

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Featured:

At a Glance – *Buy to Let*

THE FACTS ON LONG SERVICE ADVANCE OF PAY

Housing information centres



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May 2010

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HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Hello and welcome to May's edition of Housing Matters Magazine. I would firstly like to introduce myself as the new OIC JSHAO. This is a challenging role which I am very much looking forward to filling. Those of you who are regular readers of Housing Matters Magazine may remember that I joined the department in January 2007 fresh from Defence Estates. How time flies! The housing sector has changed dramatically over the past three years and I have seen the effects of the credit crunch and recession on the Service community. The advice and information that we, the JSHAO give out has also significantly changed and developed over the past three years in line with what has been happening.

I can not of course, write my first editorial without paying tribute to Commander Bob Cribb (Retd). I would like to take this opportunity to thank him personally, on behalf of his team and the Service community for the work he has done over the past years which has truly made a positive impact on Service life. Bob we thank you for your support and friendship and wish you the very best for the future.

In my new appointment, I will endeavour to ensure that the JSHAO continues to deliver its main aims and objectives to its customers by giving you the right information at the right time during your Service career. I will also personally try, through all the means I have available to make sure you are fully aware of your housing options. I wish to also reemphasise Bob's continued message; do not to 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. Our continued message is that you need to start planning today.

On another note, the information and service we provide is dependant upon feedback from our customers, you! So please give me and my team feedback if you find this publication useful and how we can improve the service we give. Our email address is LF-JSHAO-Mailbox@mod.uk so please use it and talk to us.

James Turner



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At a glance – *Buy-to-let*



Source: www.whatmortgage.co.uk

Even in the current climate, property investment can be a good long term investment. But it's not a hobby investment, you need to ensure you know what you are getting into.

Buying an investment property is very different to buying a home for yourself. Researching the market is key. Even if you borrow a substantial part of the purchase price of the house it is likely to cost you a considerable amount to set yourself up as a landlord. Speak to letting agents in the area you want to buy to see what demand is like and get an idea of how much rental income you can expect.

Also, make sure you've done your sums before you start. Unlike when buying your own home, mortgage lenders calculate how much they are willing to lend differently.

Most lenders expect rental income to amount to at least 130 per cent of your monthly mortgage repayments. This means you can borrow around 77 per cent of the property's expected income.

Once you have completed these calculations, you can start looking at mortgages. Many lenders offer mortgage loans worth up to 75 per cent of the property value for buy-to-let purchases, but it is possible to borrow as much as an 85 per cent loan to value (LTV). There are also plenty of different buy-to-let mortgages to choose from nowadays. The rates are higher than for residential mortgages because lenders view buy-to-let as a higher risk. You can choose between fixed, discount and variable-

rate loans. But, when you choose, remember that the rental income may not rise quickly from year to year. So if you choose a discount, you need to be sure you can still make the repayments after the special offer is over, or rates increase if you have no plans to remortgage. Visit www.whatmortgage.co.uk for buy-to-let mortgages.

Applying for a buy-to-let mortgage is much the same as applying for a standard mortgage, but on top of the usual paperwork you may be asked to provide a letter from a letting agent detailing the kind of rental income you can expect.

Some lenders insist you use an agent to manage the property. For a fee of up to 15 per cent of the gross rental income you can employ an agent to find tenants, check references and collect the rent.

Don't forget insurance either. Legally, you need buildings insurance to cover the structure of the property and make sure the policy covers buy-to-let properties. If you are providing furniture or white goods, you should buy some contents cover. Legal expenses cover is another one to consider – it will cover your costs should you need to take a tenant to court.

Tax

Rental income is taxable – it will be added to your other earnings to calculate your income tax. But there are a number of expenses that can be offset against the rent you receive to reduce your tax bill, including letting agency fees, mortgage interest costs and, where the property is furnished, a 10

per cent allowance for wear and tear. If you sell your buy-to-let property, you will pay capital gains tax, usually at 40 per cent of the proceeds.

FIVE POINT PLAN

1. Don't buy in a property ghetto. If the area is already saturated with buy-to-let landlords, supply could outweigh demand, which makes finding tenants difficult. When you find a property you like, run a 'To Let' advert in the local press. If the phone keeps ringing, buy it. If not, walk away.
2. Build a team of reliable tradesmen who work hard and react quickly. If your relationship is good it could make the difference between keeping and losing tenants over the longer term.
3. Always offer well below market value on every property. It may seem cut-throat, but there will always be someone desperate to sell. Also, be prepared to buy tatty properties and refurbish them because increasing the value of the property should help you make more profit.
4. Décor is crucial. Make sure themes are evident throughout. Stick to neutral colours like beige; this makes rooms look bigger while light carpets encourage tenants to take more care. Be prepared to replace carpets every three to five years.
5. Join a local Landlord's Association. For about £100 a year, you'll get help with changing legislation, paperwork, tax issues and the chance to learn from others' mistakes.

CAN'T BUY A HOUSE BECAUSE YOU HAVE NO SAVINGS OR DEPOSIT?



You can now

Blueforces think that it is now possible for First Time Buyers, who qualify for Long Service Advance of Pay, on properties below £170,000.

The Government has introduced a two year holiday on Stamp Duty on property purchasers up to £250,000, for genuine first time buyers. Blueforces are able to arrange 90% mortgages with 5% gifted deposits and legal fees paid. Technically, that means that a First Time Buyer could buy with no savings and no deposit!

Blueforces can help with property purchases all over the UK. As an example, if you are based in Lincolnshire, Blueforces can arrange through Bellway Homes the purchase of a pre owned 4 bed semi detached house with a garage for **£149,950**. Blueforces can arrange a Flyingstart cash grant covering 5% deposit and legal fees, estimated at **£9,600**. With LSAP, a mortgage of

£134,995 and no stamp duty you do not need to have any savings to get on the property ladder.

On a full capital and interest repayment mortgage the monthly mortgage cost would be £852.28 per month. Those who are in a position to take an interest only mortgage would only be paying **£651.35** per month for their 4 bedroom home.

For more Information call Blueforces on **Mil 94660 Ext 6969** or **Civ 01206 560200**

All deals are subject to availability, eligibility criteria and being approved for a mortgage. Costs are correct at the time of going to print. Whilst it is possible for Blueforces to arrange house purchase for those that have no deposit, Blueforces would seriously question whether home ownership is appropriate at that time for anyone without short term savings. Mortgage rate quoted is 2 year tracker rate at 5.79% p.a.



Bellway

Want to take advantage of the lowest house prices in years, but unsure which is the best route for you?

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THE FACTS ON LONG SERVICE ADVANCE OF PAY

The following information has been taken from Joint Service Publication 752, Chapter 2, Section 4, which should be read in full prior to making an application for LSAP :

Aim. The aim of Long Service Advance of Pay (LSAP) is to assist eligible personnel to enter the UK housing market and help meet UK housing needs arising from changing personal circumstances during an applicant's Service career.

Income Tax. LSAP will attract an individual liability to tax (because such an advance is classed by HM Revenue and Customs (HMRC) as being a beneficial loan) if the average amount outstanding during the tax-year exceeds £5000.

Scope of LSAP. LSAP is for Service personnel and is not related to other Government funded schemes, such as the Key Worker Living programme. LSAP is intended to assist towards the balance of the purchase price (taking into account, for example, legal expenses, surveyor's fees, land registration and estate agent's fees) when buying a property for which a Building Society, Local Authority, recognised Bank or Insurance Company is willing to advance a mortgage.

Relevant Authorities. The relevant authority is the Joint Personnel Administration Centre, who can be contacted on Mil 94560 3600 Civil 0141 224 3600.

ELIGIBILITY

Eligible Service Personnel. Service personnel are eligible for a LSAP provided they meet the following appropriate criteria:

a. RN/RM Personnel. They have been accepted onto the trained strength (ie in a complement billet). For Naval probationary medical/communications technicians this will be on the move from first to second year rates of pay and for officers on completion of the Fleet Board.

b. Army and RAF Personnel. They have completed 4 years service from completion of Phase One training.

c. All Personnel:

(1) They have not yet drawn any terminal benefits; and

(2) They have not given notice or applied for early termination unless they have qualified for a terminal grant which is greater than the LSAP, and from which, the loan can be repaid; and

(3) They are not under warning for discharge (RN), 3-month Warning Order (Army) or Formal Warning (RAF); and

(4) They are considered suitable in all respects by their CO to receive a LSAP; and

(5) They have more than 6 months remaining before termination from the Services.

INELIGIBILITY

Reserve Forces and Military Provost Guard Service (MPGS). Members of the Reserve Forces and Military Provost Guard Service are not eligible to receive a LSAP.

ENTITLEMENT

Amount of LSAP. Applicants who qualify in all respects will be permitted an interest free LSAP recoverable from pay and, if necessary, terminal benefits. The amount of the LSAP approved will be limited to the lowest of the following calculations:

a. 182 days' gross basic pay including all forms of specialist pay (this excludes allowances); or

b. £8,500; or

c. In the case of a redeundee, a sum not exceeding 90% of the terminal benefits due to the applicant at the earliest expected date of retirement or discharge; or

d. The difference between the mortgage obtained and the purchase price of the new property, abated by any capital realised from the sale of the previous property. The purchase price of the new property may include associated legal, surveyors, land registration and estate agent's fees plus the cost of any repairs, which are an explicit condition of the mortgage obtained. In the case of flexible mortgages, the "mortgage obtained" will be regarded as the maximum sum that may be borrowed under the flexible mortgage arrangements; or

e. In the case of an applicant buying equity in an already owned property the amount of mortgage obtained on

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

CONDITIONS

Points to Note. Applicants should note that LSAP for home extensions may be obtained in extenuating family/medical circumstances. No part of the LSAP may be used towards the cost of furnishings and fittings.

Qualifying Property. Any property purchased with the assistance of a LSAP must meet all the following criteria:

a. The property is intended for the applicant's own immediate occupation or that of their immediate family. In the case of families and single personnel who will be unable to occupy the property during the working week, occupation at weekends and/or during periods of leave is deemed to qualify.

b. The property will be wholly or partially owned by the applicant.

c. The property is not a mobile home, houseboat or caravan.

d. The property will not be a dedicated business premises or residential accommodation with integral business premises (eg post office, shop with flat above, guest/boarding house). The property



may also be one that is purchased for renovation or as a conversion, either as part of a "Brown Field Site" or as an agricultural or commercial property conversion to residential accommodation.

e. The property is situated in the UK or, for those recruited in the Republic of Ireland or of Southern Irish parentage, the Republic of Ireland.

f. It is a property on which a Building Society, Local Authority, recognised Bank or Insurance Company is willing to advance a mortgage. This applies even if a mortgage is not required.

g. The property is one on which the applicant has agreed to sign a Promissory Note.

Self-Build. Land, with planning permission to build a suitable property, may be purchased under the LSAP scheme for the purpose of housing the applicant and their immediate family.

Second Property. No LSAP will be given for the purpose of purchasing a second property, regardless of the location, occupancy or usage of the first property. Mobile homes, houseboats and caravans will not be counted as a first property for the purpose of this scheme.

Joint Purchase. Two or more Service applicants may not each obtain a LSAP for the joint purchase of the same property.

Current or Former Property Owners A current or former property owner may be granted a LSAP to purchase a qualifying property, subject to certain conditions. If the applicant currently owns a property, or has done so within the 12 months preceding application, the capital realised from the sale of the current/former property will be taken into account in calculating the maximum LSAP that may be granted. If the applicant already has a LSAP that they have not yet repaid in full, the amount of the new LSAP will be abated by the outstanding balance of the previous LSAP. This will be shown as a full repayment of the previous LSAP in the applicant's pay/LSAP record, followed by a full credit of the new LSAP amount.

Qualification. A LSAP will not be authorised for Service personnel wishing to purchase a property within 50 miles of a property owned or partly owned by them within the previous 12 months or at any time during the current assignment. However, the applicant is not disqualified where the property from which they are moving is more than 50 miles from their next duty unit. The application must qualify within one of the categories detailed at subparagraphs a and b below (unless qualifying under extenuating family/medical circumstances or Divorce/Dissolution of Civil Partnership:

a. Purchase of a Residence at Work Address (RWA).

- (1) Where the property is to be occupied as a RWA during a current assignment, the applicant must have an expectation of at least 6 months left to serve in that assignment.
- (2) Where the property is to be occupied as a RWA during the applicant's next assignment, they must have received official notice of such an assignment and the assignment must be for a minimum period of 6 months.

b. Purchase of a Selected Place of Residence (SPR).

- (1) The applicant must certify (on the application form) that they wish to purchase a SPR; and
- (2) The applicant should further certify that receipt of a LSAP for purchase of a SPR will disqualify them from any further LSAP.
- (3) However, where the applicant has received official notification of a designated unaccompanied assignment, or notification of a sea assignment of at least 12 months duration, or they have at least 6 months left to serve in such an assignment, they will not be disqualified from receiving further LSAP.

Repayment of the LSAP. The following circumstances govern repayment of a LSAP:

a. Personnel with 12 Years or More to Serve.

Repayment will be made at the rate of 10% per annum by recoveries from pay in equal monthly instalments over a period of 10 years, commencing 2 years after the date of payment of the LSAP.

b. Personnel with More than 10 but Less than 12 Years to Serve. Repayment will be made at the rate of 10% per annum by recoveries from pay in equal monthly instalments, over the last 10 years of service.

c. Personnel with Less than 10 Years to Serve. Repayment will commence immediately, at the rate of 10% per annum by recoveries from pay

in equal monthly instalments, the balance being recovered from their final salary/ terminal benefits.

Permission to Let. Following initial occupation of the property by an applicant and/or immediate family, a LSAP claimant may apply to their CO for permission to let a property purchased or extended with the aid of a LSAP. A letting or cessation of letting must be reported immediately to JPAC(LSAP) through the claimant's parent unit.

Entitlement to Service Families Accommodation (SFA). Personnel assigned with their immediate family to an area (within 50 miles) in which they own a property purchased or extended with the aid of a LSAP are required to occupy that property and are disqualified from occupation of SFA or SSFA, at the new place of duty, except for the following reasons:

- a. Their CO is satisfied that the property remains beyond a reasonable daily travelling distance; or
- a. They are required to occupy SFA by virtue of their appointment.
- b. They are separated from their spouse/civil partner (who continue to live in the property purchased using an LSAP) and they require SFA to facilitate staying in contact with their children.

LSAP METHOD OF CLAIM

Applications. Completed applications (JPA Form E024) must be forwarded via their respective, PSF, RAO or UPO at least 6 weeks before the expected purchase completion date. Proof of purchase will be sought by JPAC(LSAP) from the appointed legal representative. In cases where the applicant has owned property within the previous 12 months, a legal representative's statement of sale (actual or intended) and purchase must accompany the application form.

METHOD OF PAYMENT

Payment of LSAP. Payment, if approved, will be made by JPAC(LSAP) direct to the applicant's legal representative, except in the case of certain property extensions.



CONVEYANCERS SOLICITORS AND SURVEYORS

Finding the right conveyancer can mark the difference between a smooth and a stressful move. Here are some guidelines to help you make the right choice.

Conveyancers

The legal process of buying and selling a property is called conveyancing. Conveyancer is the generic term given to either a conveyancing solicitor or licensed conveyancer. All solicitors practising law in England and Wales must also be registered with the Law Society. There are separate societies for Northern Ireland and Scotland.

As soon as you place an offer on a property, your estate agent will ask for your conveyancer's details to pass onto the seller's conveyancer. It's therefore wise to establish contact with a professional before you start looking for a property to avoid having to make this important decision in a rush. A conveyancer's job is to take care of all legal aspects of moving house, which include:

- **Local search**
- **Land charges search**
- **Land registry**
- **Stamp duty**
- **Home information packs**

One of the best means of finding a suitable conveyancer is through a personal recommendation, so ask friends and family who have bought a property in the area or the estate agent or mortgage broker.

Apart from the conveyancing work there is also the lender's legal work to be done. Your conveyancer could act for the lender, which should save you money. The principal task is to draw up a mortgage deed, which sets out the conditions of your loan. The lender will hold this and the title deeds of your property until the loan is paid in full.

Cost

Fees for conveyancing work vary, so it's a good idea to obtain at least three quotes from different companies. Make sure that you know what costs the quote includes. You will usually be charged for the conveyancer's time, phone calls, letters and faxes and their indemnity fee. They may state that if any unforeseen problems arise these will be dealt with through an extra charge.

For a property costing £100,000, you should expect to pay about £550 in fees. However, the cost will also depend on whether your property is leasehold or freehold. Leasehold properties will cost more as they involve additional work checking the lease.

Most conveyancers will ask for payment of land registry and local authority search fees in advance. The balance will be due when you've completed on your home.

Don't be tempted to opt for professionals that are offering a 'cheap deal'. This could mean that they are dealing with many clients, which will more often than not result in a slow service.

Once you've chosen a conveyancer they will ask to see some form of identification, such as a passport or driving licence, and your mortgage lender's details. Most importantly, you will also need your chequebook.

Property Surveys

It's estimated that on average only 20% of all homebuyers commission a professional survey. This is somewhat surprising considering that buying a property is probably the biggest purchase in most people's lives. One explanation for this low take up is that many homebuyers believe the mortgage lender's survey is sufficient.



In fact, the lender's survey is simply a mortgage valuation, a property inspection to establish the amount and terms of the loan. This survey will not tell you if the property is worth the price you're paying for it, nor point out any structural defects. To obtain this vitally important information you'll need to get a professional opinion by commissioning a chartered surveyor before you sign any contracts.

There are two main types of survey – the 'Homebuyer's Report' and the 'Building Survey'.

Homebuyer's report

This type of survey is designed to keep costs to a minimum and is likely to be the best choice if the property you are buying is conventional in type and construction is apparently in reasonable condition and built within the last 30 years. The survey focuses on defects and problems that are urgent and likely to have an effect on value. According to the Royal Institution of Chartered Surveyors, the main objectives of the Homebuyer's report are to:

- Make a reasoned and informed judgement on whether or not to proceed with the purchase.
- Assess whether or not the property is a reasonable purchase at the agreed price.

- Make clear what decisions and actions should be taken before contracts are exchanged.

Building survey

This type of survey is suitable for all residential properties and provides a full picture of the property's construction and condition. Because the level of detail is higher than the Homebuyer's Report, a Building Survey is more expensive. This type of survey is required when a property is of an unusual construction or has had extensive alterations, if it's old, in need of serious structural repair or if you're planning a major conversion or renovation.

The final report will include detailed technical information on the construction of the property, materials used and a listing of all major and minor defects. The report does not provide a valuation, however this can be arranged as an agreed extra.

The cost of this survey is from £400 upwards and will usually take one to two days to complete. You can expect the final report within three working weeks of the original survey.

Choosing a surveyor

Once you've worked out which type of survey to go for, the next task is to find a suitable surveyor. Your mortgage lender or estate agent may be able to offer a recommendation, also don't forget to ask

any friends who've recently purchased a property. If these options fail to find someone suitable, contact the **Royal Institution of Chartered Surveyors (RICS)**, who currently have over 80,000 members working to the highest professional standards.



It's a good idea to assist your surveyor by passing on information about the locality, including any information you've gathered about properties that are for sale or have recently been sold in the area. Also, inform the surveyor of any potential problems that you noticed when you viewed the property.

Home Information Pack (sellers pack)

In an effort to reform and improve the home buying and selling process, the Government has introduced the Home Information Pack (HIP). From 06 April 2009, sellers or their representatives will be legally obliged to provide key information about their homes to potential buyers. These packs can be commissioned or compiled by the owners. To find out more, visit the **Home Information Pack** website.

Can't afford a place of your own?

If you are looking for somewhere to live in the **Hampshire & Isle of Wight area** but can't afford to buy a home of your own, you can find out everything you need to know about a whole range of affordable **HomeBuy** housing schemes available now and coming up soon.

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Taking the hassle out of property purchase

Stepping Stone Homes



Our two Stepping Stone Homes offer temporary supported accommodation to women and their families with a Service connection. They provide a caring, tranquil and secure environment for women, with or without children, who will be homeless, are about to be evicted with nowhere to go, or are in need of emergency accommodation.

The Homes provide a tranquil and secure environment that gives individuals or families the necessary time and space to assess their situation and make plans for the future. Support and assistance is provided in preparation for finding a permanent home.

The Homes are fully equipped, and all that families need to bring are their own essentials, such as clothes and teddy bears. Storage facilities are not available within the Homes, but assistance is available to access storage options:

- Separated or estranged wives
- Servicewomen and former servicewomen
- Dependants of serving or ex service personnel.
- Foreign and Commonwealth and UKBC females and their children..

The two Stepping Stone Homes are situated in Tyne & Wear and North West London. Each home offers slightly different accommodation. Tyne & Wear can accommodate 7 families in a large family house with its own extensive gardens. The Home in North West London can accommodate up to 20 families and is purpose-built with en-suite flats.

The homes are run by fully trained staff, on hand to offer any support and assistance that individuals or families may need. Residents are given help accessing benefits and applying for housing options. During their stay, children will be enrolled in local schools to offer seamless support in their educational needs.

The Stepping Stone Homes provides the time and space in which a separated family can reflect before moving on or reconciling a difficult marital situation

Women and families can stay at the Stepping Stone Homes for as long as it takes to help them get back on their feet and settled with suitable onward accommodation. Our aim is to offer support in what can be a stressful and emotional time and assist with either finding a permanent home or reconciling a relationship breakdown, giving them the chance to make a fresh start. But, remember, SSAFA Forces Help will always be there to support and encourage, for as long as anyone needs us. To find out more about our Stepping Stone Homes' service, individuals or families should contact their Unit Welfare Officer, a SSAFA Forces Help Social Worker or a Welfare Worker.

Contact

Housing Department
19 Queen Elizabeth St, London, SE1 2LP
T: 0207 463 9287 or 0207 463 9217
E housing@ssafa.org.uk



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We are an established company based in the North East, and specialize in constructing homes and apartments in prime locations. We work with many organizations and individuals to ensure that their new home is built to a high standard, with upgrades included in the specification.

You have an ideal opportunity to plan for your future, at prices starting from £99,950. We will work with you to find an investment opportunity that works for you.

If you are looking for discounts or rental guarantees for 1 to 5 years, we will manage your investment with you, and take away the hassle.

We also have our own mortgage advisor that fully understands how difficult it is for you to either get onto the property ladder, as he has served 24 years in the armed forces.





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SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
BODDAM 4 The Sheilings	3 x Bedroom Semi-detached with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	On Market
Fife				
LEUCHARS Warwick Close Various Addresses	Variety of house types	Residential	Murray Donald Drummond Cook LLP, 8 Main Street Leuchars KY16 0HN Tel: 01334 838421	Phased Marketing Underway
Edinburgh & Lothians				
EDINBURGH 18 North Gyle Drive	4 x Bedroom Detached Houses with Garage and Gardens	Residential	Morton Fraser, 30/31 Queen Street, Edinburgh, EH2 1JX Tel: 0131 247 1000 Fax: 0131 247 1003	On Market
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bed Terraced Houses	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of Semi-detached Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Belfast Area				
BANGOR 30 Carolsteen Park, Helens Bay, Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner of c. 0.16 acre/0.066 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimsley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimsley.co.uk	For Sale on Open Market
HOLYWOOD 2 Dalwhinney Road, Holywood, BT18 0LU	Detached 3 bedroom property, 3 reception rooms on a mature corner site of c. 0.3 acre/0.12 hectares	Residential	As above	For sale on Open Market
BELFAST 27 Stormont Park Belfast, BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site of approximately 0.14 acres/0.056 hectares	Residential	As above	For sale on Open Market

THE MOD referral scheme

by Rebecca Mills

A Day in the life of the MOD Referral Scheme Coordinator

I'm glad it's Spring, because the sun is up when I get to work this morning. I hang up my coat and bag, and sit at my desk – a great spot by the windows of the Joint Service Housing Advice Office. I begin my usual routine; the diary comes out first, a wash of multi-coloured ink of various lists and arrows and stars for important things to remember. Next, the desk starts to pile up; a notebook for this, a folder for that, paperclips and paper and pens... and I'd better get that computer turned on, there will be emails I'm sure.

I'm just about settled... Oh, first phone call of the day! **(MOD Referral Scheme: 01722 436572)** It's an enquiry, a Serviceman tells me his discharge date, the size of his family, that he is going to need assistance with sourcing housing, and he would like to join the Scheme. I run through the details:

"The Scheme is intended to help you into Social Housing, predominantly that provided by Housing Associations," I say. "The Scheme only runs in selected areas, where would you like to live?"

"Anywhere in London because I think it will be good for work opportunities," he answers.

"Well that's good," I reply, "because it sounds like you are quite flexible with your areas, so there is more chance that you may be housed. This is because we are reliant on Housing Associations, who offer us properties which they themselves are unable to fill. This means that we don't know where they will be or when they will be available, so I cannot guarantee that the Scheme will find you housing. There is a chance though, so please do apply."

I conclude our conversation by directing him to our website for the fact sheet and application form: www.mod.uk/jshao.

Time to make a start on my list; telephone calls to make, new application forms coming in, letters to go out... Oh and the magazine article! I should do that today!

Next on the list is to have a look at the 'Contact Log'. This is a table that is created by our MOD Referral Scheme database, and it shows all of our applicants and the last time we spoke to them. I like to keep in regular contact, to check their various stages, that applications to the council have been completed, and efforts are being made to consider all housing options. The table also shows the Service Leaver's discharge date, and I see that there are three entries whose dates are in three weeks. I want to speak to them: Will they will stay in the property as Irregular Occupants? Have they booked a 'Homelessness Interview' (for further details, please telephone 01722 436572, or visit the homelessness pages of the website)? And I check contact numbers so that I know I will be able to contact them as their status changes.

That completed, I start typing a letter. An email alert flashes up on the screen. It is a Housing Association offering us a property! This is great news, and I shuffle what is now a mountain of paperwork to one side to get started on it right away. It's a two bed flat in Colchester so the first thing is to load up the database and run the query for applicants requesting that area. There are only two, and, as chance would have it, they both require two-beds to accommodate themselves and their family. I go to the file, open the drawer, and find the two names in amongst hundreds. One is a Service Leaver, his wife and child. He has been discharged medically, which is our highest priority. The other is a single Service Leaver with joint custody of two children. He is second priority as a normal discharge, and I have noted that he won't be due to leave his Service Accommodation for three months. I telephone the first immediately, and I'm relieved when he picks up. He is as pleased as I am and I fax the Housing Association his details as soon as I hang up the phone.

Right, now to get back to that list!

The rest of the day goes quickly, and I've set up a meeting with a new Housing Association to try to build connections in different areas. Emails, letters and telephone conversations later, I scrape the paperwork back into the drawer, lock the cupboard, pack my bag and head home, ready to see what happens tomorrow!



Housing Information Centres

Housing Information Centres (HICs) are responsible for delivery and management of Defence Estates Ops Housing's requirements to a defined geographical area within the UK, and are the primary points of contact with the customer offering a 'one stop shop' on all housing issues including the allocation of SFA at your new duty station.

HICs can be contacted in the UK through the free-phone telephone number listed below and are open from 0830 to 1630 hrs, Monday, Tuesday and Thursday, 0900 to 1630 hrs Wednesday, 0830 to 1530 on Friday and are manned by experienced DE staff. If your call is specific to a particular location (such as the need to arrange a Move-In or Out) you will need to select the relevant HIC from the seven options available which are:-

Option 1	Aldershot
Option 2	Thetford
Option 3	Warminster
Option 4	High Wycombe
Option 5	Scotland & Northern Ireland
Option 6	York
Option 7	Telford

One of their main responsibilities is to manage the application process in accordance with the rules and regulations laid down in JSP 464 Chapter 5, and in particular to:-

Acknowledge receipt of the application form (MOD Form I 132) and allocate SFA in accordance with the applicant's entitlement and availability

To liaise with prospective occupants and identify any additional needs or disability requirements and liaise with appropriate welfare authorities

Manage the provision of Non-Availability Certificates (NAC) in cases where SSFA needs to be utilised

Input data on to JPA to start and stop appropriate accommodation charges

Consider and action requests for retention of SFA

Deal with enquiries from prospective occupants on any aspect of the allocation process

Housing Information Centre

Telephone Numbers

HIC Telephone Number

(all locations): 0800 169 6322

Military Networks: 94510 8000

Callers from Overseas: 0044 1904 418 000



HOUSING INFORMATION CENTRE ADDRESSES

ALDERSHOT

E-Mail: south.allocations@hd.de.mod.uk Building 3, ABRO, Ordnance Road, Aldershot, GU11 2AA Locations covered: Aldershot, Arborfield, Bordon, Camberley, Canterbury, Chatham, Church Crookham, Dover, Gosport, Maidstone, Odiham, Pirbright/Deepcut, Portsmouth, Sandhurst, Shornedcliffe, Shrivenham, Thatcham, Winchester

THETFORD

E-Mail: anglia.allocations@hd.de.mod.uk Building 29, Barnham Camp, Thetford Road, Barnham, Thetford, Norfolk, IP24 2DJ Locations covered: Bassingbourn, Brampton, Chicksands, Chilwell, Colchester, Cottesmore, Grantham, Henlow, Honington, Loughborough, North Luffenham, Marham, Melton Mowbray, Norwich, Old Dalby, Waterbeach, Wattisham, Wigston, Wimbish, Wittering, Woodbridge, Wyton

WARMINSTER

E-Mail: south-west.allocations@hd.de.mod.uk 401/423 Pepper Place, Warminster, Wiltshire, BA12 0DG Locations covered: Andover, Blandford, Boscombe Down, Bovington, Bulford, Chivenor, Coleme, Corsham, Cudrose, Dartmouth, Exeter, Hullavington, Ilchester, Larkhill, Lympstone, Plymouth, Poole, Salisbury, South Cerney, St Mawgan, Taunton, Tidworth, Upavon, Warminster, West Moors

HIGH WYCOMBE

E-Mail: central.allocations@hd.de.mod.uk 156-158 Greenwood, Walters Ash, High Wycombe,

Bucks, HP14 4XE Locations covered: Abingdon, Beaconsfield, Benson, Bicester, Brize Norton, Didcot, Halton, High Wycombe, Maidenhead, Medmenham, and ALL London locations

SCOTLAND & NORTHERN IRELAND

E-Mail: scotlandhic@hd.de.mod.uk 1st Floor, Caledonia House, Innova Campus, Rosyth Europarc, Rosyth, KY11 2UU. Locations covered: Aldergrove, Arbroath, Ballykinler, Benbecula, Buchan, Edinburgh, Glasgow, Helensburgh, Holywood, Inverness, Kinloss, Leuchars, Lisburn, Lossiemouth, Perth, Prestwick, Rosyth.

YORK

E-Mail: northern.allocations@hd.de.mod.uk Bacchus House, Link Business Park, Osbaldwick Link Road, Osbaldwick, York, YO10 3JB Locations covered: Boulmer, Brampton (Cumbria), Catterick, Coningsby, Cranwell, Digby, Dishforth, Driffild, Harrogate, Kirton in Lindsey, Leconfield, Leeming, Linton-on-Ouse, Newcastle, Ripon, Scampton, Sheffield, South and West Yorkshire, Strensall, Topcliffe, Tyne Tees, Waddington, York.

TELFORD

E-Mail: west.allocations@hd.de.mod.uk Sapphire House, Stafford Park 10, Telford, Shropshire, TF3 3AD Locations covered: Ashchurch, Bramcote, Brecon, Cardiff, Chepstow, Chester, Cosford, Crickhowell, Donnington, Haverfordwest, Hereford, Holyhead, Innsworth, Kington, Lichfield, Malvern, Shawbury, Stafford, St Athan, Tern Hill, Weeton

This information has been taken from 'Moving into Service Family Accommodation', a guide produced by Defence Estates. Further information can be obtained from their website at <http://www.mod.uk/DefenceInternet/MicroSite/DE/DefenceEstates.htm>

HOUSING IN

EAST ANGLIA

LOCAL AUTHORITIES IN CAMBRIDGESHIRE, NORFOLK AND SUFFOLK

There are 20 housing authorities in this region – six in Cambridgeshire, seven in Norfolk and seven in Suffolk. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. There are links to all of these authorities' from the JSHAO website www.mod.uk/jshao.

The following are the housing authorities operating within the region:

CAMBRIDGESHIRE (www.cambridgeshire.gov.uk)

CAMBRIDGE	08450 455200	EAST CAMBRIDGESHIRE	01353 665555
FENLAND	01354 654321	HUNTINGDONSHIRE	01480 388218
PETERBOROUGH	01733 864064	SOUTH CAMBRIDGESHIRE	08450 450051

NORFOLK (www.norfolk.gov.uk)

PEDDARS WAY (H.A.)	01362 694858	BROADLAND	01603 412180
GREAT YARMOUTH	01493 846140	NORTH NORFOLK	01263 516231
NORWICH	01603 212856	SOUTH NORFOLK	01508 533633
WEST NORFOLK	01553 616200		

SUFFOLK (www.suffolkcc.gov.uk)

BABERGH	01473 825757	FOREST HEATH	01638 719338
IPSWICH	01473 433208	MID SUFFOLK	08456 066067
ST EDMUNDSBURY	01284 757178	SUFFOLK COASTAL	01394 444237
WAVENEY	01502 523141		

HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 30,000. 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.

HAIG HOMES is an organisation dealing exclusively with ex-Service personnel nation-wide. They have over 1000 properties in the UK, including some in Suffolk. 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

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



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.

EAST ANGLIA

Cambridgeshire, Norfolk & Suffolk

Activity centred on a larger towns/cities.

Association	Contact	Locations
Axiom	01733 347135	Cambs
Broadland	01603 750200	Norfolk, Suffolk
Cambridge	01223 578625	Cambs
Cotman	01603 612927	Norfolk, Suffolk
Granta	01223 576756	Bed, Cambs, Norfolk, Suffolk
Jephson	01908 226555	Beds, Norfolk, Suffolk
Nene	01733 295400	Cambs
Peddars Way	01362 694858	Camps, Norfolk
Places for People	08004 320002	Beds, Herts, Norfolk
Orbit	08458 500500	Beds, Cambs, Norfolk, Suffolk
Orwell	01473 218818	Suffolk
Sanctuary	01473 213342	Cambs, Herts, Norfolk, Suffolk
William Sutton Trust	01442 283100	Beds, Herts

AVERAGE HOUSE PRICES IN EAST ANGLIA – FOURTH QUARTER 2009

£163,334

Annual Change: -3.6% Quarterly Change: +5.0%

* These figures are provided by the HBOS website www.hbosplc.com



HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £166,857 Monthly Change: -1.5%, Annual Change 4.5%

1 Scotland

Average Price: £123,805
Quarterly Change: -1.4%
Annual Change: -6.8%

2 Northern Ireland

Average Price: £128,259
Quarterly Change: -13.7%
Annual Change: -17.2%

3 The North

Average Price: £123,746
Quarterly Change: -2.2%
Annual Change: -0.2%

4 Yorkshire and The Humber

Average Price: £127,852
Quarterly Change: +7.9%
Annual Change: +4.2%

5 The North West

Average Price: £128,506
Quarterly Change: -0.1%
Annual Change: +0.4%

6 The East Midlands

Average Price: £136,032
Quarterly Change: +1.4%
Annual Change: -2.3%

7 The West Midlands

Average Price: £154,053
Quarterly Change: +2.0%
Annual Change: -0.9%

8 Wales

Average Price: £137,316
Quarterly Change: +2.3%
Annual Change: +2.4%

9 East Anglia

Average Price: £163,334
Quarterly Change: +5.0%
Annual Change: -3.6%

10 Greater London

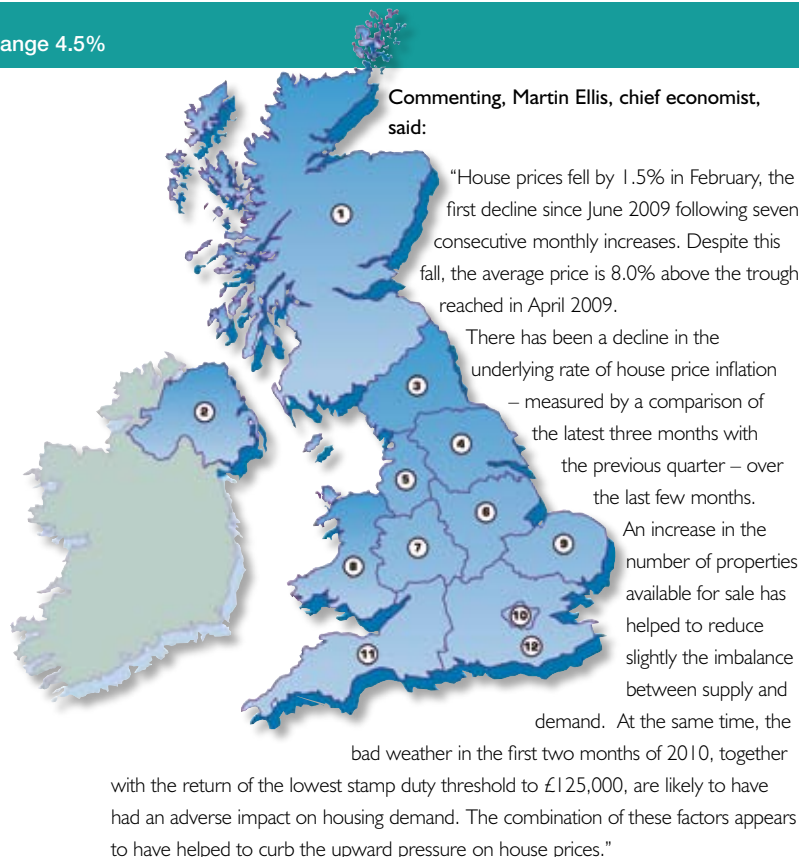
Average Price: £255,473
Quarterly Change: +3.2%
Annual Change: +1.5%

11 The South West

Average Price: £186,124
Quarterly Change: +5.3%
Annual Change: +5.5%

12 The South East

Average Price: £224,991
Quarterly Change: +3.3%
Annual Change: +4.9%



MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
Yorkshire BS 0845 1200100	2.99%	Fixed until 31/03/12	50%	£995	3% until 31/03/12	R
Leek United 01538 380047	3.90%	Fixed until 30/06/13	75%	£495	5% until 30/06/13	
ING Direct 0800 0328822	4.66%	Fixed until 31/05/15	60%	£945	4% reducing to 2% until 31/05/15	L
Discounts						
HSBC 0800 494999	1.99%	1.95% discount for 2 years	60%	£999	2% reducing to 1% of loan for 2 years	L
Furness 0800 22 05 68	3.49%	1.95% discount for 3 years	60%	£0	3% for 3 years	R
Coventry 0845 7665522	3.35%	Variable rate	65%	£999	None	LV
Flexible						
Yorkshire BS 0845 1200100	2.74%	Base +2.24% until 31/03/12	75%	£495	3% until 31/03/12	LO
Yorkshire BS 0845 1200100	3.49%	Fixed until 31/03/12	60%	£495	3% until 31/03/12	LO
First Direct 0800 242424	2.59%	Base + 2.09% for term	65%	£499	None	LO
Trackers						
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£499	None	L
ING Direct 0800 0328822	2.89%	Base + 2.39% for term	75%	£695	None	R

Key: L= Free basic legal work for remortgages. N = £595 fee for Purchase. O = Offset facility.

P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation.

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

www.hive.mod.uk



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- Full legal advice service.
- 100% mortgages and shared equity schemes on selected properties.
- Up to 50% of net profit donated to service-based charities.

I cannot thank these people enough for helping me get on the property ladder so quickly.

Lt Jenny Long
AGC (SPS)



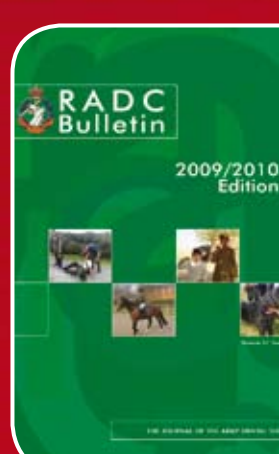
“I applaud this scheme and support any initiative which helps servicemen and women make the transition from military to civilian life.”

General Sir Mike Jackson



For more information call **01334 475 881** or visit www.homesforheroesuk.co.uk

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Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	2 bedroom flats 2, 3 & 4 bedroom houses currently released for sale	£74,950 for a 2 bed flat £99,950 for a 2 bed terrace house	L/S*	Sales office open Thursday to Monday, 10.30am to 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
Barnby Road Formerly RAF Coltishall, co.uk, Norfolk	7 bedroom house 8 bedroom house	Guide price from £450,000	N/A	Sales office open Thursday to Monday, 10.30am to 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
Lale Walk Wittering, East Anglia	2 bedroom house	T.B.C.	N/A	Annington's appointed agents: William H Brown, 7-9 Cowgate, Peterborough, Cambridgeshire, PE1 1LR, please call 01733 311022 or email: peterborough@sequencehome.co.uk
Barnsley Close, Mytchett, Surrey	4 bedroom terrace	T.B.C.	N/A	Annington's appointed agents: Bridges Estate Agents, 1 Bridge Road, Cove, Farnborough, Hants, GU14 0HT please call 01252 370001 or email: ssilby@bridges.co.uk
Proctor Road Norwich, East Anglia	2/3 & 3 bedroom house	£172,950	N/A	Annington's appointed agents: W.H. Brown Unit 1, Tesco Extra, Blue Boar Lane, Sprowston, Norwich, Norfolk, NR7 8AB, please call 01603 426640 email: claire.wilson@sequencehome.co.uk
Elstob Way Monmouth, Wales	3 bedroom houses	£164,950	L/S*	Annington's appointed agents: Haart of Monmouth, 8 Beaufort Arms Court, Agincourt Square, Monmouth, NP25 3UA please call 01600 772413
Bucklesfield Stanton, East Anglia	4 bedroom detached house	£219,950	N/A	Annington's appointed agents: William H Brown 12 The Traverse, Bury St. Edmunds, Suffolk, IP33 1BJ, please call 01284 762131 or email: ralph.evans@sequencehome.co.uk
Annington at Uxbridge Uxbridge, Middlesex	2 bedroom houses	£214,950	N/A	Annington's appointed agents: Gibbs Gillespie, 286 High Street, Uxbridge, Middlesex, UB8 1LQ, please call 01895 272742 or email: uxbridgesales@gibbs-gillespie.co.uk
Annington Ridge Horrabridge, Devon	3 bedroom house	Further homes to be released soon	N/A	Contact Annington's appointed agents, Fox & Son, 28 Mannamead Road, Plymouth, PL4 7AA, please call 01752 662777 or email: mudleyplain@sequencehome.co.uk Or alternatively Miller & Son, 2 Drake Road, Tavistock, PL19 0AU, please call 01822 617243 or email: tavistock@millerson.com
Franks Avenue Hereford, Herefordshire	3 bedroom house	£110,450	L/S*	Annington's appointed agents; Flint & Cook, 4 King Street, Hereford, HR4 9BW, please call 01432 355455
Teal Road Coningsby, Tattershall	2 & 3 bedroom houses	£82,950	L/S*	Annington's appointed agents; W.H. Brown, 14 Wide Bargate, Boston, Lincs, PE21 6RH, please call 01205 351010

ANNINGTON will be launching a number of sites across England and Wales in 2010. Please go to www.annington.co.uk for a full listing of all our forthcoming sites and 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.)

All information is correct at time of going to press – March 2010.

*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.property4forces.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.cdvm.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 2010 Joint Service Housing Advice Office

SUMMER 2010

12 May	RRC London
18 May	RRC Portsmouth
20 May	RRC Plymouth
08 Jun	Germany – JHQ
09 Jun	Germany – Paderborn
10 Jun	Germany – Fallingbostal
16 Jun	RRC Tidworth
23 Jun	Lossiemoth*
28/30 Jun	Cyprus
1 Jul	Cyprus
13 Jul	RRC Catterick
15 Jul	RRC Cottesmore
20 Jul	Colchester#
29 Jul	RRC Northern Ireland

AUTUMN 2010

8 Sep	RRC Tidworth
15 Sep	RRC Aldershot
22 Sep	RRC London
28 Sep	RRC Portsmouth
30 Sep	RRC Plymouth
13 Oct	RRC Rosyth
19 Oct	Germany – SHAPE
20 Oct	Germany – Herford
21 Oct	Germany – Elmpt
2 Nov	RRC Catterick
4 Nov	RRC Cottesmore
17 Nov	RRC Tidworth
23 Nov	Colchester#
25 Nov	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to IERO 18 AEC Colchester

* applications to RRC Rosyth

^ applications to UK JSU

Tel: 003265445234

Application to be made on MoD form 363 to Regional Resettlement Centres for briefings in the UK and to Army IEROs for briefings in Germany and 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.



JSHAO STOP PRESS!!! – BUDGET 2010

With effect from 25 March 2010, Stamp Duty Land Tax rates and thresholds for **first time buyers** are as follows:

Residential land or property SDLT rates and thresholds



Purchase price/lease premium or transfer value	SDLT rate
Up to £250,000	Zero
Over £250,000 to £500,000	3%
Over £500,000	4%
Over £1m with effect from April 2011	5%



Army Welfare Service

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