting it surveyed first. If you are

buying the house with a mortgage, the lender may insist on having a survey for mortgage assessment carried out, to be paid for by the buyer. There are three main types of survey, or inspection which you can get:-

- mortgage valuation report (scheme 1 survey). A mortgage valuation is the least expensive type of inspection and provides a valuation of the property for the purposes of getting a mortgage
- home buyers report (scheme 2 survey). The home buyers report will consider not only the value of the property but will also examine the structure of the property and should identify any existing or potential problems
- full structural survey (or buildings survey). A full structural survey is expensive but provides a thorough and detailed inspection of the property.

The buyer's solicitor should ensure that the surveyor is a member of:-

- the Royal Institute of Chartered Surveyors; or
- the Incorporated Society of Valuers and Auctioneers; or
- the Incorporated Association of Architects and Surveyors.

If the surveyor reports that there are some problems with the property, you will have to consider whether you still want to go ahead with the purchase. In some cases it may be necessary to ask a builder or other workman to estimate the cost of carrying out necessary repairs.

What kind of offer to make

Unconditional offer

It is normal practice for the buyer to arrange a mortgage and find out as much as possible about the house before making an offer. The offer specifies the price to be paid. Although this is called an 'unconditional' offer, it contains a number of standard conditions. You should not make an unconditional offer without thinking about having

a survey carried out in addition to the single survey provided by the seller. You should also arrange a mortgage before making any kind of offer for the house.

Conditional offer

The conditional offer specifies the price to be paid but makes this subject to the buyer receiving a satisfactory survey.

The seller will rarely accept a conditional offer but may indicate that s/he will accept the offer if the 'subject to survey' condition is withdrawn. The buyer would then have to get the property surveyed very quickly.

A seller will almost always prefer an unconditional offer. If the house is advertised at a fixed price there is little to be gained by making a conditional offer.

Making an offer

If you make an offer for a house it

may be accepted. Once there is a binding contract, the buyer cannot withdraw from the contract without becoming liable for compensation. Even if the buyer or seller dies and sometimes even if the house burns down, the agreed price must be paid!

If the house is advertised at a Fixed Price this means that the seller is willing to accept the first firm offer at the price specified. The price is likely to be on the high side as it is the highest figure the seller thinks the house will fetch. The buyer should not feel obliged to offer the amount specified if the survey of the house shows that a lot of repairs are needed or if the house has been on the market for a long time.

If the house is advertised at an Upset or 'offers over' price this means the figure specified is the minimum the seller would be willing to accept. The seller will

normally wait until a number of people have expressed an interest in making an offer and then announce a closing date. Sealed offers are submitted on that date and the seller chooses the best one. You will have to decide how much to offer based on the value of the property to you and the top price which you can afford to pay. The surveyor's valuation will provide some guidance on this but you should also take into account the amount of interest in the property, the amount of repair the house needs and the current trend in house prices.

Acceptance of offer

If you have made an unconditional offer for the house this will normally be accepted or rejected by the seller straight away. An acceptance may be completely unconditional, in which case there will be a binding contract immediately. Usually, however, the acceptance will contain a number

of conditions and there will be no binding contract until all of those conditions have been accepted by your solicitor.

Completion

After a binding contract has been agreed, called 'Concluding Missives', your solicitor will complete the conveyancing procedures and prepare a number of documents, particularly a 'Disposition' which will transfer ownership of the house to you. The contract or Missives will specify the date of entry to the property. This is the date on which you will have to pay the seller the purchase price of the property in return for the Disposition and the keys to the property. Your solicitor will make all the arrangements for settling the transaction on the date of entry and for completing the buyer's loan at the same time. This is called 'Completion' of the purchase.

Good Luck.

ADVERTISING FEATURE

YOU CAN AFFORD TO OWN YOUR HOME

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We also participate in Homebuy Direct, where you can get an interest free, government subsidised loan of up to 30% of the purchase price. You buy 100% of your new home with a mortgage and the subsidised loan. After 5 years you will have to pay interest on the loan fixed at 1.75% for the first year and then rising annually in line with inflation plus 0.5%.

Short on deposit, ask about the "Save and Build" scheme. When you complete, we will match what you have saved, up to a maximum of £4,000.

Different schemes are available on different developments and eligibility criteria apply. We have new homes available for a range of developments across Central England.

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BUYING IN SCOTLAND – HOME REPORTS

Home Reports have been introduced by the Scottish Government under the Housing (Scotland) Act 2006. A Home Report will give potential buyers information upfront about the condition of the property. Home Reports may encourage owners to take care of their homes and better maintain them. One of the benefits to military personnel buying for the first time; as stated, is; "First time buyers won't have to worry about finding the money to pay for surveys and valuations on any of the houses they are interested in buying because they will be provided with a Home Report by the seller".

The Home Report is a mandatory document for most (but not all – see exceptions list below) homes that are sold in Scotland. This is something that you should always ask to see, or request a copy of? The Home Report is essentially based on information supplied by the seller and completed by a Chartered Surveyor.

The Home Report is a pack which contains information about a residential property (house, flat, apartment, tenement, villa etc) which is on the market for sale in Scotland. It should be given to anyone interested in buying that property. The Home Report is required by law for homes in Scotland marketed for sale from 1 December 2008. The Home Report has three parts:

1. Single survey and valuation of the property which must, by law, be carried out by a chartered surveyor who is a member of RICS. The single survey will give information about any problems the property has and how urgently it needs to be repaired. It will also state its current value and how accessible it is for disabled people
2. Energy report with an Energy

Performance Certificate which can also be carried out by a chartered surveyor who is a member of RICS. The report will show how 'green' the property and will rate the home A-G for energy efficiency (similar to how fridges and freezers are rated). The report will recommend how to improve the property's energy efficiency

3. Property questionnaire which will be filled out by the home owner showing who the electricity supplier is; whether the home has satellite TV; what the parking arrangements are and the council tax band as well as other general information.

If you are interested in buying a property, you should ask the owner of the property or their selling agent for a hard copy or emailed copy of the Home Report. By law, anyone genuinely interested in buying a residential property is entitled to receive a copy of the Home Report for that property. The seller or seller's agent may ask the potential buyer to pay a small fee for a copy of the Home Report to cover copying and postage costs. After all, the seller will have paid in the region of £500 to £700 + VAT to provide this useful selling information.

The SINGLE SURVEY will give you so much detail that an estate agent or internet description will seem to be quite minimal information. The details are so complex that there is often a copy of a representational example, a 'cutaway' house, numbered with an index, so that you can cross refer from survey to diagram. See the graphic example as seen on the Scottish Government website. www.scotland.gov.uk

The ENERGY PERFORMANCE CERTIFICATE is covered by another stand-alone article elsewhere in this months magazine. An EPC



- 1 Chimney pots
- 2 Coping stone
- 3 Chimney head
- 4 Flashing
- 5 Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- 11 Dormer cheeks
- 12 Sarking
- 13 Roof felt
- 14 Trusses
- 15 Collar
- 16 Insulation
- 17 Parapet gutter
- 18 Eaves guttering
- 19 Rainwater downpipe
- 20 Verge boards / skews
- 21 Soffit boards
- 22 Partition wall
- 23 Lath / plaster
- 24 Chimney breast
- 25 Window pointing
- 26 Window sills
- 27 Rendering
- 28 Brickwork / pointing
- 29 Bay window projection
- 30 Linels
- 31 Cavity walls / wall ties
- 32 Subfloor ventilator
- 33 Damp proof course
- 34 Base course
- 35 Foundations
- 36 Solum
- 37 Floor joists
- 38 Floorboards
- 39 Water tank
- 40 Hot water tank

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

is also required when a Landlord rents a property and should be a consideration when deciding on the Offer you choose to make to the seller.

The PROPERTY QUESTIONNAIRE is a complete and detailed list of ideal questions that every buyer should ask the seller, and as the information is formally given by the seller (or their agent) declaring "I/ We confirm that the information in this form is true and correct to the best of my/our knowledge and belief." Then the information must be accurate.

Which homes don't need a Home Report?

- Homes already up for sale (and not taken off the market at any point) before 1 December 2008
- Brand new homes sold 'off plan' or recently completed
- Newly converted premises where a property converted to a home has never been used in its converted state
- 'Right to Buy' homes
- Seasonal and holiday

accommodation which, legally, can only be lived in for up to 11 months of the year.

This does not include second homes or holiday cottages that could be used all year • A portfolio of residential properties – a group of homes which will be sold in one transaction, to one 'commercial' buyer and not as separate homes

- 'Mixed sales' where the home is sold as part of the business such as a farmhouse which is part of a working farm or a flat above a shop which is sold with the shop • Dual use of a dwelling house where the home is, or forms part of, a property most recently used for both residential and non-residential purposes, such as a commercial studio where the owner also lives in the home
- Unsafe properties which are obviously dangerous for people to live in
- Properties to be demolished which have the consents needed for demolition and consents obtained for redevelopment.

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Armed forces incentives available subject to availability and entry date.*



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West Churchfields, Errol - £156,000



Glen Cona

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Ben Connan

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Glassgreen Gardens, Elgin
4 bedroom family home

ONLY ONE REMAINING

Linkwood, Elgin
4 bedroom family home

ONLY ONE REMAINING

Dunkinty, Elgin
4 and 5 bedroom luxury family homes

Letterfourie, Buckie
2, 3 and 4 bedroom family homes

Knockomie Meadows, Forres
2, 3 and 4 bedroom family homes

Moravia Apartments, Elgin
2 and 3 bedroom apartments

GolfView, Macduff
4 bedroom family homes

Dunkinty (Phase 2), Elgin
2 & 3 bedroom exclusive homes



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www.springfield.co.uk
e: info@springfield.co.uk

QUALITY BUILT GREAT VALUE FAMILY HOMES

STYLISH 2, 3 AND 4 BEDROOM HOMES NOW AVAILABLE IN ELGIN, BUCKIE, MACDUFF AND FORRES

Most people are surprised by the standard features and level of choice included in the price of a Springfield home and all this backed up by our industry leading, award winning after sales service.

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Visit our Showhomes open midday to 5pm Thursday to Sunday at Forres and Buckie.

For location maps and more information please visit www.springfield.co.uk

CHOICES AT SPRINGFIELD... MAKING YOUR NEW HOME YOUR OWN

STOP RENTING START BUYING

Special discounts for Armed Forces

£1,000 off for every £25,000 spent on a new Barratt home - that's a discount of up to £10,000 on a £250,000 house!*

Shared Equity and other low deposit schemes also available - visit us today to find out more!

Buying
could be
cheaper than
you think!

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**

**FIND
THE
ONE**


**BARRATT
HOMES**

barratthomes.co.uk

or call **0844 811 99 88**



All offers subject to Barratt Homes terms and conditions. *Offer available exclusively to Forces personnel - Forces identification to be presented at time of reservation. Offer only available on properties up to the value of £250,000. Prices and details correct at time of going to press.

The HOME PAGE



Good Intentions by FS Neil Rowlands to buckle down and make preparations for his families housing needs have again been delayed! With just two months of arriving back in the UK and settling into the post of Office Manager to the Joint Service Housing Advisory Office, he received a communication from the RAF. Without saying too much, let's simply say that he has gone Hot'n'Sandy till April next year. Of course deployment can happen to a Service Person at short notice, but this came as a surprise to both Neil and the JSHAO team!

So just as I had handed down the responsibility of pulling together the Housing Matters Magazine to Neil after caretaking it since April this year, I've got it back again! Oh well, 'crack-on'.

Neil was called at very short notice and apologises to readers who expected to be given a guide from a Service Persons point of view on **What, When and How to Buy** his first house, whilst still serving. This story is simply delayed until his return in April 2012 and he'll pick up the reins and stewardship of this magazine with the June 2012 issue,

ADVERTISING FEATURE

ARMED FORCES NOW IN FRONT LINE TO BUY A NEW HOME, says BARRATT HOMES

Barratt Homes is urging local Armed Forces personnel to sign-up for a scheme called FirstBuy, which is designed to make home ownership more affordable.

The Government-backed initiative formally gives priority to those who have served in the Forces and Barratt Homes is topping up the offer by giving them £1,000 off for every £25,000 they spend on the house.

Steve Barton, Sales Manager at Barratt Mercia, commented "This initiative means that first time buyers now have the chance to move into a new Barratt home with a deposit of as little as £3,120. Armed Forces personnel who want to go to the front of the queue should call our hotline on 0844 811 9988."

"Barratt Homes has been supporting the Armed Forces for many years by offering discounts on our homes. Homes are getting more expensive so people serving in the Army, Navy or RAF may never have a better opportunity to take their first step on the property ladder."

Under FirstBuy, buyers will be offered a loan of up to 20 per cent of the price of the property, jointly funded by Barratt Homes and the Government's Homes and Communities Agency.

The buyers then have to find the remaining 80 per cent of the price themselves. Up to 76 per cent of this could be a mortgage, leaving a deposit of just four per cent.

Barratt Mercia is currently selling homes at selected developments throughout Coventry.

For more information call the sales hotline on 0844 811 9988 or log on to www.barratthomes.co.uk

(it takes 2-months from first draft to 10,000 printed magazines arriving).

So what are we going to be seeing in this column till then. Good question, well put. I'm not going to be stealing his idea, and I certainly can not detail his Service point of view, as I'm a civilian, working for the MoD. What I can bring to the 'magazine' is a certain amount of experience in buying and living in housing as I've been doing that since 1974! That's probably longer than most Service careers, though of course there are exceptions.



What I will be doing is to provide a series of Homepage articles that will be leading up to Neil's 'main-event' of a house purchase. These research articles will be a necessary part of any decision on buying a property and will have impact on **What** you buy, as they cover the **Where** aspect of the process in some detail. They will be a part of your decision making process and could be used as prompts for you to make your own decisions and I hope, help in the purchase of what for many of you I suspect will be the most expensive purchase of your lives to date.

The first article will be in the March issue of Housing Matters Magazine with a title borrowed from a TV programme. 'Location, Location, Location'. There are many factors that will affect your choice and we'll go through them in detail to help you decide.

Until we see FS Neil Rowlands safely back here at JSHAO, we'll wish him the very best of luck and a safe and productive tour. No doubt his resolve to make housing provision for his family will have resulted in a determined effort. Current Service employment can very quickly distract you from tasks that are important to you, your family and your future housing needs. It's never too soon to start planning, for change in circumstance can happen very quickly.

Postscript: Who am 'I'? My name is Philip Arundel and I'm the Senior Housing Advisor in the JSHAO team. I've two main roles: the one that takes up a lot of my time is delivering the all-day 'Housing, the Options' briefings that are a part of the Resettlement process. Often given in tandem with the JSHAO, OiC, James Turner, with guest presenters from housing specialist organisations; Independent Financial Advisors, Housing Associations, Social Housing Providers and Solicitors. Remember, you are welcome at these events. Second role is acting as the Social Housing advisor. Social Housing simply means, 'not-for-profit' Local Authority, Housing Associations and other 'social' housing providers.

My apologies for delaying 'Location, Location, Location', flash to bang on Neil was just over 2-weeks, and we are a little stretched at the moment in JSHAO. I will have lots more for you to read about in March.

HOUSING IN SCOTLAND

LOCAL AUTHORITY (Council) HOUSING IN SCOTLAND

Traditionally the bulk of rented housing in Scotland has been provided by District Councils. In April 1996 the 63 Scottish Councils were reorganised into 32 new Council areas as shown on the attached list. Information on individual authorities is available from JSHAO on request.

THE SCOTTISH LOCAL AUTHORITIES

Aberdeenshire	08456 081207	www.aberdeenshire.gov.uk
Angus	08452 777778	www.angus.gov.uk
Argyll & Bute	01546 602127	www.argyll-bute.gov.uk
Borders – Scottish	01835 824000	www.scotborders.gov.uk
City of Aberdeen (Home choice)	01224 523151	www.aberdeencity.gov.uk
City of Dundee	01382 434000	www.dundeecity.gov.uk
City of Edinburgh	0131 2002323	www.edinburgh.gov.uk
City of Glasgow	0141 287 2000	www.glasgow.gov.uk
Clackmannanshire	01259 450000	www.clacksweb.org.uk
Dumfries & Galloway	0303 333 3000	www.dumgal.gov.uk
East Ayrshire	01563 576000	www.east-ayrshire.gov.uk
East Dunbartonshire	0300 123 4510	www.eastdunbarton.gov.uk
East Lothian	01620 827827	www.eastlothian.gov.uk
East Renfrewshire	0141 5773001	www.eastrenfrewshire.gov.uk
Falkirk	01324 506070	www.falkirk.gov.uk
Fife	08451 550000	www.fife.gov.uk
Highland	01349 886606	www.highland.gov.uk
Inverclyde	01475 717171	www.inverclyde.gov.uk
Midlothian	0131 2707500	www.midlothian.gov.uk
Moray	01343 543451	www.moray.gov.uk
North Ayrshire	0845 6030590	www.north-ayrshire.gov.uk
North Lanarkshire	01698 403200	www.northlan.gov.uk
Orkney Islands Council	01856 873535	www.orkney.gov.uk
Perthshire & Kinross	01738 475000	www.pkc.gov.uk
Renfrewshire	0141 8425000	www.renfrewshire.gov.uk
Shetland Islands Council	01595 693535	www.shetland.gov.uk
South Ayrshire	0300 123 0900	www.south-ayrshire.gov.uk
South Lanarkshire	0303 123 1012	www.southlanarkshire.gov.uk
Stirling	0845 2777000	www.stirling.gov.uk
West Dunbartonshire	01389 737000	www.west-dunbarton.gov.uk
West Lothian	01506 775000	www.westlothian.gov.uk
Western Isles	01851 703773	www.w-isles.gov.uk

PRIVATE RENTING

The Scottish Executive website www.betterrentingscotland.com, gives advice for landlords and tenants on all aspects of private renting.

AVERAGE HOUSE PRICES IN SCOTLAND THIRD QUARTER 2011

£119,054

Annual Change: -1.5% Quarterly Change: -1.1%

(Figures sourced from www.lloydsbankinggroup.com)

HOUSING ASSOCIATIONS

Housing Associations are non-profit making providers of accommodation. Most associations in Scotland are funded by Scottish Homes and work closely with local councils to help people in housing need. Associations keep waiting lists which you can apply to join; however, these may close from time to time. In addition, housing associations take referrals from the local councils they work with ("nominations"). Please note: housing association activity is most common in the larger towns and cities.

There are 2 Housing Associations operating in Scotland with a specific interest in helping ex regulars:

HAIG HOMES

Haig Homes has family sized property in Edinburgh and Glasgow which it only lets to people who are leaving or have left the Services. Applicants also need to be in housing need. Contact Haig Homes at Alan Dobson House, Green Lane, Morden, Surrey SM4 5NS
Tel: 020 8685 5777 or visit their website www.haighomes.org.uk.

VETERANS SCOTLAND – HOUSING FOR HEROES

In Scotland, housing and accommodation for Veterans and their dependants is provided by a number of independent charitable organisations. All of these organisations are members of Veterans Scotland and they work together to provide the best possible service to Veterans and their dependants. All the properties managed by these charities can be accessed using the single Application Form to be found in the Application Area of their website www.veteransscotland.org.uk

Properties range from hostel accommodation for single people to fully adapted houses for disabled Veterans. Some properties are tied to particular sections of the Veterans community due to the original covenants under which they were gifted. You can contact them on 0131 551 1595.

Details of some of the other Housing Associations operating in Scotland are shown below:

HOUSING ASSOCIATIONS

Grampian Housing Association
Huntly House
74 Huntly Street
Aberdeen AB10 1TD
Tel: 01224 202900

Castlehill Housing Association
4 Carden Place
Aberdeen AB10 1UT
Tel: 01224 625822

Link Housing Association
Watling House
Callendar Business Park
Falkirk FK1 1XR
Tel: 0845 140 0100

Horizon Housing Association
Leving House
Fairbairn Place
Livingston EH54 6TN
Tel: 01506 424140

Hillcrest Housing Association
4 South Ward Road
Dundee DD1 1PN
Tel: 01382 564700

Langstane Housing Association
680 King Street
Aberdeen AB24 1SL
Tel: 01224 423000

Margaret Blackwood Housing Association, Craigievar House
77 Craigmount Brae
Edinburgh EH12 8XF
Tel: 0131 3177227

Cairn Housing Association
22 York Place
Edinburgh EH1 3EP
Tel: 0131 556 4411

Key Housing Association
Savoy Tower
77 Renfrew Street
Glasgow G2 3BZ
Tel: 0141 3421890

Servite Housing Association
118 Strathern Road
Broughty Ferry
Dundee DD5 1JW
Tel: 01382 480915



KINGFISHER COURT

east THAMES

Brand new one and two bedroom apartments plus three bedroom maisonettes in Romford with parking available through Rent to Buy from only **£608 PCM***



Priority for these homes will be given to selected Ministry of Defence staff** so book your viewing now on **0845 600 0830** or **properties@east-thames.co.uk**



FIRST STEPS
to home ownership in London

visit www.east-thames.co.uk to see all of our available homes

* For the least expensive one bedroom apartment at this development. Subject to credit check, contract, eligibility and availability.
** List of eligible staff available at www.firststepslondon.org/eligibility


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 assists aspiring home owners and Ministry of Defence employees' to take advantage of a number of exciting home ownership and rental opportunities.

To be eligible you must have a household income of up to £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](https://twitter.com/HomeBuy_CHG) @HomeBuy_CHG



Register TODAY at 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.

ENERGY PERFORMANCE CERTIFICATES

These are required for both properties that are sold as well as properties that are rented.

In Scotland, the EPC comes as part of the Home Report.

NB: Home Reports or HIPs are no longer required in England, Wales and NI.

Under the Energy Performance of Buildings Directive (EPBD), all EU member states must promote improvement in the energy performance of new and existing buildings.

This means a requirement to provide an Energy Performance Certificate (EPC) to any prospective buyer or tenant of a property when it is either sold or rented out.

What is an Energy Performance Certificate?

An EPC is a document which states the energy efficiency of a building based on the standardised way the building is used and provides the building owner with a number of ways in which the efficiency could be improved.

Will this apply to all properties?

This requirement applies to all property types both dwellings and non-dwellings on the market at January 4, 2009. Dwellings which are being sold and subject to a 'Home Report' from December 1, 2008, (in Scotland) will have an EPC provided as part of the document package, and there will be no need to take further action.

Even if the property is not subject to a Home Report, an EPC will usually be required.

Who can provide an EPC?

In Scotland, there are several approved organisations, the Scottish Government website, (link shown below) list these. Most are members of RICS, Registered Institute of Chartered Surveyors, www.rics.org/epcscotland who provide EPCs for existing buildings. EPCs produced by individuals not included on the list are invalid and could result in the building owner being prosecuted for non-compliance.

Introduction to Energy Performance Building Directive

The Energy Performance of Buildings Directive 2002/91/EC (EPBD) was introduced to promote the improvement of the energy performance of buildings. The key aspects of this Directive has been the introduction of Energy Performance Certificates, Inspections of Air-Conditioning Systems and issue of advice on boilers. This EPBD has been transposed in Scotland primarily through Building Standards legislation.

Energy Performance of Buildings Directive 2002/91/EC

Energy Performance Certificate

If you are or intending to rent or sell an existing dwelling, you must provide all prospective tenants or purchasers with a copy of an Energy Performance Certificate (EPC). The EPC provides information about the energy efficiency of the dwelling and also provides cost effective recommendations on improving energy efficiency, reducing carbon dioxide emissions and fuel bills. This requirement extends throughout the European Union.

The EPC must be produced by a member of an organisation which has

been approved by Scottish Ministers. The Scottish Government does not hold details of individual companies and is unable to provide cost details.

If your property is subject to a Home Report, the EPC will be produced with this documentation, there is no need to commission a separate certificate.

The format of the EPC should be familiar, it is similar to that used on white goods, washing machines, fridges. (see the image above) The certificate shows an A-G rating with A being the most efficient. There is no legal requirement to carry out the suggested improvements, however this could save you money.

Building regulations require that the EPC be 'affixed' to the dwelling, this could be in a meter cupboard or next to a boiler.

Summary

Technical guidance on energy standards can be found in Section 6 of the Technical Handbooks.

- An EPC must be provided to all prospective buyers or tenants.
- An EPC provides information about the energy efficiency of the building and includes cost effective recommendations.
- An EPC is not required on renewal of a lease.
- Failure to provide an EPC could result in a fine of £500.

Information in this article has been drawn from:

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/Home-Report/epcs>

Energy Performance Certificate		
Address of dwelling and other details		
[address]	Dwelling type: Semi-detached house	
	Name of approved organisation: N/A	
	Membership number: N/A	
	Date of certificate: 22 March 2011	
	Reference number: N/A	
	Type of assessment: SAP, new dwelling	
	Total floor area: 62 m ²	
	Main type of heating and fuel: Boiler and radiators, mains gas	
This dwelling's performance ratings		
This dwelling has been assessed using the SAP 2009 methodology. Its performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO ₂) emissions. CO ₂ is a greenhouse gas that contributes to climate change.		
Energy Efficiency Rating	Current	Potential
	80	80
Environmental Impact (CO₂) Rating	Current	Potential
	85	85
<p>Scotland EU Directive 2002/91/EC</p> <p>The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating the more energy efficient the home is and the lower the fuel bills are likely to be.</p> <p>Approximate current energy use per square metre of floor area: 110 kWh/m² per year</p> <p>Approximate current CO₂ emissions: 19 kg/m² per year</p>		
Cost effective improvements		
Below is a list of lower cost measures that will raise the energy performance of the dwelling to the potential indicated in the tables above.		
Not applicable		
A full energy report is appended to this certificate		

HOUSING PRICES

HOUSING
matters

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £162,211 Quarterly Change: -0.1%, Annual Change -2.3%

1 Scotland

Average Price: £119,054
Quarterly Change: -1.5%
Annual Change: -1.1%

2 Northern Ireland

Average Price: £109,612
Quarterly Change: -6.9%
Annual Change: -14.7%

3 The North

Average Price: £122,045
Quarterly Change: -0.2%
Annual Change: -2.6%

4 Yorkshire and The Humber

Average Price: £120,145
Quarterly Change: +1.2%
Annual Change: -3.7%

5 The North West

Average Price: £124,854
Quarterly Change: +1.1%
Annual Change: +2.7%

6 The East Midlands

Average Price: £138,838
Quarterly Change: +7.4%
Annual Change: -3.9%

7 The West Midlands

Average Price: £149,242
Quarterly Change: -1.7%
Annual Change: -3.0%

8 Wales

Average Price: £138,989
Quarterly Change: +10.8%
Annual Change: +4.0%

9 East Anglia

Average Price: £167,354
Quarterly Change: +2.9%
Annual Change: +6.4%

10 Greater London

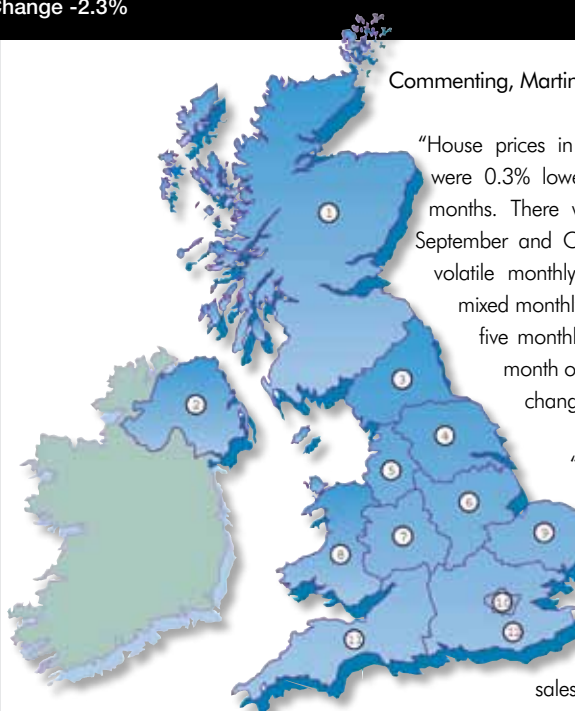
Average Price: £264,284
Quarterly Change: -1.7%
Annual Change: +2.0%

11 The South West

Average Price: £176,959
Quarterly Change: -3.8%
Annual Change: -9.2%

12 The South East

Average Price: £221,335
Quarterly Change: -0.4%
Annual Change: -1.3%



Commenting, Martin Ellis, housing economist, said:

"House prices in the three months to October were 0.3% lower than in the preceding three months. There was a 1.2% increase between September and October, according to the more volatile monthly figures, continuing the highly mixed monthly picture. Whilst there have been five monthly price rises, four falls and one month of no change, there has been little change in prices during 2011 overall.

"The housing market has proved highly resilient in recent months despite the weak economic recovery and the deterioration in the outlook for both the UK and global economies. Despite these developments, house sales and the supply of properties for sale have remained very stable since late 2010. The prospect of exceptionally low official interest rates over the foreseeable future is likely to continue to support the market in the face of a very difficult economic climate. Both prices and activity levels are expected to remain close to current levels over the coming few months."

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 effective 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

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 info@fpdirect.com



FPD Direct
FORCES PROPERTIES DIRECT



Proud to be No.1



WE ARE THE **NO.1 PROVIDER** OF GOVERNMENT FUNDED HOUSING FOR **BRITISH FORCES** AND **MOD PERSONNEL!**

We've been providing this **FREE** service for over 12 years for overseas based military, offering exclusive discounted properties at prices which are not available to the general public! Due to constant requests, we are proud to announce that the service now encompasses all UK based military and MOD as well!

Whether you're buying to let or buying a home for you and your family to live in, you'll get a great deal from FPDirect.

Get on the property ladder and secure your future!

TAKE ADVANTAGE OF THIS FORCES INITIATIVE AND SAVE THOUSANDS OF POUNDS!!!



Typical example:

Semi-detached house in Gloucester with a garage. Includes free carpets throughout and rear garden upgrade to fully turfed, 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% Forces discount	£7,800	
5% client deposit	£7,800	(could be LSAP)
Balance	£136,497	



IN SUPPORT OF
HELP for HEROES

EXCLUSIVE TO BRITISH FORCES!

Over 400 developments throughout England, Scotland and Wales, providing around 10,000 new homes per year for you to choose from.

Less than 5 years to serve?

It's not too late to enjoy the benefits of an FPDirect resettlement package. Call for details.

Important information

Have you been refused a mortgage because you have a BFPO address? Call FPDirect - we could help!

Visit our website now to view a selection at fpddirect.uk.com

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



Property contact;
STEVE MATTHEWS
info@fpddirect.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.



SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
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
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	Sale suspended awaiting review
Ross & Cromarty				
TAIN 6 Cupleasant 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	Under Offer
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

MORTGAGE BEST BUYS



Lender	Payable Type & Term Rate	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates					
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
Discounts					
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
Capped Rates					
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
Flexible					
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
Trackers					
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



Your 'one stop shop' for affordable home ownership in the East Midlands



T. 0844 892 0112 E. emhomebuy@emha.org

EMHomeBuy is run by East Midlands Housing Group in our role as a HomeBuy Agent. East Midlands Housing has been awarded the HomeBuy Agent status by the HCA (Homes and Communities Agency).

ADVERTISING FEATURE

EMHOMEBUY THE 'ONE STOP SHOP' FOR AFFORDABLE HOMEOWNERSHIP IN THE EAST MIDLANDS

If like many currently serving in the armed forces you would love to own a property of your own rather than live in military housing, but think you will never be able to afford to do so, help is at hand.

EMHomeBuy is the HomeBuy Agent for the East Midlands, covering Nottinghamshire, Derbyshire, Lincolnshire, Leicestershire, Rutland and Northamptonshire. Our role as HomeBuy Agent is to give you and your family help and advice on all aspects of buying a home of your own.

As a member of the MOD you will be treated as a priority on eligibility for all of the affordable homeownership schemes supported by the government.

With hundreds of different properties in the East Midlands advertised on our website, www.emhomebuy.org, there is a way for you to be able to buy that dream home through one of the affordable homeownership schemes. From new or second hand properties on Shared Ownership, where you can buy as little as 25% of the property whilst paying a reduced rent on the remaining share, to purchasing a brand new home with one of the regions developers through the FirstBuy scheme, there is a way for you to get onto the property ladder.



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.

Phone for details or visit our website at www.volwork.org.uk

reach

89 Albert Embankment, London SE1 7TP.

Tel: 020 7582 6543

Registered Charity No 278837

RECRUITING NOW

Home Based Advertisement Sales Representatives

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.

Comprehensive introductory training will be given, followed by on-going training and support.

In return we offer you

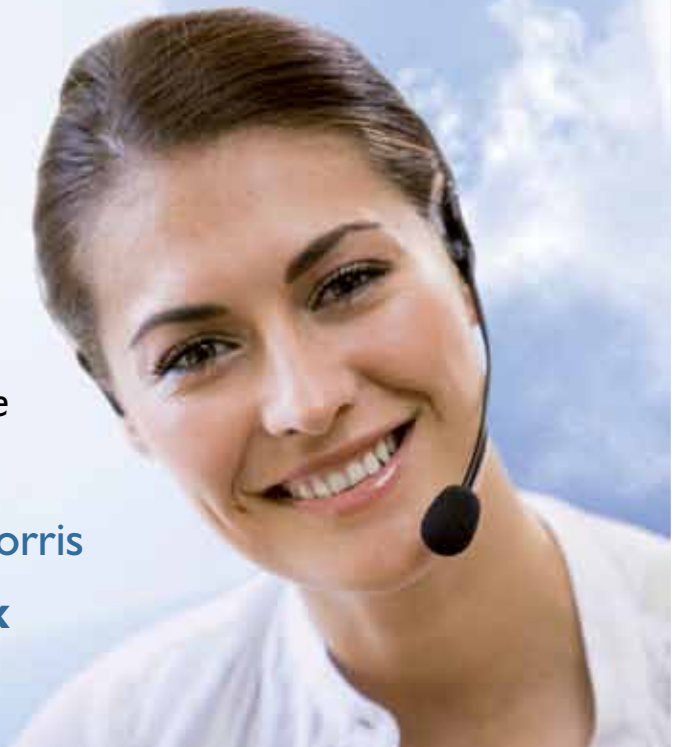
Competitive pay, Flexible working hours

All business expenses incurred, including Telephone costs, will be reimbursed in full.

Do you have the drive and the ambition we are looking for?

Please email your CV to Lynda Norris

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
Annington at Coltishall Formerly RAF Coltishall, Norfolk	3 bedroom homes	£102,950	L/S*	Sales office open Thursday to Monday, 10.30am-5.30pm. Please call 01603 736643 , or email: hautboissales@annington.co.uk . Or contact Annington's appointed agents, W.H. Brown, 5 Bank Plain, Norwich, Norfolk, NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Slessor Close Watton, East Anglia	3 bedroom homes	£164,950	L/S* E/A*	Annington's appointed agents; William H Brown, Watton, Norfolk IP25 6AB, please call 01953 881951 or email: ann.lusher@sequencehome.co.uk
Venning Road Arborfield	2 bedroom homes	£174,950	L/S*	Annington's appointed agents; Roger Platt, Asda Complex Chalfont Way, Lower Earley, Reading, please call 01189 876767 or email: lowerearley@sequencehome.co.uk
Mostyn Road Bushey, Greater London	4 bedroom homes	£500,000	L/S*	Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, Middlesex HA7 4DU, please call 0208 954 6111 or email: stanmore.sales@anscombes.co.uk
Park Road Boulmer, Longhoughton	2 bedroom homes	£84,950	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call 01665 603443 or email: alnwick@your-move.co.uk
Spitfire Row St Eval, Cornwall	2 & 4 bedroom homes	£210,000	L/S*	Annington's appointed agents; Start & Co, 25 Cliff Road, Newquay, Cornwall, TR7 2NE. Please call 01637 875847 or email: sales@starts.co.uk
Lawrence Road Wittering (2 bedroom houses available at Radford Close and Lale Walk)	2 bedroom homes	£89,950	L/S*	Annington's appointed agents; William H Brown, 7-9 Cowgate, Peterborough, PE1 1LR, please call 01733 311022 or email: peterborough@sequencehome.co.uk
Beaufighter Road Maidstone, Kent	2 & 3 bedroom homes	£170,000	L/S*	Annington's appointed agents; Your Move, 24 King Street, Maidstone, Kent ME14 1DW, please call 01622 671151 or email: maidstone@your-move.co.uk
Martin Close Redruth, Cornwall	3 bedroom homes	£159,950	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth, Cornwall, TR15 2RZ, please call 01209 217281 or email: redruth@your-move.co.uk

Please go to 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 – November 2011.

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

USEFUL PROPERTY WEBSITES

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

www.belvoir.com
www.estateagent.co.uk
www.findaproperty.com
www.fish4homes.co.uk
www.hol365.com

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.cdvmm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2012

Joint Service Housing Advice Office

SPRING 2012

11 Jan RRC Tidworth
26 Jan RRC Aldershot
31 Jan RRC Portsmouth

2 Feb RRC Plymouth
8 Feb RRC Rosyth
14 Feb RRC London (Northolt)
21 Feb RRC Catterick
23 Feb RRC Cottesmore
28 Feb RRC Portsmouth

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

SUMMER 2012

2/5 Apr Cyprus
11 Apr RRC Tidworth
18 Apr RRC Aldershot
25 Apr Gibraltar

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

7 Jun RRC Tidworth
12 Jun Germany – JHQ
13 Jun Germany – Gutersloh
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

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

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
* applications to RRC Rosyth
^ applications to UK JSU
Tel: 003265445234

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

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



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



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

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

**If you have been affected by crime call:
Victim Supportline 0845 30 30 900**

PO Box 11431, London SW9 6ZH

Open 9am – 9pm weekdays, 9am – 7pm weekends & 9am – 5pm Bank Holidays.

All UK calls charged at local rates.

Supporting independent living for our ex-Service community

Looking for Accommodation?

SVR has fully catered, single en-suite rooms with excellent facilities including IT, snooker and comfortable lounges. Our staff offer practical and emotional support where necessary as well as a warm, friendly atmosphere. We accommodate ex-service men and women of any age with any length of service. Whatever your age or service background, you are sure of a warm welcome.



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

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

www.svronline.org

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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.

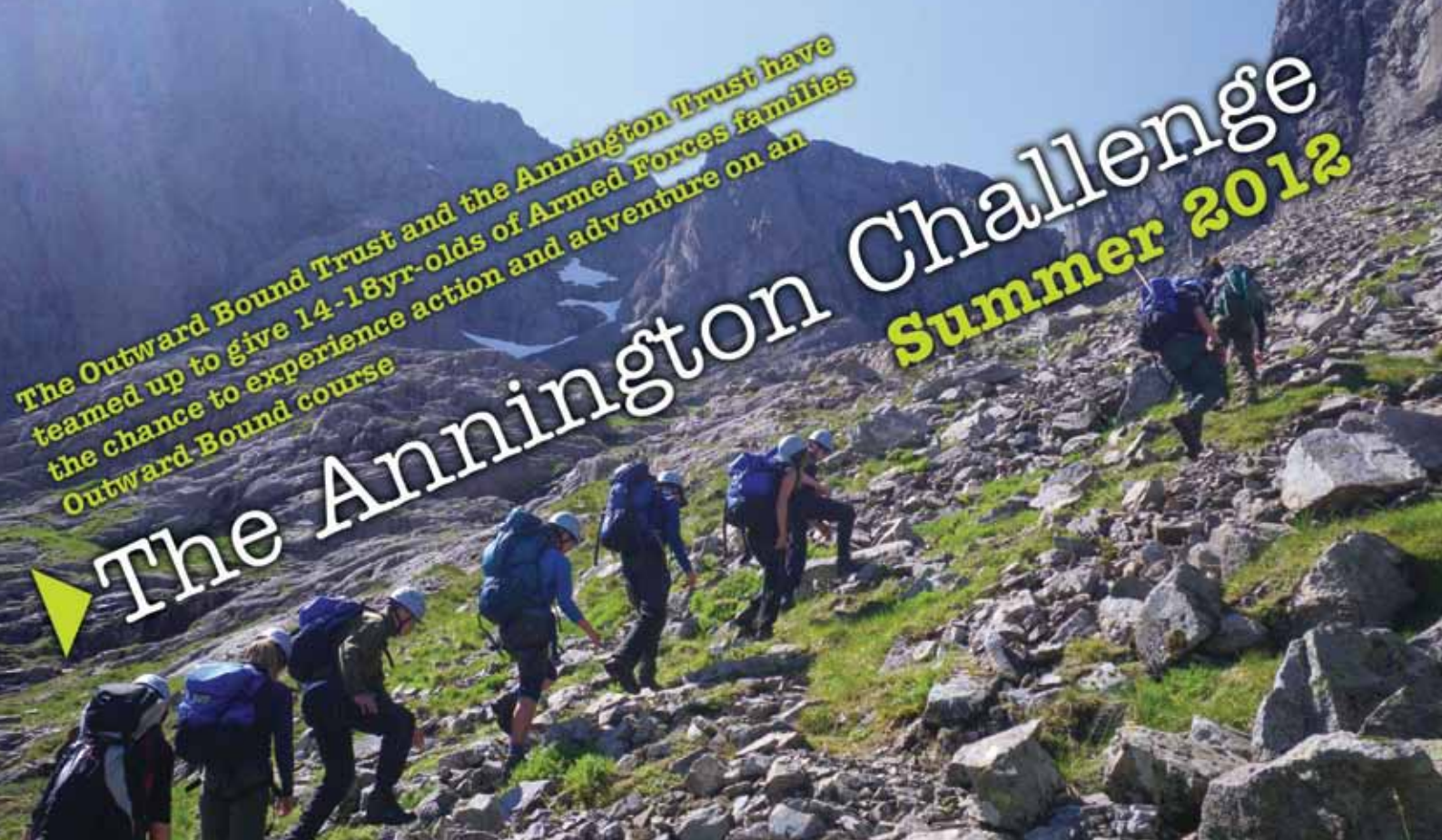
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Contact: 07533927520 Email – penfin@msn.com website - www.kim-brian.co.uk

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The Outward Bound Trust and the Annington Trust have teamed up to give 14-18yr-olds of Armed Forces families the chance to experience action and adventure on an Outward Bound course

The Annington Challenge

Summer 2012

The Annington Trust will sponsor 30 places on The Annington Challenge, an 8 day Outward Bound® Serious Adventure course to be held in summer 2012.



The Outward Bound Trust provides exciting, outdoor adventure and learning courses in some of the most breathtakingly beautiful wilderness environments in the UK from their centres in the Lake District, Scottish Highlands and Snowdonia.

Each participant will learn to:

- **Rock climb**
- **Navigate hills**
- **Scramble up gorges**
- **Paddle across stunning waters**

Followed by a 2 night camping expedition

Any 14-18 year-olds of Armed Forces families who live in Service communities wishing to be considered for a place in The Annington Challenge simply need to fill out an application form.

For detailed information on the application criteria and to complete the form go to www.anningtontrust.org

To find out more about Outward Bound adventures go to www.outwardbound.org.uk

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