

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



*Featured:*

Buying a house ***on-line?***

**AT A GLANCE – LIFE INSURANCE**

**AT A GLANCE – HOME INSURANCE**

December **2010**



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# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

**W**elcome to the Christmas edition of Housing Matters. By the time this edition gets to you many of you will be well into your preparations for Christmas either in terms of leave arrangements or Christmas functions or presents for the children. It is quite staggering how much preparation some will make and how much money some will spend on the Christmas celebrations. I have used Christmas as an example where preparation is all important. Why is therefore that so many of you do so little preparation before you leave the Service Community. In particular why is it that so many of you don't address the issue of where you are going to live until it is too late?

Over the last 6 weeks we have had a continuous stream of people coming to us right at the last minute seeking our help. While we can always provide information to you it may well be too late to act upon to influence outcomes. It is very frustrating for us to hear from you when you are within months of discharge or in some cases already occupying Service Accommodation as Irregular Occupants. The options available to you by that stage will, almost inevitably, have become much more critical than they would have been if you had started making preparation some years earlier.

Where are you going to live when you no longer have the right to occupy Service Accommodation? How are you going to afford that accommodation? Are you familiar with the response you are likely to get from local councils if you apply for council housing? In fairness I meet lots of you who have made preparation, however I also meet lots who have not. Preparation is key. As a first step come along to one of the JSHAO Housing Options briefings, details of which are available in this magazine. In the mean time have a Happy Christmas.

**James Turner**



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## Regulars

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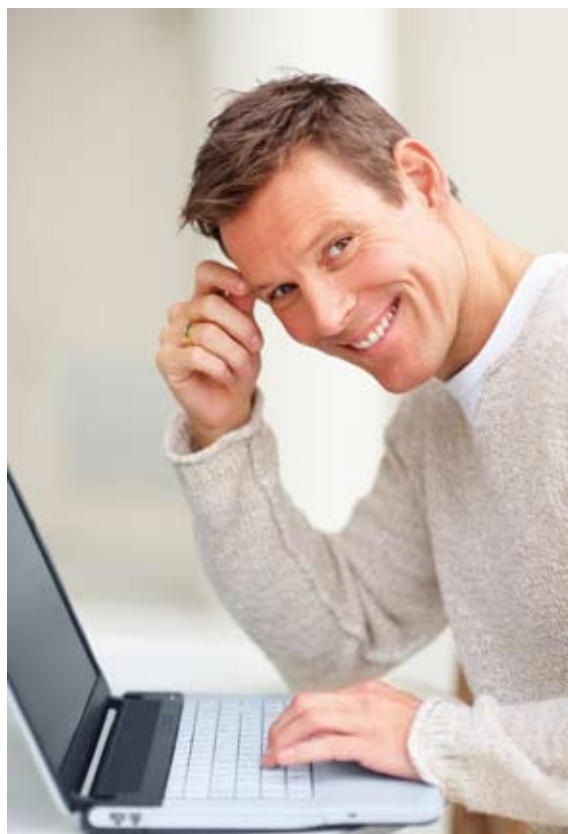
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# Buying a house **on-line?**

**B**uying a house is getting easier and easier. It's still stressful and probably always will be, but thanks to thousands of new property websites it has never been simpler to find a new house online than it is today.

Thankfully, the Internet means that you can cut out a lot of legwork from the house hunting process, by taking control and actively using the Internet to search. No more painfully long days traipsing around to look at just a handful of properties that don't even really fit the bill. The web brings them all to you.



When buying a property it is a good idea to shop around and take a look at other properties in the area you are interested in to give you an idea of the price and types of properties there are available.

Most websites have helpful tips on buying, mortgages, solicitors and conveyancing, surveys, and much more besides, ensuring you are well armed to go out and get what you want. They also have comprehensive property databases and, in some cases, have directories of websites to assist individuals finding the right property.

It is also recommended that you do a check on the neighbourhood of the area you are interested in moving too. There are websites that will give you all the information you need to know just by entering in the postcode. With just one click you can have information on whether your

prospective neighbourhood is at risk of flooding, landslip, is likely to be built on landfill, suffer from subsidence or be close to an area of industrial pollution. Also you can find out about schools, property prices, crime rates and local amenities. [www.upmystreet.com](http://www.upmystreet.com) .

There are hundreds and hundreds of pages of useful free information, all thoroughly researched and prepared to help anyone who is interested in any aspect of home ownership, homebuying, property related personal finance and anything else that falls broadly within this sphere. Most websites have a news section which has articles uploaded daily. Take the time to explore different sites! Happy house hunting!

The following websites are just a selection which may prove useful:

[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.hol365.com](http://www.hol365.com)  
[www.home.co.uk](http://www.home.co.uk)  
[www.home-sale.co.uk](http://www.home-sale.co.uk)  
[www.linkprop.co.uk](http://www.linkprop.co.uk)  
[www.naea.co.uk](http://www.naea.co.uk)  
[www.new-homes.co.uk](http://www.new-homes.co.uk)  
[www.primelocation.com](http://www.primelocation.com)  
[www.propertybroker.co.uk](http://www.propertybroker.co.uk)  
[www.propertyfinder.co.uk](http://www.propertyfinder.co.uk)  
[www.reallymoving.com](http://www.reallymoving.com)  
[www.rightmove.co.uk](http://www.rightmove.co.uk)

### A Few Home Finder Web Sites – Including links to Estate Agents

www.reallymoving.com  
www.smartestates.com  
www.movelocation.com  
www.homesalez.com  
www.goodmigrations.co.uk  
www.home.co.uk  
www.findaproerty.com  
www.primelocation.com  
www.linkprop.co.uk  
www.propertyfile.co.uk  
www.ukpropertyshop.com

www.houseweb.com  
www.homes-on-line.co.uk  
www.propertyfinder.com  
www.fish4homes.co.uk  
www.homemovers.co.uk  
www.rightmove.co.uk  
www.housesforsaleguide.com  
www.teamprop.co.uk  
www.home-sale.co.uk  
www.propertylive.co.uk  
www.homes-uk.co.uk

### Lender Web Sites

www.abbey.com  
www.directline.com  
www.firstdirect.com  
www.sainsburysbank.co.uk  
www.woolwich.co.uk

www.alliance-leicester.co.uk  
www.egg.com  
www.if.com  
www.virginone.co.uk

These are just a few representative sites. Almost all lenders have sites, most with calculators, and are easy to find on any search engine.



### A Few Mortgage Broker/Advice Sites

www.mortgagesformilitary.co.uk  
www.fredfindsmortgages.com  
www.ftyourmoney.com  
www.netmortgage.co.uk  
www.mortgagetalk.co.uk  
www.moneysavingexpert.com  
www.garisonfinance.co.uk  
www.unbiased.co.uk

www.charcolonline.co.uk  
www.themoneypages.com  
www.moneyextra.co.uk  
www.moneynet.co.uk  
www.moneysupermarket.com  
www.lcplc.co.uk  
www.mortgageforce.co.uk

Independent Financial Advisors official site. Use to locate an IFA in your area, by location or speciality.

Note: Please be aware that inclusion within this list should not be interpreted as any form of endorsement by the JSHAO or the MOD.



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- ☹ Found a house, but don't know what to do next?
- ☹ Have a house & need to let it out?



Contact us now for more information

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E [enquiries@forceshomes.co.uk](mailto:enquiries@forceshomes.co.uk)

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Property Finding & Relocation Specialists

# AT A GLANCE –

## Life Insurance



Source: What Mortgage

**P**lanning for the worst isn't the cheeriest of tasks, but arranging cover early can save you money as well as protecting your loved ones should you die.

Life insurance – or assurance, it means the same thing – pays out a lump sum when you die. This can be used to pay off an outstanding mortgage or passed on as part of an inheritance. The two basic types of life insurance are decreasing term and level term insurance. Each have their advantages and disadvantages, and it makes sense to fully understand each product before you make any decision.

### Decreasing Term

This is the cheapest form of life insurance and it pays out a lump sum if you die within a specified period. If you are still alive at the end of the term, no payment is made.

Term insurance is very flexible and can be taken out to protect most long-term financial needs. For example, you can arrange for a policy to match the repayment term on your mortgage, so that if you die before the end of the term, the insurance lump sum will clear your mortgage debt. This is usually sold as Mortgage Term Insurance.

Your premiums will stay the same throughout the term of the insurance, but the sum insured decreases in line with your decreasing mortgage debt.

If you move house you can generally take the policy with you, but check with your insurer before you do so.

### Level Term

This is the most basic forms of insurance, which pays out a lump sum if you die at any time during the length of the term. For example: If you take out £100,000 worth of cover for a 25 year term and you die after 24 years, the lump sum will be the same as if you died after one year.

For this reason, it is more expensive than Decreasing Term Insurance. If you are alive at the end of the term, no payment is made.

### How to buy Life Insurance

The cost of your insurance premiums takes into account your age (the younger you are, the cheaper your cover), your sex (females pay less), whether you smoke and your medical history. Smokers can pay up to a third more for life insurance than non-smokers.

You need to be honest about your medical history when you fill in the application forms. If you do not disclose information on the form, you may find that your policy is invalid.

You can take out single or joint life policies. A joint life policy is often the cheapest way for couples to buy insurance.

You can buy insurance direct from a provider, through your supermarket, from an adviser or from an online insurance supermarket. Before you do this you need to work out how much cover you need.

You can choose term insurance on premiums alone as the cover is the same on all policies. There is nothing stopping you from switching insurance providers if rates fall, as there are no penalties for doing so.

### Five Point Plan

1. Life insurance is cheaper when you are young and premiums are set for life, so it could pay to take it out as early as possible and move it when you move house.
2. If you increase your mortgage you can often simply increase your life insurance policy in line with the mortgage. But if the increase is substantial, you may have to apply for a new policy.
3. If you have any medical problems such as high blood pressure, you must tell the insurer when you fill in the application form. If you don't, your loved ones may find that your policy won't pay out if you die.
4. If you do have a medical condition, you may find that your premium is "Loaded" – i.e. higher than the standard premium. The insurance company will usually insist you have a medical before it will agree to insure you. If your condition is serious, it may refuse to insure you at all.
5. If your mortgage comes with redemption penalties attached, make sure that your life insurance pays out enough to cover these so that your mortgage can be paid off completely upon your death.



## HOME INSURANCE

# AT A GLANCE – HOME INSURANCE

Source: What Mortgage

Insurance is one of the most boring subjects in the world, but its importance cannot be overstated. The policies on offer can vary wildly between providers, so it's worth shopping around.

Few people spend money on anything more expensive than their home. This is why it's worth making sure you protect it against all eventualities, from a missed mortgage payment to a freak lightning strike. With some types of insurance, the premium or price you pay, may reflect the quality of the policy you are buying. Also, take note of the exclusions, which are often more revealing than the terms and conditions.

### Buildings insurance

This insurance covers the basic structure of your property and is the only insurance you legally have to buy, although as protection from accidents, all property owners should have it. The cost will depend on the age and type of the property, its location and whether there is a history of subsidence in the area.

Mortgage lenders oblige you to protect both your own and their investment, so this insurance has to be in place before or on the day you move into the property.

The insurance covers roofs, walls, fences and permanent fixtures like kitchens and bathrooms. Accidental damage caused by fire, storms, or burst pipes, for example, will also be covered.

If you live in a flat, the insurance may be included as part of the service charge – a benefit because you don't have to worry about it, but with the downside that you don't have the chance to get a better deal.

### Contents insurance

This insurance offers cover on the household goods and possessions inside your property, including the garden if you have one.

Policies offer cover on a 'new for old' basis, so if anything happens to your curtains, lawn mower or stereo, you should be able to replace damaged goods with a new model.

Cash in your home should be covered from theft or smoke damage, for example, as is accidental damage to TVs, home computers, or replacement locks and even possessions damaged outside the home.

Extras like accidental damage cover can be useful protection against DIY disasters. If you have pets, your policy may exclude any damage caused by them.

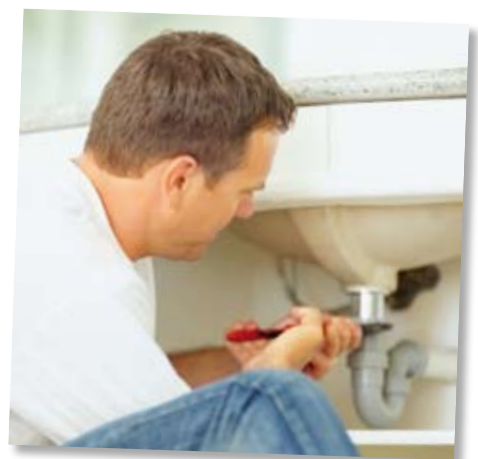
Following severe floods over the last few years, some householders are finding it increasingly difficult to get insurance on their homes. Generally speaking, insurers won't withdraw cover in normal circumstances, but you may find switching providers more difficult if your home is now in a danger area. At the very least, your premiums, or your excess will be much higher.

If you're looking to buy a home, it's always worth checking what potential premiums will be before you finalise the purchase.

### Five Point Plan

1. Speaking to a specialist adviser before you buy insurance could pay off. Make sure your adviser offers policies from a good variety of insurers and do a little research yourself on the internet before you start discussions.

2. Don't just take the first product your lender offers. Shop around independent providers for the best deal.
3. Don't forget to budget for your monthly insurance payments. The younger and healthier you are, the lower your life insurance costs, but payments can easily add up to over £50 a month even for young mortgage-holders.
4. Never forget to find out what your excess is, or how much you need to pay before your insurance will pay out. Also, remember to find out what the exclusions are on your insurance policies. Remember, an excess of £250 on home contents insurance effectively makes you liable for smaller claims like broken windows, changing the locks and accidental damage to older TVs or Hi-Fis, for example.
5. As your circumstances change, don't forget to update your insurance. If your insurance policies don't reflect your life exactly, you and your dependents may not be protected in the event of unemployment or worse, a sudden death.



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## A LIGHT AT THE END OF THE TUNNEL FOR ASPIRING HOMEOWNERS

It's a fact that can't be ignored that with the current economic situation, aspiring homeowners are struggling to afford a place of their own.

The dual problems of unaffordable deposits and still-high house prices mean many people have ruled themselves out of buying their own home without looking at all the options. For many, once they realise how long it will take to save up a 20 per cent deposit, they resign themselves to renting or staying with family or friends for a good few years to come. However, there are other options out there. The Government-backed HomeBuy scheme provides several low cost home ownership options, which are designed to help people afford their own home in the way that suits them best, and without the need for a huge deposit or mortgage.

Currently, there are a number of HomeBuy products available. For those wanting to buy their own home, there is the New Build HomeBuy scheme where you would generally take out a mortgage for a share of the property and rent the remaining share at a discounted rate. You can then, usually, if you wish to, buy further shares in the future until you own the property outright. Alternatively, many developers are now offering brand new homes for sale through the HomeBuy Direct scheme. Those eligible can take out an

equity loan provided jointly by the developer and the government of up to 30 per cent of the property value, with no interest to be paid on the loan for the first five years.

If you prefer to rent but with a view to buying, the Rent to HomeBuy and Intermediate Rent schemes allow you to rent a new home now at a discounted market rate while saving up for a deposit to buy at a later date. All of these options are targeted at first time buyers, key workers, social housing tenants, and those on a local authority waiting list – those with an annual household income of less than £60,000 and unable to purchase without assistance.

But how do you get access to these options? The first port of call needs to be your local HomeBuy Agent, which is a 'one stop shop', appointed by the Government to process applications, once an applicant is assessed as eligible their details are available to all HomeBuy providers in the area they are looking to live in – Orbit HomeBuy Agents is the local agent for Warwickshire, Staffordshire, Shropshire, Herefordshire, Worcestershire, the West Midlands, Norfolk, Suffolk, Bedfordshire and Cambridgeshire.

**For further information about Orbit HomeBuy Agents, please call 03458 50 20 50 or visit [www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk).**



## Are you an aspiring home owner?

**Want to live in Berkshire, Buckinghamshire, Oxfordshire or Surrey?  
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Or for more information call **0845 601 7729**



**Catalyst Housing Group** is the Government appointed HomeBuy Agent for Berkshire, Buckinghamshire, Oxfordshire and Surrey.



# Living in Service Families Accommodation

## Estate Management

**Carpets and Curtains** – Carpets will normally be cleaned at public expense every 3 years for lounge/dining rooms/hallway and stairs and every 5 years for bedrooms. Carpets are expected to have a life cycle of 10 years. Variations to these time frames may exist at overseas locations. Curtains have a minimum allotted life span of 8 years and will be cleaned at public expense on change of occupancy or at 3 yearly intervals.

To arrange for carpet or curtain cleaning, in UK contact the Housing Prime Contract/Regional Prime Contract/approved contractor, overseas contact your Housing Provider.

**Change of Circumstances** – You must advise your HIC in writing of any change of circumstance that could affect your entitlement. We will reassess your entitlement if:

- You are promoted**
- Your PStatCat (marital category) changes**
- The size of your family changes**
- You are posted to a new unit (unless you serve in the RN or RM and live within a Port area as defined in JSP 464)**
- You leave the Services**

**Decoration** – Internal walls in SFA are decorated in magnolia (and perhaps white if overseas). You may choose to paint the internal walls of your SFA in other colours during your period of occupancy, with the prior written consent of the Housing Provider, but the walls must be repainted to the normal standard prior to Move-Out. SFA is due redecoration every 4 years.

**Frost Precautions** – During the winter months you should take all reasonable precautions to prevent damage caused by adverse weather conditions. You may be charged for damages/repairs caused by flooding if you do not take precautions to keep the pipes/tank frost free.

**Furniture Services** – Defence Accommodation Stores (DAS) are responsible for providing the furniture requirements that you request on your application form (MOD Form 1132) for SFA. There are three levels of furnishing from which to choose. Unfurnished; which includes carpets, curtains, cooker; Part Furnished and Fully Furnished. You have the opportunity, once during your occupation of SFA, to return furniture that is no longer required. To do so, please contact your local provider.

**Garages and Car Ports** – If you require a garage, the Housing Information Centre/local Housing Provider will try and allocate you one with your original application. If, however, there is no garage tied to the property we will aim to provide a separate garage. If you require a garage you should indicate this when submitting your MOD Form 1132.

**Gardens** – Whilst in occupation of SFA, it is your responsibility to maintain the garden in a tidy condition including cutting the grass, hedge cutting (up to 1.8m), maintaining the flowerbeds and shrubs, the collection of leaves and disposal of garden refuse. You are not, however, responsible for the maintenance of trees within the confines of the property. In the UK, contact your HPC/RPC/approved contractor (and overseas contact your Housing Provider) to attend to trees, or hedges over 1.8m high. Work is not carried out between March and September due to bird nesting.

## Leaving Your Home

**Temporarily** – There may be times when you and your family need to leave your home for a period in excess of 3 weeks. If this is the case, it is important that you give the following details to the staff at your HIC/local

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a Carillion/Atkins/Enterprise joint venture

**DE** DEFENCE ESTATES  
*Delivering Estate Solutions to Defence Needs*

Housing Provider or Unit Welfare Office in case we need to contact you in an emergency:

- How long you will be away**
- The date you will be returning**
- Where your keys are**
- How you or your family can be contacted while you are away**

**Storage Facilities** – Occupants are **not** permitted to use the loft space in SFA for storage. Secure garages can however be used for this purpose. Care should be taken to ensure that all items stored in the garage are safe and suitable for such storage. No inflammable materials should be stored in the garage. You are reminded that private



vehicles and/or personal effects are stored in the garage at your sole risk and the department and/or its agents will not accept any liability for loss or damage to such property. You should ensure your contents insurance provides adequate cover.

## Permissions

**Pets/Animals** – Your licence requires you to seek written permission before keeping a pet. Contact your HIC/Housing Provider and they will provide you with an application form.



We will not normally withhold permission, however we reserve the right to withdraw it at any time if we have good reason, for example, if your animal is causing a nuisance. We will not give you permission to keep any animal which is classified as being dangerous under The Dangerous Dogs Act 1991.

## Satellite Dishes and other Encroachments –

Occupants will generally be permitted to carry out minor encroachments to the outside of their homes, eg satellite dish, TV aerial, erecting a greenhouse, garden shed, etc. providing prior

written permission is sought from your HIC/Housing Provider. Encroachments will be inspected prior to Move-Out and you may be required to remove and make good. You will normally be responsible for the costs of any removal/remedial works incurred.

**Parking, Caravans, Boats and Trailers** – The parking of heavy goods vehicles, caravans and

other large trailers is not permitted (although permission can be given for short periods whilst loading, and unloading) exceptionally, with prior written approval from the HIC/Housing Provider.

Parking facilities for occupants and visitors exist on most estates. Communal parking bays do not have designated parking rights for residents unless a family member is disabled.

You must not park on grass verges, open plan front gardens or where you may block access for emergency vehicles such as fire engines/ambulances. If you do you will be charged for the cost of making good damaged grass areas.

You must not carry out repairs to any vehicle on MOD land that could cause a nuisance or damage our property.

This information has been taken from 'Living in 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/OurPublications/ServiceFamilyAccommodation/AGuideToLivingInServiceFamilyAccommodation.htm>

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100 Years

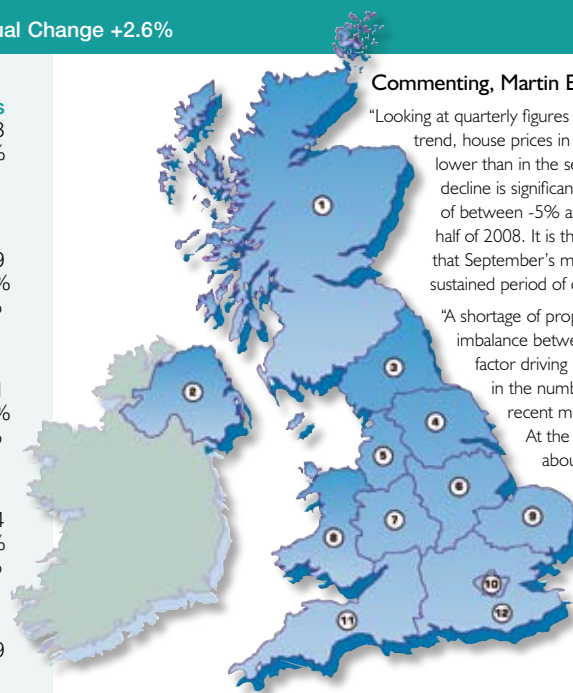
# HOUSING PRICES

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

## United Kingdom

Average Price: £162,096 Monthly Change: -3.6%, Annual Change +2.6%

|                                   |   |
|-----------------------------------|---|
| <b>1</b> Scotland                 | Average Price: £125,522<br>Quarterly Change: -1.6%<br>Annual Change: +4.2%  |
| <b>2</b> Northern Ireland         | Average Price: £130,312<br>Quarterly Change: +6.8%<br>Annual Change: -13.4% |
| <b>3</b> The North                | Average Price: £129,544<br>Quarterly Change: -1.5%<br>Annual Change: +2.8%  |
| <b>4</b> Yorkshire and The Humber | Average Price: £124,083<br>Quarterly Change: +0.6%<br>Annual Change: +4.3%  |
| <b>5</b> The North West           | Average Price: £123,780<br>Quarterly Change: -1.8%<br>Annual Change: +1.8%  |
| <b>6</b> The East Midlands        | Average Price: £140,720<br>Quarterly Change: +0.9%<br>Annual Change: +5.0%  |
| <b>7</b> The West Midlands        | Average Price: £154,733<br>Quarterly Change: -0.4%<br>Annual Change: +4.8%  |
| <b>8</b> Wales                    | Average Price: £141,809<br>Quarterly Change: +4.0%<br>Annual Change: +10.8% |
| <b>9</b> East Anglia              | Average Price: £167,721<br>Quarterly Change: +1.0%<br>Annual Change: +16.1% |
| <b>10</b> Greater London          | Average Price: £263,284<br>Quarterly Change: -3.9%<br>Annual Change: +10.1% |
| <b>11</b> The South West          | Average Price: £185,119<br>Quarterly Change: -0.5%<br>Annual Change: +8.5%  |
| <b>12</b> The South East          | Average Price: £229,406<br>Quarterly Change: +0.6%<br>Annual Change: +9.7%  |



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

"Looking at quarterly figures – a better measure of the underlying trend, house prices in the third quarter of 2010 were 0.9% lower than in the second quarter of 2010. This rate of decline is significantly slower than the quarterly changes of between -5% and -6% that were seen in the second half of 2008. It is therefore far too early to conclude that September's monthly 3.6% fall is the beginning of a sustained period of declining house prices.

"A shortage of properties for sale contributed to an imbalance between supply and demand and was a key factor driving up house prices last year. An increase in the number of properties available for sale in recent months has reduced the imbalance.

At the same time, renewed uncertainty about the economy and jobs has caused consumer confidence to falter recently, dampening the demand for home purchase. Together, these factors have been exerting some downward pressure on prices in recent months. In addition, volatility of the month on month measure has increased due to the low transaction levels across the market; this underlines the difficulty of getting a clear reading on the current state of the housing market.

"Prospects for the housing market remain uncertain. Earnings growth is expected to be very modest over the next year, tax rises are on the way and more people are putting their homes on the market. These will all be constraints on the market, dampening house prices. On the positive side, we expect interest rates to remain very low for some time, which will underpin the improved affordability position for homeowners."

# MORTGAGE BEST BUYS



| Lender                        | Payable Rate | Type & Term                                  | Max LTV | Fee  | Repayment Charge                 | Notes |
|-------------------------------|--------------|--|---------|------|----------------------------------|-------|
| <b>Fixed Rates</b>            |              |  |         |      |                                  |       |
| Cumberland 0800 0323030       | 2.69%        | Fixed until 01/12/12                         | 70%     | £995 | 3% until 01/12/12                | P     |
| Coventry 0845 7665522         | 3.75%        | Fixed until 31/12/14                         | 75%     | £999 | 4% until 31/12/14                | LV    |
| HSBC 0800 494999              | 3.94%        | Fixed until 31/12/15                         | 60%     | £99  | 5% reducing to 1% until 31/12/15 | L     |
| <b>Discounts</b>              |              |  |         |      |                                  |       |
| Hanley Economic 01782 255 000 | 2.70%        | 2.49% discount until 30/11/12                | 80%     | £899 | 2% until 30/11/12                | L     |
| ING Direct 0800 0328822       | 3.50%        | Variable rate                                | 80%     | £695 | None                             | R     |
| Coventry 0845 7665522         | 2.75%        | Variable rate                                | 50%     | £999 | None                             | LV    |
| <b>Capped Rates</b>           |              |  |         |      |                                  |       |
| Co-Op/Britannia 0800 0288288  | 2.99%        | Base + 2.49%, capped at 5.99% until 29/02/16 | 75%     | £999 | 5% reducing to 1% until 29/02/16 | R     |
| <b>Flexible</b>               |              |  |         |      |                                  |       |
| First Direct 0800 242424      | 2.39%        | Base + 1.89% for 2 years                     | 65%     | £99  | 3% reducing to 2% for 2 years    | LO    |
| Yorkshire BS 0845 1200 874    | 3.29%        | Fixed until 30/11/12                         | 75%     | £495 | 3% until 30/11/12                | O     |
| First Direct 0800 242424      | 2.59%        | Base + 2.09% for term                        | 65%     | £99  | None                             | LO    |
| <b>Trackers</b>               |              |  |         |      |                                  |       |
| First Direct 0800 242424      | 2.19%        | Base + 1.69% for 2 years                     | 65%     | £99  | None                             | L     |
| ING Direct 0800 0328822       | 2.65%        | Base + 2.15% for term                        | 75%     | £945 | None                             | R     |

Key: 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.

Source – L&C – 0800 373300 – [lcplc.co.uk](http://lcplc.co.uk)



Michael Lewin Solicitors  
L I M I T E D

## **A Very Important Message For Members Of HM Forces**

Milions of people throughout the UK have been mis-sold Payment Protection Insurance (PPI) – amongst them, many thousands of members of HM Forces – it is almost certain that no serving member of HM Forces needs, or should have, PPI.

Many thousands of these people are currently getting back what they have paid over the years for this cover – with interest.

Only one drawback...

Many thousands of these people are paying the companies who reclaim this money for them – as much as 25% (or more) plus VAT of what they get back.

**Members Of HM Forces Get To Keep 100% Of Their Compensation**

### **No Deductions Whatsoever**

Now members of HM Forces and their families can have a company act for them where you will receive **100%** of everything they reclaim on your behalf. They will do everything for you – you simply provide any information they ask for.

You may have been 'sold' PPI if you've taken out any of the following over the past 6 years:

- Loans (of any type – car, consolidation, home-improvement, etc).
- Mortgages, re-mortgages.
- HP Agreements

Many personnel were led to believe they had to take this cover. Many more personnel don't even realise they are paying for it. You could be due £1,000's back.

To find out if you have a claim call: Kevin Durkin, Solicitor and Director, at Michael Lewin Solicitors Limited on **0113 393 0260** and he will provide you with the legal advice you need.

Or visit [www.michaellewin.co.uk](http://www.michaellewin.co.uk) and go to 'Payment Protection Insurance' and provide us with your details.

Or visit: [www.greatforcesdeals.com](http://www.greatforcesdeals.com) – hit the 'Robbery' tab and get full details.

## PPI – The Great Mis-Selling Debate – Were You Mis-sold?

**P**PI ('Payment Protection Insurance') (or otherwise known as ASU or PPP) is a form of insurance that can maintain a borrower's loan repayments in such instances where they are unable to ordinarily make these payments due to being made redundant, off-work due to illness or following an accident. PPI is often sold by a bank or broker as an up-front single premium alongside the loan.

Over the past couple of years many banks and brokers have been massively mis-selling PPI policies alongside loans to thousands of unassuming borrowers.

### How It Is Mis-sold?

The most common form of mis-selling is where the PPI is made a condition of obtaining the loan i.e. a borrower is told that they cannot have the loan without the PPI.

PPI is entirely optional and should have no influence on whether or not you get the

loan. Often banks and brokers, aware of the borrower's real need to have the loan, wait until the very last minute before seeking to foist an insurance policy that was never requested (nor ever wanted) in the first place, onto a borrower who is not entirely sure what it is, yet is told they have to have it.

*For members of HM Forces, PPI insurance often duplicates the cover and benefits already received through their contract of employment, making an already expensive insurance policy potentially useless.*

### How Can We Assist?

Over the past 2 years Michael Lewin Solicitors Limited have been successfully assisting and recovering monies paid towards mis-sold PPI policies, together with statutory interest for its clients. We also insist that where the loan agreement is still ongoing, the PPI is removed so that our client is no longer making any further repayments towards it.

Should your loan be regulated under the Consumer Credit Act 1974, be continuing and



signed before 6 April 2007, we can also ask the Court to write off the remainder of the loan, so that you make no further loan payments, in addition. Where a broker is involved and does not inform you about the commission they will receive from the lending bank, we can also seek to recover a sum equivalent to this payment on this basis.

### Our Reputation

We are extremely vigorous in our approach and have no hesitation in issuing County Court proceedings against the banks and brokers where we feel the borrower has a strong case that the PPI was mis-sold to them. We have found this approach is the fastest and most effective way to recover our clients' monies and has resulted in us being a market leader in the legal profession in this area.



## QUALITY BUILT – GREAT VALUE – FAMILY HOMES

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

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TODAY**

Visit our Sales and Information Centres open midday to 5pm Wednesday to Sunday at Elgin, Forres and at our Buckie Showhome. For location maps and more information please visit [www.springfield.co.uk](http://www.springfield.co.uk)



**Springfield**

t: 01343 552550

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

e: [info@springfield.co.uk](mailto:info@springfield.co.uk)

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4 bedroom family home
- 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
- Golf View, Macduff**  
3 and 4 bedroom family homes
- The Paddock, Alness**  
3 and 4 bedroom family homes

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

# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

| Location   | Description   | Potential Use | Further Details . . .  | Status                    |
|--|---|---------------|--|---------------------------|
| <b>Aberdeenshire</b>   |   |               |  |                           |
| BODDAM<br>4 The Shielings                                    | 3 x Bedroom Semi-detached House with Garage & Garden      | Residential   | Masson & Glennie<br>Broad House, Broad Street, Peterhead, AB42 1HY<br>Tel: 01779 474271                              | For Sale on open Market   |
| <b>Fife</b>  |   |               |  |                           |
| CUPAR<br>51 Tarvit Drive<br>Various Addresses                | 3 x Bedroom Chalet Style Semi-detached House with Gardens | Residential   | Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200                      | For Sale on open Market   |
| 68 Tarvit Drive  | 2 x Bedroom Bungalow with Gardens & Garage                | Residential   | Murray Donald Drummond Cook LLP,<br>Details as above   | For Sale on open Market   |
| LEUCHARS<br>Warwick Close<br>Various Addresses               | 2 x Bedroom Terraced Properties                           | Residential   | Murray Donald Drummond Cook LLP,<br>Details as above   | Phased Marketing Underway |
| <b>Edinburgh &amp; Lothians</b>                              |   |               |  |                           |
| PENICUIK<br>Belwood Crescent<br>Various Addresses            | 2 x Bedroom Terraced Properties                           | Residential   | Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294                                   | Phased Marketing Underway |
| <b>Perth &amp; Kinross</b>                                   |   |               |  |                           |
| SCONE<br>4 Woolcombe Square                                  | 4 x Bedroom Detached House with Gardens & Garage          | Residential   | Thornton's Solicitors 17-21 George Street Perth PH1 5JY Tel: 01738 444766  | For Sale on open Market   |
| <b>Orkney &amp; Shetland</b>                                 |   |               |  |                           |
| BALTASOUND, UNST<br>Setters Hill Estate<br>Various Addresses | Variety of 3 x Bedroom Properties                         | Residential   | Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL<br>Tel: 01595 695 583 Fax: 01595 695 310 | Phased Marketing Underway |

# NORTHERN IRELAND

available on open market

| Location   | Description  | Potential Use | Further Details . . .  | Status                  |
|--|--|---------------|--|-------------------------|
| <b>Belfast Area</b>  |  |               |  |                         |
| BANGOR<br>30 Carolsteen Park<br>Helens Bay<br>Bangor<br>BT19 1JU | Detached 5 bedroom bungalow on a corner site of c. 0.16 acre/ 0.066 hectares   | Residential   | Tristan Aiken<br>T: 028 9031 6122<br>E: tristan.aiken@gvagrimgley.co.uk<br><br>Jago Bret<br>T: 028 9031 6123<br>E: jago.bret@gvagrimgley.co.uk | For sale on Open Market |
| BELFAST<br>27 Stormont Park<br>Belfast BT4 3GW                   | Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site site of approximately 0.14 acres/0.056 hectares | Residential   | Tristan Aiken<br>T: 028 9031 6122<br>E: tristan.aiken@gvagrimgley.co.uk<br><br>Jago Bret<br>T: 028 9031 6123<br>E: jago.bret@gvagrimgley.co.uk | For sale on Open Market |

# THE MOD Referral Scheme

The goal of the MOD Referral Scheme is to place into Social Housing those Service Leavers and their families that are in housing need upon their discharge from the Armed Forces.

The Scheme is reliant on Housing Associations contacting the JSHAO for referrals for their vacant properties, and therefore we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. As a result, applicants are strongly encouraged to consider alternative routes to secure themselves accommodation. So in order to assist our waiting applicants, we hope to provide a helpful Service by giving further advice to help smooth the transition to civilian life.

This month the MOD Referral Scheme article will focus on the information we give our applicants about local authority housing and homelessness legislation, because registering with the council should always be the first step as you move closer to your discharge date, and it is them who will assess your housing need.

**Please note that due to the volume of applicants, registration and acknowledgement may take some time however if we have received your application, you will be considered in the event that we receive an offer even though you may not yet have received an acknowledgement letter.**

**Please note that the MoD Referral Scheme is not a guarantee of housing.**

## APPROACHING HOMELESSNESS

### Service Accommodation and Irregular Occupancy

Whilst in the Armed Forces, you are provided with Service Accommodation.

If you are living in **Service Families Accommodation (SFA)**, Defence Estates (DE) will serve you with 93 days Notice to Vacate, expiring on your discharge date. This is when you legally lose the right to occupy your Service Accommodation (medically discharged personnel have an additional 93 days). Please note: it is your responsibility to make Defence Estates (DE) aware of your discharge date.

If you remain in your property after this time, you will become an **Irregular Occupant** and will

be required to pay Damage for Trespass charges (called Violent Profits in Scotland). For assistance with these charges, contact your Local Authority or the Department for Work and Pensions to discuss Housing Benefit.

DE will begin proceedings for the repossession of the property, and if the case is taken to Court it is you who will be liable for costs. Despite this, it is important to note that if you leave the property before you are ordered to do so, your local authority may argue that you have made yourself intentionally homeless.

If you are a Single Service Leaver occupying **Single Living Accommodation**, you are able to remain until your last day of military pay, but no longer. For further assistance on your housing options, we would also advise that you contact the Single Person's Accommodation Centre for the Ex-Services (**SPACES**) up to 6 months before your discharge date.

### Applying as Homeless

**You can make a homelessness application up to 28 days before the date on which you lose your entitlement to occupy your Service Accommodation.** You need to apply to the council's Homeless Department, and can do so in writing. To help, use the template letter available to download from the homelessness section of our website: [www.mod.uk/jshao](http://www.mod.uk/jshao).

### Local Connection

You do not have to apply to the local authority you currently live in, as **any council must accept a homelessness application and make an assessment.** However, afterwards you may be referred to another council if you have no local connection with the area for which you have initially applied.

**As a result of the Housing and Regeneration Act 2008 amendments to the Housing Act 1996, time spent in Military housing is now considered as a local connection.**

### The Homelessness Interview

Following your application to the local authority as homeless, you will need to attend a Homelessness Interview. This will take place in the council's **Homelessness Department**. The interview will be used to gather information about your circumstances, and assess your need for housing.

**You will need to provide as much information as possible in support of your application, and**

**take it with you to the interview. Important documentation and information includes:**

- Proof of identity (passport, birth certificates, marriage certificate, driving licence and documentation showing National Insurance number)
- Proof of homelessness
- MOD Form 1166 (for single Service Leavers)
- Notice to Vacate or Certificate of Cessation of Entitlement to Occupy (for occupants of SFA)
- Notice to Vacate or Certificate of Cessation of Right to Occupy (for those leaving SFA following marital separation)
- Court Order, if issued
- Proof of income (wage slips, HMRC correspondence)
- Proof of welfare entitlements (child benefits, tax credits, income support, disability living allowance)
- Correspondence from Banks, Building Societies or other lenders
- Medical information, including proof of pregnancy (medical notes), if applicable and relevant
- Details of social workers or support workers, if applicable
- Any other information which you feel is relevant to your housing situation

The local authority will assess you on the following criteria, and make a decision on your homelessness.

Are you eligible for assistance?  
Are you in priority need?  
Are you intentionally homeless?

### The Council's Decision

**Following the interview, the local authority has 30 days to inform you in writing of the decision it has made.**

**If you need to request a review of the council's decision, you must do so within 21 days.** If you do not receive a letter from the Local Authority explaining the reasons for their decision, you should contact them or get advice from the Citizens Advice Bureau. You should seek guidance from advice services when requesting a review.

**If you are accepted as Statutory Homeless, the local authority has a legal responsibility to help you find suitable accommodation.** This may be a council or Housing Association property, assistance



with a Rent Deposit Scheme for private sector renting, or temporary accommodation until one of the above is found.

### Here to help

#### Joint Service Housing Advice Office

Telephone: 01980 618925 to speak to a Housing Advisor,  
website: [www.mod.uk/jshao](http://www.mod.uk/jshao)

#### Single Persons Accommodation Centre for the Ex-Services (SPACES)

Telephone: 01748 833797, website: [www.spaces.org.uk](http://www.spaces.org.uk)

#### Shelter

Helpline: 0808 800 4444,  
website: [www.shelter.org.uk](http://www.shelter.org.uk)

#### Citizens Advice Bureau

Search for your local CAB online:  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### The Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help

Housing Advisory Service:  
02074 639398,  
website: [www.ssafa.org.uk](http://www.ssafa.org.uk)

#### The Royal British Legion

Telephone: 02032 072100,  
website: [www.britishlegion.org.uk](http://www.britishlegion.org.uk)



# Bromford Homes

Bromford Homes is part of the Bromford Group one of the UK's leading affordable housing providers with over 40 years experience in making home ownership accessible for all.

Bromford Homes has earned a reputation for quality, reliability and performance. Its mission is to create homes and support communities, helping people to find the right type of home in the right location. The housing provider also considers the environment at every opportunity, paying close attention to energy efficiency and the use of sustainable materials throughout.

In a property market that is simply too expensive for a large proportion of the population, Bromford Homes offers an alternative route to home ownership. With schemes such as Rent to Homebuy and Flexi Purchase, which are designed to help first time buyers step onto the property ladder.

To find out more, visit [www.bromfordhomes.co.uk](http://www.bromfordhomes.co.uk)  
or call the team on 0845 6010878

## Can't afford a Brand New Home?

### With Bromford Homes you can afford a place of your own!

If you thought you couldn't afford to own your own home, think again. Choose from a wide selection of brand new homes in a range of locations right across Central England.

With Bromford Homes Flexi-purchase scheme owning a new home has never been easier. It's a great way to get on the housing ladder and it'll save you money too!

#### Here's an example of how it works:

- A brand new 3 bedroom home costs £120,000\*
- You can buy just 25% with flexi-purchase - that's £30,000
- Pay a reduced monthly fee on the unowned equity
- Enjoy all the benefits of owning your new home
- Purchase between 25% & 75% of the selling price and buy more of your home as and when you can afford to

For information on all our developments  
call 0845 60 10 878 (Mon-Fri)  
[www.bromfordhomes.co.uk](http://www.bromfordhomes.co.uk)

\* Price of a typical 3 bedroom home at our Bluebell Ridge Nuneaton development. Monthly rent and service charges also apply. Subject to purchasing criteria. Offers available on selected plots only and subject to terms and conditions. Prices correct at time of going to press.



Can't get a mortgage  
right now?

Rent to  
Homebuy is  
the answer  
available on selected sites

**Bromford  
Homes** 

# HOUSING IN



## SOUTH EAST ENGLAND

### LOCAL AUTHORITIES IN SOUTH EAST ENGLAND

There are a number of housing authorities in the South East of England. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operate within the county:

#### BERKSHIRE

|                      |               |
|----------------------|---------------|
| BRACKNELL FOREST     | 01344 352000  |
| READING              | 01189 372165  |
| SLOUGH               | 01753 475111  |
| WEST BERKSHIRE       | 01635 519603  |
| WINDSOR & MAIDENHEAD | 01628 683685  |
| WOKINGHAM            | 0118 9 746752 |

#### BUCKINGHAMSHIRE ([www.buckscc.gov.uk](http://www.buckscc.gov.uk))

|                |              |
|----------------|--------------|
| AYLESBURY VALE | 01296 585168 |
| CHILTERN       | 01494 732026 |
| MILTON KEYNES  | 01908 253481 |
| SOUTH BUCKS    | 0300 3031010 |
| WYCOMBE        | 01494 421609 |

#### EAST SUSSEX ([www.eastsussexcc.gov.uk](http://www.eastsussexcc.gov.uk))

|                 |              |
|-----------------|--------------|
| BRIGHTON & HOVE | 01273 293260 |
| EASTBOURNE      | 01323 415302 |
| HASTINGS        | 01424 451100 |
| LEWES           | 01273 484261 |
| ROTHER          | 01424 787878 |
| WEALDEN         | 01323 443501 |

#### HAMPSHIRE & ISLE OF WIGHT

([www.hants.gov.uk](http://www.hants.gov.uk))

|                     |              |
|---------------------|--------------|
| BASINGSTOKE & DEANE | 01256 844844 |
| EAST HAMPSHIRE      | 01730 234345 |
| EASTLEIGH           | 02380 688165 |
| FAREHAM             | 01329 236100 |
| GOSPORT             | 02392 545476 |
| HART                | 01252 774420 |
| HAVANT              | 02392 446637 |
| ISLE OF WIGHT       | 01983 823040 |
| NEW FOREST          | 02380 285234 |
| PORTSMOUTH          | 02392 834989 |
| RUSHMOOR            | 01252 398399 |
| SOUTHAMPTON         | 02380 832777 |
| TEST VALLEY         | 01264 368000 |
| WINCHESTER          | 01962 840222 |

#### KENT ([www.kent.gov.uk](http://www.kent.gov.uk))

|         |              |
|---------|--------------|
| ASHFORD | 01233 330688 |
|---------|--------------|

|                     |              |
|---------------------|--------------|
| CANTERBURY          | 01227 862742 |
| DARTFORD            | 01322 343114 |
| DOVER               | 01304 821199 |
| GRAVESHAM           | 01474 337759 |
| MAIDSTONE           | 01622 602440 |
| MEDWAY              | 01634 333600 |
| SEVENOAKS           | 01732 227000 |
| SHEPWAY             | 01303 853000 |
| SWALE               | 01795 417538 |
| THANET              | 01843 577277 |
| TONBRIDGE & MALLING | 01732 876067 |
| TUNBRIDGE WELLS     | 01892 526121 |

#### OXFORDSHIRE ([www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk))

|                     |              |
|---------------------|--------------|
| CHERWELL            | 01295 221809 |
| OXFORD              | 01865 252858 |
| SOUTH OXFORDSHIRE   | 01491 823325 |
| VALE OF WHITE HORSE | 01235 520202 |
| WEST OXFORDSHIRE    | 01993 861000 |

#### SURREY ([www.surreycc.gov.uk](http://www.surreycc.gov.uk))

|                    |              |
|--------------------|--------------|
| ELMBRIDGE          | 01372 474474 |
| EPSOM & EWELL      | 01372 732000 |
| GUILDFORD          | 01483 444244 |
| MOLE VALLEY        | 01306 885001 |
| REIGATE & BANSTEAD | 01737 276000 |
| RUNNYMEDE          | 01932 425832 |
| SPELTHORNE         | 01784 446380 |
| SURREY HEATH       | 01276 707127 |
| TANDRIDGE          | 01883 732825 |
| WAVERLEY           | 01483 523188 |
| WOKING             | 01483 743834 |

#### WEST SUSSEX ([www.westsussex.gov.uk](http://www.westsussex.gov.uk))

|            |               |
|------------|---------------|
| ADUR       | 01273 263000  |
| ARUN       | 01903 737500  |
| CHICHESTER | 01243 785166  |
| CRAWLEY    | 0871 716 1933 |
| HORSHAM    | 01403 215100  |
| MID SUSSEX | 01444 458166  |
| WORTHING   | 01903 239999  |

### HOUSING ASSOCIATIONS

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

### PEOPLE FOR PLACES

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

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

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

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

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below.

### SOUTH EAST ENGLAND

Activity centred on larger boroughs.

| Name                  | Telephone     |
|-----------------------|---------------|
| Aldwych HA            | 020 8421 8314 |
| English Churches HG   | 020 7630 5847 |
| Guinness Trust        | 020 8519 2599 |
| London & Quadrant*    | 0800 015 6536 |
| Moat HS               | 0845 600 1006 |
| Orbit HA              | 0800 678 1221 |
| Places For People HA  | 0800 432 0002 |
| Raglan HA             | 0800 011 6420 |
| Sanctuary HA*         | 0800 781 4755 |
| Shaftesbury HA        | 020 7278 5205 |
| Sovereign HA*         | 0845 7125530  |
| Thames Valley HS      | 020 8607 0607 |
| Thames HA             | 020 8333 6000 |
| William Sutton Trust* | 020 8980 1514 |

\* Participates in MoD Referrals Scheme



© Photo by Lionel Leo

### REGIONAL HOMEBUY AGENT

|            |  |                           |   |               |
|------------|--|---------------------------|---|---------------|
| London     | North, East & West London                                    | Metropolitan              | housingoptions@mht.co.uk<br>www.housingoptions.co.uk      | 020 892 07777 |
|            | SW and SE London   | L&Q                       | housingoptions@lggroup.org.uk<br>www.housingoptions.co.uk | 0845 406 9997 |
| South East | Berkshire, Oxfordshire<br>Buckinghamshire &<br>Milton Keynes | Catalyst Housing<br>Group | homebuy@chg.org.uk<br>www.catalysthomebuy.org.uk          | 0845 601 7729 |
|            | Kent & Sussex  | Moat                      | gemma.wallace@moat.co.uk<br>www.moat.co.uk                | 0845 359 6351 |
|            | Hampshire  | Swaythling                | info@homesinhants.co.uk<br>www.homesinhants.co.uk         | 0238 062 8004 |
|            | Surrey   | Catalyst Housing<br>Group | homebuy@chg.org.uk<br>www.catalysthomebuy.org.uk          | 0845 601 7729 |

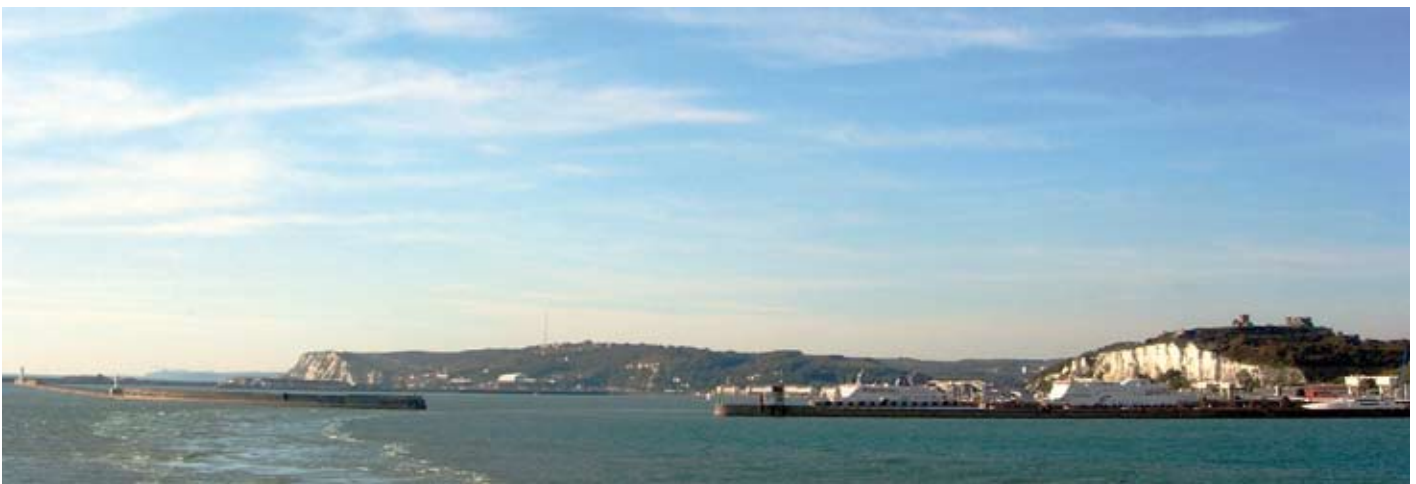
### AVERAGE HOUSE PRICES IN SOUTH EAST ENGLAND SECOND QUARTER 2010

£229,406


Annual Change: +9.7%

Quarterly Change: -0.6%

Figures sourced from [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)



[www.hive.mod.uk](http://www.hive.mod.uk)



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We answer**



**HIVE**  
Information  
For the Service Community

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You have an ideal opportunity to plan for your future, at prices starting from £89,950. 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.

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Mandale Homes :: PO BOX 29 :: Stockton on Tees :: TS18 2XW

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



...prices from £89,950

# Sales list of Former Married Quarters



AVAILABLE NOW

| LOCATION   | HOME TYPES   | PRICES FROM                         | INCENTIVES/ CONCESSIONS | FOR MORE INFORMATION CONTACT   |
|--|--|-------------------------------------|-------------------------|--|
| <b>Annington at Coltishall</b><br>Formerly RAF Coltishall, Norfolk   | 3 bedroom houses   | <b>£109,950</b>                     | L/S*                    | Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> , or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call <b>01603 760044</b> or email: <a href="mailto:norwich@sequencehome.co.uk">norwich@sequencehome.co.uk</a> |
| <b>Barnby Road</b><br>Formerly RAF Coltishall, Norfolk   | 8 bedroom house  | Offers in excess of <b>£400,000</b> | N/A                     | Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, Pym & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call <b>01603 305805</b> , or email: <a href="mailto:homes@pymmand.co.uk">homes@pymmand.co.uk</a>               |
| <b>Cardiff Place</b><br>Bassingbourn, East Anglia  | 2 bedroom homes  | <b>£145,000</b>                     | L/S*                    | Annington's appointed agents; William H Brown, 54a High Street, Royston, Hertfordshire SG8 9AW, please call <b>01763 242988</b> or email: <a href="mailto:royston@sequencehome.co.uk">royston@sequencehome.co.uk</a>   |
| <b>Fen Road</b><br>Marham, East Anglia   | 3 bedroom homes  | <b>£99,950</b>                      | L/S*                    | Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call <b>01760 721655</b> or email: <a href="mailto:swaffham@sequencehome.co.uk">swaffham@sequencehome.co.uk</a>   |
| <b>Landy Close</b><br>Donnington, Shropshire   | 4 bedroom homes  | <b>£124,950</b>                     | L/S*                    | Annington's appointed agents; DB Roberts, 6 Oxford, Oakengates, Telford, Shropshire, TF2 6AA, please call <b>01952 620021</b> or email: <a href="mailto:oakengates@dbroberts.co.uk">oakengates@dbroberts.co.uk</a>   |
| <b>Slessor Close</b><br>Watton, East Anglia  | 3 bedroom homes  | <b>£174,950</b>                     | L/S*                    | Annington's appointed agents; William H Brown, Watton, Norfolk, IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:anne.lusher@sequencehome.co.uk">anne.lusher@sequencehome.co.uk</a>   |
| <b>Proctor Road</b><br>Norwich, East Anglia  | 3 bedroom house  | <b>£174,950</b>                     | L/S*                    | Annington's appointed agents; Abbots Countrywide, 43 Exchange Street, Norwich, Norfolk, NR2 1DJ please call <b>01603 630083</b> or email: <a href="mailto:norwichcity@abbotscountrywide.co.uk">norwichcity@abbotscountrywide.co.uk</a>   |
| <b>Calshot Rise</b><br>St Columb Minor, Newquay, Cornwall  | 2 bedroom homes (4 bedroom homes available with starting prices from £164,950) | <b>£134,950</b>                     | L/S*                    | Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>   |
| <b>Martin Close</b><br>Redruth, Cornwall (3 bedroom homes available on Graham Road with starting prices from £159,950) | 3 bedroom homes  | <b>£161,950</b>                     | L/S*                    | Annington's appointed agents; Your Move, 1 West End, Redruth TR15 2RZ, please call <b>01209 217281</b> or email: <a href="mailto:redruth@your-move.co.uk">redruth@your-move.co.uk</a>  |
| <b>Park Road</b><br>Boulmer, Loughoughton  | 2 & 3 bedroom homes  | <b>£109,950</b>                     | L/S*                    | Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call <b>01665 603443</b> or email: <a href="mailto:alnwick@your-move.co.uk">alnwick@your-move.co.uk</a>   |
| <b>Sandown Road</b><br>Gravesend, Greater London   | 3 bedroom homes  | <b>£189,950</b>                     | L/S*                    | Annington's appointed agents; Your Move, 178-182 Parrock, Street, Gravesend, DA12 1ES, please call <b>01474 533455</b> or email: <a href="mailto:adrian.burkham@yourmove.co.uk">adrian.burkham@yourmove.co.uk</a>  |
| <b>Charles Road</b><br>Chester, Cheshire   | 2 bedroom homes  | <b>£127,950</b>                     | L/S*                    | Annington's appointed agents; Swetenhams, 28 Lower Bridge, Street, Chester CHI 1RS, please call <b>01244 321321</b> or email: <a href="mailto:chester@sequencehome.co.uk">chester@sequencehome.co.uk</a>   |

**ANNINGTON** will be launching a number of sites across England and Wales this summer. Please go to [www.annington.co.uk](http://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 – October 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](http://www.belvoir.com)  
[www.blueforces.co.uk](http://www.blueforces.co.uk)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)

[www.hol365.com](http://www.hol365.com)

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

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

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

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

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

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

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

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

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

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

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

## USEFUL BROKER WEBSITES

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

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

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

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

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

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

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

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

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

# HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2011 Joint Service Housing Advice Office

## Spring 2011

|                 |                         |               |                       |                  |                      |
|-----------------|-------------------------|---------------|-----------------------|------------------|----------------------|
|                 |                         | <b>11 May</b> | RRC London (Northolt) | <b>29 Sep</b>    | RRC Plymouth         |
| <b>12 Jan</b>   | RRC Tidworth            | <b>17 May</b> | RRC Portsmouth        | <b>12 Oct</b>    | RRC Rosyth           |
| <b>19 Jan</b>   | RRC London – Northolt   | <b>19 May</b> | RRC Plymouth          | <b>18 Oct</b>    | SHAPE ^              |
| <b>26 Jan</b>   | RRC Aldershot           | <b>7 Jun</b>  | Germany – JHQ         | <b>19 Oct</b>    | Germany – JHQ        |
| <b>1 Feb</b>    | RRC Portsmouth          | <b>8 Jun</b>  | Germany – Gutersloh   | <b>20 Oct</b>    | Germany – Paderborn  |
| <b>3 Feb</b>    | RRC Plymouth            | <b>9 Jun</b>  | Germany – Hohne       | <b>1 Nov</b>     | RRC Catterick        |
| <b>9 Feb</b>    | RRC Rosyth              | <b>15 Jun</b> | RRC Tidworth          | <b>3 Nov</b>     | RRC Cottesmore       |
| <b>22 Feb</b>   | RRC Catterick           | <b>22 Jun</b> | Lossiemouth*          | <b>15 Nov</b>    | Colchester#          |
| <b>24 Feb</b>   | RRC Cottesmore          | <b>12 Jul</b> | RRC Catterick         | <b>16 Nov</b>    | RRC Tidworth         |
| <b>1 Mar</b>    | Colchester#             | <b>14 Jul</b> | RRC Cottesmore        | <b>21/24 Nov</b> | Cyprus               |
| <b>7/10 Mar</b> | Cyprus                  | <b>19 Jul</b> | Colchester#           | <b>1 Dec</b>     | RRC Northern Ireland |
| <b>22 Mar</b>   | Germany – JHQ           | <b>28 Jul</b> | RRC Northern Ireland  |                  |                      |
| <b>23 Mar</b>   | Germany – Herford       |               |                       |                  |                      |
| <b>24 Mar</b>   | Germany – Fallingbostal |               |                       |                  |                      |
| <b>29 Mar</b>   | RRC Tidworth            |               |                       |                  |                      |
| <b>31 Mar</b>   | RRC Northern Ireland    |               |                       |                  |                      |

## Autumn 2011

## Summer 2011

|               |               |               |                       |
|---------------|---------------|---------------|-----------------------|
|               |               | <b>7 Sep</b>  | RRC Tidworth          |
|               |               | <b>14 Sep</b> | RRC Aldershot         |
| <b>6 Apr</b>  | RRC Aldershot | <b>21 Sep</b> | RRC London (Northolt) |
| <b>13 Apr</b> | Gibraltar     | <b>27 Sep</b> | RRC Portsmouth        |

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.



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upfront

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2 bedroom homes  
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3 and 4 bedroom homes  
from **£167,995**

## Mapperley Plains

The Spinney  
2 and 3 bedroom homes  
from **£129,995**  
4 and 5 bedroom homes  
from **£254,995**

## Stanion

Little Stanion Farm  
2 and 3 bedroom homes  
from **£99,995**  
4 bedroom homes  
from **£179,995**

## Calverton

The Cherry Orchards  
2 and 3 bedroom homes  
from **£89,995**  
4 and 5 bedroom homes  
from **£189,995**

## Peterborough

Oasis  
1 and 2 bedroom homes  
from **£74,995**  
3 bedroom homes  
from **£169,995**

## Thurmaston

Quartz  
1, 2 and 3 bedroom homes  
from **£92,995**

## Kirkby in Ashfield

Portland Great Park  
2 and 3 bedroom homes  
from **£104,995**  
5 bedroom homes  
from **£209,995**

## Rothwell

Charter Park  
2 and 3 bedroom homes  
from **£89,995**



**BOVIS  
HOMES**

**MILITARY TELEPHONE: 94660 ext 6969**

civilian telephone: +44 (0)1206 560200

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

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All applicants must fulfil eligibility criteria. Terms & Conditions apply. All loans are subject to status.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.

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**siiap**  
Financial Services  
Investment Advisory Panel



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Should you wish to register your details with us, in order that you can receive information and details of future home availability, please call our sales enquiry hotline

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 12/10