

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



*Featured:*

First Time Buyers

*Self Build*

**HOUSING IN** the North West

March 2011



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





**FPD Direct**  
FORCES PROPERTIES DIRECT



# Proud to be No.1



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

We've been providing this **FREE** service for over 14 years for overseas based military, offering exclusive discounted properties at prices which are not available to the general public! Due to constant requests, we are proud to announce that the service now encompasses all UK based military and MOD as well!

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

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



Typical example:  
**Semi-detached house in Gloucester with a garage**

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

General public price	<b>£194,995</b>
Exclusive Forces price	<b>£124,672</b>
5% Client deposit	<b>£6,825</b>

**New homes from only £79,995**

*Get on the property ladder and secure your future!*

Visit our website now to view a selection at [fpdirect.uk.com](http://fpdirect.uk.com)

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



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



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

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



IN SUPPORT OF  
**HELP for HEROES**



# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

**W**eek two and I am back at work after the Christmas break and it is time for me to sit down and write my editorial. Let me begin by wishing you all a happy New Year. Historically this is the month in which the major mortgage providers, HBOS and Nationwide, issue their house price predictions for the coming year. It may come as no great surprise to you to discover that neither is doing so this year and following carefully in their footsteps I don't intend doing so either. You will however probably be aware that the December average house price as stated by HBOS fell to just over £160,000. Not much change from one year ago which is interesting.

What does 2011 have in store? Well, we already know that the Department of Communities and Local Government is continuing to offer a range of Shared Equity products in England and the Scottish Government is running a similar scheme in Scotland. Both schemes give priority to you as Service persons as Key Workers. We see evidence that builders, sometimes directly and at other times through commercial intermediaries, are discounting prices and also offering shared equity packages. We know that estate agents are encouraging sellers to be realistic in prices they are asking for properties. Despite all these positives we recognise the greatest stumbling block for many of you is that of obtaining a mortgage in these difficult times. There is some good news the situation has improved slightly from this time last year but it is still clear that lenders are very cautious.

My message for this year therefore remains the same as last year, for many of you serious saving remains the priority. For those of you who are intending to buy in the near future details of the government schemes are available on the JSHAO website [www.mod.uk/jshao](http://www.mod.uk/jshao) along with the details of our Housing Options program for 2011.

**James Turner**

## Contents

First Time Buyers .....	4
The MoD Referral Scheme.....	9
Self Build .....	10
Housing in North West .....	18

## Regulars

MoD news  
Regional Prices  
Contacts  
Sales Lists

## jshao staff

Telephone Numbers:  
01980 61 + last 4 digits of extension or Mil 94344 + Ext

		Ext
James Turner	OIC	5520
Vacant	Team Manager	
Flight Sergeant Andy Varley	Office Manager	5808
Mr Philip Arundel	Senior Housing Advisor	8004
Vacant	MOD Referrals	
Vacant	Housing Advisor	
Mrs Andrea Emmens	Housing Advisor	5807
Miss Natalie Dew	Asst Housing Advisor	8925

Fax: 8068  
Email address: [LF-JSHAO-Mailbox@mod.uk](mailto:LF-JSHAO-Mailbox@mod.uk)  
Website: [www.mod.uk/jshao](http://www.mod.uk/jshao)

The Joint Service Housing Advice Office, Building 183, Trenchard Lines, Upavon, Wiltshire, SN9 6BE



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

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

No responsibility for the quality of goods or services advertised in this magazine can be accepted by the Publishers or Printers or by the Ministry of Defence. Advertisements are accepted on the express condition that the advertiser warrants that they in no way contravene the provisions of the Trades Descriptions Act 1968 nor any other prevailing legislation in the United Kingdom.

The Publishers reserve the right to refuse acceptance of any advertisement, either before or after receipt of copy, without stating a reason.



# FIRST TIME BUYERS



Source: www.firsttimebuyers.co.uk

## VIEWING THE PROPERTY

It is a good idea to look at a range of properties, even if you are unsure whether you will buy them, just to get an idea of what is available and what is good value for money. That way, when you come across a property that you really like, you will be much more confident in knowing it's the right one for you.

When viewing a property, don't be afraid to ask essential questions.

When you're excited about looking around a potential new home, it's very easy to forget what important things to look for.

### Here are some tips when viewing:

- If you see a property you like, try to see it more than once – especially at different times of the day or in the evening. A quiet street on a Saturday afternoon may have a lot of weekday rush-hour traffic.

If you are buying alone, try to view with a friend/relative – they may notice things you have overlooked.

- If you are looking at a lot of properties, it can become difficult to remember which ones you liked and why. Make notes as you go listing the pros and cons of each.
- You will be able to rationalise these later.
- Look closely at fixtures and fittings, check appliances and taps, are there any obvious signs of damp?
- Some problems are easy to fix, whilst others could be quite expensive. If you are concerned get a builder/plumber/electrician/damp specialist in to look at the property too (If the seller has nothing to hide, they won't mind!)

- Always enquire about service charges/ground rent/council tax.

Find out why the property is for sale and how long it has been on the market for.

Find out what the seller's timescale is for moving. A short time scale may help your bargaining position.

Establish if the sellers are in a chain.

Establish what is included in the sale e.g. carpets, curtains, oven, washing machine.

Advise the seller that you are a first time buyer as any offer that you make may be more readily accepted by the seller who knows that you can move faster than someone with a property to sell.

Don't get too attached to a house until you know it's definitely yours. This helps you keep an open mind on other places you look at.

## MAKING AN OFFER

Once you have found a suitable property that you wish to buy, you need to make an offer.

How much you offer is up to you and may depend on how busy the market

is. In a slow market you may be able to get away with a low offer, whereas if the housing market is booming you may need to be a bit closer to the asking price.

It is definitely worth trying to negotiate a lower price on the property. Remember, most sellers expect this to happen and build this in to the original asking price, so do not be afraid to make an offer. Be realistic with your offer.

Remember not to offer more than you can really afford!

Your offer is not set in stone so you can always negotiate later on if you find there is work that needs doing to the property.

As a first time buyer you have a strong negotiating position and you should make this clear to the seller.

## GAZUMPING

Gazumping is illegal in Scotland, but in England and Wales it is a common occurrence, particularly when the housing market is buoyant.

### Tips to avoid disappointment:

- Don't get too excited when your offer is accepted.

Things can still go wrong before the house is definitely yours.

- If you are gazumped, don't be tempted to go back with a much higher offer. Not only do you risk offering too much for the property, but are you really prepared to trust the sellers again?



## APPOINTING A SOLICITOR

When you buy a house, there are certain legal processes that need to be carried out.

You will need to appoint a solicitor or a licensed conveyancer to do this for you. They will arrange for the property to be transferred to you.

The legal work that is carried out during the purchase of a property is called conveyancing. This will normally involve:

- Checking legal documents or title deeds of the property.
- Conducting searches/enquiries – such as ensuring the seller actually owns the property and that there are no new plans to build roads, etc that could affect the home.
- Establish what your property's boundaries are and the provision of basic facilities (water etc).
- Check local authority plans.
- Organising the exchange of contracts, the deposit and signing of mortgage deeds.
- Arranging the final transfer of funds and title deeds when completion takes place.

Ensure that you ask the solicitor to provide you with a breakdown of the legal fees before you give the go-ahead to begin. Legal fees will vary and it is good to know what you will be charged in advance. But remember, finding a solicitor you're happy to deal with is as important as getting the cheapest deal.

Make sure you keep in touch with your solicitor throughout the process and make them explain any legal jargon so you are happy with what's happening. But be patient. As with most legal processes, conveyancing takes time.

## CHOOSING YOUR MORTGAGE

There are so many different mortgages around that it's difficult to know which to choose, particularly if this is your first mortgage. It is good to have a basic understanding of the types and repayment options available to you.

### TYPES OF MORTGAGES

Variable rate  
Fixed rate  
Capped rate  
Discounted rate  
Tracker rate  
Cashback  
Flexible  
Self-certified

### REPAYMENT METHODS

Repayment mortgage  
Interest-only mortgage Investment backed mortgage

## ARRANGING VALUATIONS AND SURVEYS

All surveys will make recommendations and highlight any faults found together with a possible cost for repairs. Having a survey done on the property you intend to purchase is an essential part of the home-buying process.

The results of a survey can have an effect on the property's value and, consequently, can affect your decision to proceed with the purchase.

### Valuation (mortgage valuation report)

The lender will only provide you with a formal mortgage offer once this has been satisfactorily completed.

This survey is very basic and won't highlight all of the factors that might cause problems in the property. For added peace of mind you should think about having a more detailed survey undertaken.

### Homebuyer's Survey

Although this is a more extensive inspection of the property, the surveyor will only be able to comment on the apparent condition of the property and cannot be expected to see things hidden beneath carpets or furniture. If a major problem is found, then a more detailed inspection can be arranged.

NB. Surveyors are also not responsible for testing wiring and water supply. They can only comment on the apparent condition and a full inspection should be undertaken by an electrician or plumber if you have concerns.

### Full Structural survey

This survey is extremely thorough and can last for several hours on all visible parts of the property and can be fairly expensive.

## YOUR MORTGAGE OFFER

Once the lender has received a copy of your valuation, and assuming everything is OK with this and your application form, they will issue you with a formal mortgage offer. Your solicitor will also require a copy of this to confirm that the money will be provided when the time comes to exchange contracts.



## EXCHANGE OF CONTRACTS

The exchange of contracts is the penultimate step in the property buying process, where you pay your deposit, sign your contract and agree a completion date.

### Before the exchange, you will need to ensure:

- You have a formal mortgage offer from your lender.
- You have a full fixtures and fittings list from the seller's solicitor explaining exactly what is being left in the home.
- You have arranged home insurance cover, starting from the day of the exchange.
- Your solicitor has completed all conveyancing necessary.
- Your deposit money is readily available.

You will be required to pay the deposit into your solicitor's bank account ready for the day of exchange. (If you are paying by cheque, you need to ensure you allow time for the cheque to clear).

Your solicitor will provide the legal paperwork to enable you to buy the property, whilst the seller's solicitor will draw up a contract, on behalf of the seller.

You will be asked to sign the contract and pay the deposit. After the seller has signed their contract, the two solicitors will 'exchange' contracts.

At this stage the purchase is legally binding and you would lose your deposit if you had to pull out, so make sure you are happy with everything before you sign along the dotted line.

## COMPLETION

On completion, the balance of the purchase price is paid to the seller's conveyancer in return for the title deeds of your new home.

It is possible to exchange and complete on the same day. Normally however, it is a few weeks apart.

### On the completion day your solicitor will:

- Pay the agreed price to the seller's solicitor (less the deposit already paid).
- Receive and forward the 'Title Deeds' from the seller's solicitor to your mortgage lender.
- Pay the Stamp Duty and Land Registry fees.
- Stamp the transfer of ownership.
- Registrar the new ownership with the Land Registry.

The solicitor will change the deeds to your name, register the change at the Land Registry and arrange payment of Stamp Duty. The deeds will be deposited with your mortgage lender for safekeeping.

Once completion takes place you can collect the keys and you are free to move in.

## MOVING IN TO YOUR NEW HOME

Everyone knows that moving house can be a very stressful time, but a bit of preparation can really help.

- Confirm the date when you'll be moving in.
- Book time off work if necessary.
- Decide whether you are going to move yourself or use a professional removal company. If you are using professionals, try to use a recommended company and make sure you get several quotes to compare prices. If you're moving yourself, ask some friends to help you and make sure your home insurance covers you for any damaged items.
- Inform relevant people of your move eg. water, gas, electricity, telephone, banks, building societies, credit card companies, council tax, insurance companies, inland revenue, your employer, DVLA, car insurance company, motoring association (AA/RAC etc), friends/relatives, newspaper/magazine subscriptions, school/college/university, doctor, dentist, optician.
- Arrange with The Post Office for your mail to be re-directed.
- Arrange for animals to be looked after for the duration of the move.
- Throw away anything you don't really need
- Put important or valuable items in a safe place (eg. passport, driving licence, birth certificate).

It might also be a good idea to pack a box of essentials to get you through the first day, such as a kettle, toilet paper, snacks, spare light bulbs etc.



## WHAT NOW?

You're in your new home but don't forget you'll need to arrange home insurance and many other things.

## Supporting independent living for our ex-Service community

### Looking for Accommodation?

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



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

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

[www.svronline.org](http://www.svronline.org)

SVR is a registered Charity No. SC015260

1910-2010

**SVR**  
Scottish  
Veterans'  
Residences

100 Years



www.hive.mod.uk

You ask  
We answer



**HIVE**  
Information  
For the Service Community

## Don't buy your home without us!

- ⊖ Struggling to find a property whilst posted overseas?
- ⊖ Want someone else to shop around for the best mortgage?
- ⊖ 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

T 01748 821118 W [www.forceshomes.co.uk](http://www.forceshomes.co.uk)

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

FORCES  HOMES

Property Finding & Relocation Specialists

## Are you an aspiring home owner?

Want to live in Berkshire, Buckinghamshire, Oxfordshire or Surrey?  
Do you have a household income of less than £60k per annum?

HomeBuy is a Government-led initiative which is aimed at assisting people into home ownership or rental opportunities through a variety of different options.



To register with your HomeBuy Agent visit [www.catalysthomebuy.co.uk](http://www.catalysthomebuy.co.uk)

Or for more information call 0845 601 7729



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



# **Army Welfare Service**

- the welfare co-ordinators

**Personal Relationships**

**Bereavement**

**Debt**

**Bullying**

**Childcare**

**Health Worries**

**Confidential individual Personal Support  
plus a wide range of  
Community Development Work for the Army**

We are here to help if you need us

Civil: 01980 615975/615977

Mil: 94344 5975/5977

Email: [LF-AWS-WelfareInformationService@mod.uk](mailto:LF-AWS-WelfareInformationService@mod.uk)



[www.army.mod.uk/welfare-support](http://www.army.mod.uk/welfare-support)



## THE MOD

# Referral Scheme

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

In the early 1990s, the MOD established a Scheme to re-house Service Leavers through nomination rights originally acquired when surplus MOD properties were sold to Housing Associations. However, because these rights have now ended, the Scheme is wholly dependent on the goodwill of Housing Associations, and it is reliant on their provision of the vacant properties which they are unable to fill. As a result, we cannot estimate how many offers we might receive and all applicants are strongly encouraged to consider alternative housing options.

The MOD Referral Scheme provides a Service to its applicants, guiding them through their search for Social Housing.

For more detailed information, and to download the fact sheet and application form, please visit [www.mod.uk/jshao](http://www.mod.uk/jshao). If you require this information by post or would like to discuss the Scheme, please telephone the MOD Referral Scheme Coordinator on 01980 618925 or 94344 8925.

### Application Checklist

We welcome your applications, and by using the checklist below you will ensure that your application is processed quickly and without complication.

### Eligibility

I am Armed Forces personnel within six months of my discharge date and currently occupying Service Accommodation.

### Or

I am a separated spouse, living in Service Families Accommodation (SFA) or hostel accommodation provided by the Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help or the Services Cotswold Centre.

### Or

I am a single Service Leaver within six months of my discharge date and occupying Single Living Accommodation (SLA), or a single Service Leaver within six months post-exit date.

I do not own or part-own a property.

I am not privately renting.

I do not have sufficient capital to buy or privately rent.

### The application form

I have completed the MOD Referral Scheme application form clearly, correct to my knowledge and as fully as possible, including contact details.

I have signed the form.

I understand that the Scheme cannot guarantee to find me or my family housing, and that I should also consider alternative housing options.

### Supporting documentation

I have included evidence of the date on which I am required to leave my Service Accommodation:

SFA occupants – a copy of my **'Notice to Vacate'** or **'Certificate of Cessation of Entitlement to Occupy'** (provided by Defence Estates within six months of discharge)

### Or

SLA occupants – a copy of my **MOD Form I166** (available from the Unit Admin Office)

### Or

Overseas applicants – a copy of my **'Certificate of Cessation of Entitlement to Occupy'** (available from the Station Staff Officer)

### Or

Applicants following marital separation – a copy of my **'Notice to Vacate'** or **'Certificate of Cessation of Right to Occupy'** (provided by Defence Estates at the start of the 93 day notice period).





# Self Build

## INTRODUCTION

The term 'self build' is generally used when someone purchases a building plot in order to build a house to live in themselves. This covers a wide range of activities from managing, designing and building the whole house oneself to simply ordering an off-the-shelf package. Apart from finding a plot, major house renovation, conversion and large extensions raise many of the same issues as self build. Whichever route you choose, planning the process carefully is critical.

## BUILDING PROCESS

This Self Build Guide outlines the major steps in this process from the initial idea to the completed house and highlights many of the options available.

Before you embark on your project you need to clear about your reasons for self build (financial, design requirements, environmental etc) and be aware that these considerations may conflict with each other. Furthermore the process is likely to cause stress and have unforeseen difficulties. Therefore ensure that you (and your family!) are prepared for this.

## SELF BUILD: EVALUATING BUILDING PLOTS

Once you have found your prospective building plot you must evaluate it in order to judge whether it is suitable for you or not. Some of these issues should be highlighted by your solicitor but others won't be - it's down to you. The following is just a selection of the issues you should consider. Remember that a building plot with permission to build a house does not guarantee

that you will be able to build a house or that you won't face some very expensive constraints.

## STATUS OF PLANNING PERMISSION

Ensure that the plot you are buying has planning permission and confirm what type of pp it has (outline or detailed) and how long is remaining. Unless the pp is for exactly what you want enquire with the local planning office as to their attitude to any changes you intend to propose.

## STATUS OF AREA

If in open or rural area what is likely to happen to land in vicinity of the plot? What is the status of the surrounding land in the local development plan. Otherwise you may find that a new industrial estate as your neighbour.

## DESIGN IMPLICATIONS

Your building plot should come with OPP for a house – however there will be design constraints. Type of area, local housing style, conservation area. If, for example, you want to build a German steel framed house you will need a plot in a suitable area.

## UTILITIES AND SERVICES

Ascertain what the utilities (electricity, gas, water, phone) situation is for the plot. Is the plot attached to these already or are they nearby. Enquire as to how much it will cost to connect your new house to the utilities and whether there will be any difficulties in doing so.

## ENVIRONMENTAL ISSUES

Ensure that the building plot is not on a flood plain

and be wary of any nearby streams. Otherwise you may find your property difficult or impossible to insure, and potentially uninhabitable. Be particularly careful with brownfield sites that you check its historic use, in case there is any chemical contamination from, for example, a previous industrial use.

## HIDDEN LEGAL DANGERS

Make sure you appoint a good solicitor, preferably one with experience of conveyancing land. Difficulties you may encounter are restrictive land covenants (legal restrictions on the land use) and ransom strips (where someone retains ownership of a vital piece of land which may for example prevent you from accessing your property).

## SLOPES, HEIGHTS AND ANGLES

Check the height and angle of any slopes on your plot and ensure that you understand the implications of the positioning of your house from the point of view of natural light in the house and shadows in the garden.

## Self Build Mortgages

Mortgages for self build are a specialist product and many lenders do not offer them. However the self build mortgage market has expanded considerably in recent years and so as long as your project is correctly planned and presented, you should have little difficulty in obtaining a mortgage.

The major difference between a self build mortgage and a conventional house mortgage is that with the self build version you will receive



your mortgage funds in several stages as your house build progresses compared with a single lump sum. Within this overall structure there are a number of variations.

## HOW DO SELF BUILD MORTGAGES WORK?

A self build mortgage may cover the purchase of the building plot (depending on the lender). For the build itself, the mortgage will be paid to you in 4-6 stages which coincide with completion stages of the build (eg completion of the foundations). There are two main types of stage payment, the difference between them being in the timing of the stage payments.

- **Arrears-Based Mortgage**

With arrears based payments, you will receive the stage payment after the stage is completed. This is safer for the lender but may cause you cash flow difficulties unless you have sufficient funds of your own.

- **Advance Stage Payment Scheme**

With the Advance Stage scheme you receive your stage payment before you commence a stage. Due to the added risk to the lender, this type of mortgage is usually more expensive.

Most lenders offer the arrears based scheme although an increasing number now offer the advance payment scheme. If you have sufficient personal funds and/or a very understanding builder, you will generally find it cheaper to go for the arrears method as it should be cheaper.

## HOW MUCH CAN I BORROW

The amount you can borrow for your self build will vary from lender to lender. Some will only allow you to borrow for the build itself, others will offer a mortgage for both the building plot and the build. You can borrow as much as 95% of the cost of the land and build with some lenders, although many will not lend more than 75%. Remember that if you borrow a high percentage of the cost, it is likely that you will have to pay a higher interest rate.

## MORTGAGE REQUIREMENTS AND RESTRICTIONS

Each lender will have some restrictions on the mortgage. These may include the following:

- **Sufficient Income for 2 mortgages**  
If you intend to keep your existing mortgage, your lender will want to ensure that you have sufficient income to pay two mortgages.
- Some lenders will insist that all the building work is done by professional builders/contractors.
- Some lenders will restrict the types of the materials you can use in your build so that your house is easy to re-sell.
- Lenders will usually insist that the self build is detached and is for owner occupation.

- Lenders will insist that the land has a minimum amount of planning consent remaining, for example two years.
- Lenders will insist that appropriate insurance is in place during the building work itself and that an appropriate warranty is obtained at the end of the build.

## MORTGAGE PROVIDERS

There are approximately 30 providers of self build mortgages in the UK (link to list of these at bottom of this page). Some of these providers only deal with the self build market, but the majority are high street lenders. A few of the providers only deal with a niche of the self build market, such as lenders focused on green self build.

## TYPES OF MORTGAGE

Remember even with self build mortgages you are not necessarily limited to the conventional variable rate mortgage. It should be possible to locate fixed rate, tracker and self certification mortgages.

## OTHER FUNDING OPTIONS

Not everyone wants, or needs a mortgage. You may be able to fund your build in other, cheaper ways. For example, if you already own a house with substantial equity, it may be cheaper to re-mortgage your house with a larger loan and use this to fund your self build. A re-mortgage on an existing property should always work out cheaper than a self build mortgage. You may also wish to consider selling your existing property and moving into rented accommodation or a caravan on site.

## SELF BUILD: CONSTRUCTION OPTIONS

One of the advantages of self-build is that it gives you a lot of flexibility over the method of construction. Some of the construction options are only open to the self builder as no UK developers use them. The method you finally choose will be determined by a number of factors including:

- **Design Preference**  
Some construction methods are better suited to particular house designs than others. For example if you are looking to build a house with large open plan features then a steel frame construction will be preferable to traditional brick and block.
- **Budget**  
Obviously different methods of building have different costs per square foot of house. The tighter your budget, the more restricted your choice of building method. Furthermore if you require a mortgage, you may find that your lender restricts your construction options.
- **Location of Plot**  
Some plots, for example in Conservation areas or attractive villages, will be severely restricted in terms of property appearance so your self build

will have to at least look similar to surrounding properties. This will clearly eliminate some choice of construction techniques.

- **Level of Your Input to Build**

If you wish to build part or all of the property yourself, your construction choice will be limited to your competencies. Furthermore some options are only available on a supply and build basis.

- **Resale Issues**

If you are concerned about being able to re-sell your property reasonably quickly at some point, you may wish to stick to more traditional building methods.

The main construction options open to you in the UK are **Timber Frame, Brick and Block or Steel Frame**.

## ALTERNATIVE BUILDING METHODS

These include Beco, Styrostone, Structured Insulated Panels (SIPs) and timber clad.

## ECO BUILDING

Some cross-over with other methods but also specific eco methods eg straw. May find it difficult to get mortgage and resell.

## SELF BUILD: HOUSE DESIGN

When self building there are number of constraints on your design. These are:

- **Off-the-Shelf vs Unique**  
If you want an off-the-shelf package, such as those provided by the timberframe and steel frame house kit manufacturers, be aware that this will place limitations, perhaps severe, on your design options.
- **Plot and Location**  
Your design needs to complement your plot, in the practical, visual and planning sense. For example, certain designs will work well on a slope, others won't. How does the angle of the plot, and any large trees, impact on the light available etc. Furthermore in many areas, and particularly in conservation areas, your design will probably have to visually blend in with existing properties. Therefore if you are planning a futuristic design, make sure that this will be allowed before you buy the plot.
- **Budget**  
Different designs will result in different building costs for a given amount of space. In general terms the cheapest way to build a house is to copy the mass market developers with their simple brick and block houses.
- **Choice of Architect or Designer**  
If you choose to use a professional to design your self build, your choice will be critical for the outcome, as each designer will have their own strengths and weaknesses, preferences and dislikes.
- **Your Imagination**  
There is an infinite number of design

possibilities for a house. But you will need to narrow this down to at least some basic concepts based on how you wish to live in your house. Your architect will need to know what you are looking for in your new house.

There are several professionals who may help you to design your home. Don't dismiss non architects out of hand. Who you choose should partly depend on the type and complexity of design you have in mind as many architects will have experience and interest in particular types of design. As with any building professional, try and find an architect on the basis of personal recommendation. If this is not possible ensure that you have a detailed preliminary meeting with them first (to see if you are at least on the same wavelength) and make sure that you see a portfolio of their work. If possible speak to some of their previous clients.

## ARCHITECTS

An architect is an individual who is professionally qualified to design buildings. Unless you are buying an off the shelf package, such as a kit house, it is usual to employ an architect in order to design your house. It is also usual (but not obligatory) for your architect to take overall responsibility for the project including managing the build itself.

## ARCHITECTURAL DRAUGHTSMEN AND TECHNICIANS

These are trained in building construction and techniques. For simple projects, extensions and renovations, an experienced Architectural Draftsman or Technician may be more appropriate than an architect.

## BUILDING SURVEYOR

Building surveyors are also professionally qualified. Some also have additional design qualifications such as architectural technician and this combination produces some excellent house designers.

## STRUCTURAL ENGINEER

You will probably also need to consult a structural engineer, particularly if with open plan or complex designs. They will calculate the correct loadings, and can tell you what and what is not possible.

## SELF BUILD: PLANNING PERMISSION AND LEGAL CONSENTS

When you plan to build, extend or alter the use of a property you will generally need to consider 2 separate legal issues - Planning Permission and Building Regulations (or Building Control).

All self builds and the majority of building projects which involve conversions or extensions will require planning permission. Planning Permission consists of national regulations (ie England and Wales have one set of regulations, Scotland

another) but are administered by local authorities or in the national parks by the Park Authorities.

However unlike building regulations, the application of planning permission differs significantly from area to area due to differing local development plans, local interpretation of the regulations and the significant degree of subjectivity involved in the process. For example permission may depend on an appropriate design, which is of course an area very much open to debate!

Therefore while National planning guidance will give you an indication of whether you need planning permission or not and which minor works you can carry out without permission, it is essential that you contact your local planning authority as early in the process as possible to obtain local guidance and advice.

There are two levels of planning permission, and you will encounter building plots with either of these.

### • Outline Planning Permission

Outline planning permission (OPP) is simply permission for the principle of development on a site, for example a 4 bed house. This means that the details of the size, dimensions, materials and access can be decided at a later date. If a plot is granted OPP, you will still need to make a supplementary application for full planning permission at a later date and no building work can be undertaken on OPP alone. OPP status is usually valid for three years at which point reapplication will need to be made.

### • Detailed Planning Permission/Full Planning Permission

Detailed (or full) planning permission (FPP) outlines exactly what is going to be built including dimensions, room layouts and building materials. As soon as FPP is granted building work may commence. Sometimes conditions of approval will be attached and these must be complied with during the project. Detailed planning permission is valid for three years.

## THE PLANNING PROCESS

The precise process will depend on your Local Authority (LA), but the general process is as follows:

- LA receives planning application and checked to see if correct. If any mistakes are identified, the application is usually returned.
- Once the application is verified, it will be entered on a statutory register. At this point an 8 week period begins in which the application should be considered.
- Allocation of application to either a planning officer or for committee consideration. Usually simple planning applications never go to a planning committee but are decided at officer level.

- There then follows a period of public consultation about the application. The extent of this will depend on the impact of the development and the type of area but it will always include local neighbours. This process normally last 3 weeks.
- Once the LA has received all the necessary responses, the Planning Officer will assess the proposal against the LA planning policies. The Planning Officer will then make a decision regarding the application or a recommendation for the planning committee.
- If there is a problem with your application, the Planning Officer may contact you to try and resolve it. It is more likely though that it will be refused. You will then need to re-submit an amended proposal or appeal against the decision. Finally if you plan changes to an existing property you may need to consider other regulations and consents including the following:

- **Conservation Areas** (protection of property and fences, walls etc)
- **Tree Protection Orders** (protection from removal and alteration)
- **Rights of Way** (protection for rights of way from development)
- **Listed Building Consent** (consent to demolish, extend or alter)
- **Protection of Wildlife** (eg protection of bats living in roof)

## SELF BUILD: BUILDING CONTROL REGULATIONS AND STANDARDS

When you plan to build, extend or alter a property you will generally need to consider 2 separate issues – Building Control (or Regulations) and Planning Permission.

The vast majority of building projects are required to comply with Building Control (known as Standards in Scotland). They exist to ensure the health and safety of people using buildings and to provide for energy conservation and access to and from buildings.

Building Regulations are national regulations (ie England and Wales have one set of regulations, Scotland another) but are administered by local authorities. To comply with them, you, your builder or architect simply contacts your local authority Building Control Officer who will send you a form to complete which will include details and diagrams of the intended work. After you return this to your local authority you will be either receive Approval or a request for further information/clarification.

Once the Building Control Officer is satisfied with your plans you will receive Building Control Approval (or a Warrant). This process usually takes approx. 6-8 weeks. Once the building work





is completed, it is likely that the Building Control Officer will want to inspect the work to ensure that it complies with the approval granted.

### SELF BUILD: INSURANCE

While you are actually constructing your house, you will probably need insurance in order to protect yourself and to meet the requirements of your mortgage lender. In particular, you are looking for insurance to protect yourself against the following claims:

- **Contractor and third party claims**

To protect yourself against claims for injury or death of people working on your site or any other third party.

- **Employer's liability insurance**

To protect yourself against any claims in your role as a building employer.

- **Site and Materials**

To protect yourself against loss, theft or damage of building materials and your partially completed house.

- **Equipment**

To protect yourself against loss, theft or damage to equipment on site.

Your precise insurance requirements will depend on the level of your involvement in the self build. For example, if the whole build is being done by a single builder, it is unlikely that you will need to insure yourself as an employer. If however, you are managing the entire build and directly employing individual contractors it is likely that you are acting

as an employer. As every situation is different, it is essential that you carefully specify your requirements to your insurer/broker.

Most self builders take out an 'All Risks' policy with a specialist broker.

### SELF BUILD: STRUCTURAL WARRANTIES AND GUARANTEES

Building Societies and Banks generally require that newly built houses have a structural warranty and guarantee. It is general practice for builders of new homes to offer a 10 year structural guarantee, as this is usually a requirement for any mortgage. These guarantees are essentially a ten-year insurance policy which covers the home owner against physical damage to the property caused by a defect which results from the builder failing to construct it to the required standards.

Organisations who provide such guarantees include the National House Building Council (NHBC) and Zurich Mutual. A new scheme has also been launched by LABC (Local Authority Building Control).

#### NHBC SOLO FOR SELF BUILD

NHBC's Solo for Self Build is a 10-year warranty and insurance policy, designed exclusively for individuals who want to build their own home (or contract a builder to carry out all or part of the work), and live in it themselves.

#### LABC SELF BUILD WARRANTY

Designed specifically for individuals building their

own homes - both new build and conversions – to provide peace of mind. Quality is rewarded through competitive premiums and service based on extensive experience of self build projects.

### ZURICH BUILDING GUARANTEE

Zurich Building Guarantee provides both Building Control services and new home warranty products for newly built homes and major refurbishments for sale or for rent. Zurich offer a range of house warranties including one specifically for self builders, known as the Zurich '10' policy.

### SELF BUILD: RECLAIMING VAT

One of the advantages of self build and some conversion projects (as opposed to house extensions) is that you reclaim most (but not all) of the VAT you have incurred in building your house. This is because new houses are zero rated for VAT purposes. However to ensure that you can make this claim you must be well organised and prompt. It is essential that you read and understand the relevant rules and regulations before you start your project otherwise you may find yourself ineligible to claim. Also keep an eye out for any changes to the rules during your project.

### WHO IS RESPONSIBLE FOR THE RECLAIM SCHEME?

All VAT reclaims are handled by HM Revenue and Customs (HMRC). The HMRC web site is a bit of a nightmare to navigate however. You need to find VAT Notice 719 (link below), which explains in detail (27 pages) how HMRC operate the self build

VAT scheme. This document covers the following 5 sections. The summary below should only be regarded as a general guide. You must read the original Notice 719 for full details.

- **Who is entitled to make a VAT claim under the 'DIY Builders and Convertors Refund Scheme'**  
You can claim if you are a DIY builder or convertor of an eligible building. It makes no difference whether you are building the house yourself or employing builders/contractors to do it for you.
- **What construction and conversion projects the Refund Scheme applies to**  
The scheme is designed for (a) newly constructed residential building built from scratch for non-business use and (b) conversions of existing non-residential buildings to residential use.

#### WHAT CAN I RECLAIM VAT ON?

building materials and permanent fixtures eg bricks, windows, CH; labour. Can not claim on removable items such as electrical appliances, carpets and curtains. Can not claim on professional services such as architects, solicitors and surveyors.

#### WHAT RECORDS DO I NEED TO KEEP?

VAT invoices. Ensure that you receive a VAT invoice - a simple sales receipt will not do.

#### IS THERE A TIME LIMIT ON MY CLAIM?

Yes. You must claim within 3 months after you have received the completion certificate from Building Control.

#### HOW DO I CLAIM?

As of Feb 2007, the information you require from HMRC is in two places - information and forms

#### SELF BUILD: MISCELLANEOUS POINTS TO CONSIDER

In addition to the points already covered in this selfbuild guide, there are a few other issues you must consider before embarking on your selfbuild.

#### WHERE TO LIVE DURING SELFBUILD?

You must determine very early in the process where you intend to live during your self build, eg within your existing house, in rented accommodation, on perhaps on site in a caravan. This is because where you live will have a knock-on effect on several other aspects of your self build planning and the build itself. This is particularly important if you need a mortgage and/or will be managing the building site.

- **Live within Existing Home**  
Will you be able to satisfy your lender that you have sufficient income for two mortgages? Is

your existing home close enough to your building site?


- **Rented Accommodation**  
Have you budgeted sufficient rental money for the (almost) inevitable delays in completing your self build? Is there rented accommodation available near your plot?
- **Live on Site**  
Do you require planning permission for an on-site caravan?

#### SOURCING MATERIALS

Depending on the style of self build you undertake, you may need to select anything from all your building materials to none if buying a package. If you are buying materials you should try and negotiate discounts with builders merchants and be prepared to haggle.

#### HEATING SYSTEMS

The choice of options for your new house may appear overwhelming. One issue you should consider early on in your planning is your choice of heating system such as conventional or underfloor heating. If this is important to you must decide on this early in the planning process as this may impact upon the design of your property, the construction method, materials used, planning permission and building regulations.



Low-cost Initiative for First-Time Buyers

# LIFT

## Having problems getting onto the property ladder?

### LIFT 'OPEN MARKET' could help...

LIFT 'Open Market' is a shared equity scheme aimed at lower income households, first time buyers, Housing Association and Council tenants as well as Armed Forces personnel, enabling you to purchase between **70%** and **90%** of a property for sale on the Open Market.

For further information or to enquire about your eligibility for LIFT 'Open Market' please call us on **01463 259895** or email [info@albyn-enterprises.co.uk](mailto:info@albyn-enterprises.co.uk)

www.albyn-enterprises.co.uk



## Building on firm foundations...

Established for almost 40 years, Bloor Homes is now one of Britain's largest private house-builders.

The continued success of the company has been founded on combining a far-sighted, modern business approach with contrastingly old-fashioned values. And on building the firmest of foundations with its customers. This is embodied in three fundamental commitments. Firstly on creating as much quality living space as possible for any given house design. Secondly on offering unparalleled value for money. And thirdly, on providing an exceptional standard of customer service.

Crucially, they go to great lengths to ensure that they build in the right places – in accessible and environmentally attractive locations. Whether that's in a beautiful, rural village or a desirable city suburb.

Bloor Homes East Midlands, for instance, puts new Bloor Homes within easy reach of Nottingham, Derby, Leicester, Lincoln, Chesterfield, Sheffield and Leeds, amongst others. And that's only one of 8 regional offices, which together extend activity from Lancashire right down to the south coast.

So please – feel free to drop in at any time and see for yourself – sales offices are open daily 10am-5pm – you'll always be welcome! Telephone Bloor Homes on **01530 565050** for further details or visit **bloorhomes.com** today.



## Making a move...

Cavanna Homes' latest development of 72 new homes within easy reach of Plymouth city centre - just off Glenfield Road, Glenholt, Plymouth

**Cobham Field consists of a wide range of 2, 3 and 4 bedroom homes with parking**

**Guide prices from £146,000**

Sales Centre open  
Thursday to Monday  
10am – 5pm

01752 768595 cobhamfield@cavanna.co.uk www.cavanna.co.uk



bloorhomes.com

**Convenient location close to the historic city of Lincoln**



## Buy our 4 bed detached Ryhill and we'll give you £1000 per month!\*

**Cardinal Grange Newark Road, North Hykeham, near Lincoln LN6 8JP**

**New Year, New Home? You can with Bloor Homes**

Here at Bloor Homes we're committed to making your move to a new dream home as affordable as possible with a range of special offers including offering you £1000 per month for 12 months for buying our fantastic 4 bed detached Ryhill property at Cardinal Grange in North Hykeham\*.

**But you'll have to hurry, this is a strictly limited offer. Visit Cardinal Grange now. Don't miss out.**

**WIN £100 M&S Vouchers in our free prize draw\***  
Simply visit our site and you'll be entered into our free monthly prize draw for your chance to win £100 worth of M&S vouchers

**3 & 4 bed homes from only £159,950**  
**105% Part Exchange also available - ask for details**

**BLOOR HOMES**  
bloorhomes.com

J S Bloor Measham Ltd, 14 Charter Point Way, Ashby Business Park, Ashby de la Zouch LE65 1NF.  
Tel: 01530 565050 Fax: 01530 565051 mea@bloorhomes.com

**DEVELOPMENTS AT:** CHESTERFIELD | COALVILLE | LEEDS | LEICESTER | LINCOLN | LOUGHBOROUGH | NOTTINGHAM | ROTHERHAM



bloorhomes.com/cardinalgrange

Telephone Joanne or Angie on:

**01522 692970**

Sales office open  
10am-5pm daily

SEE OUR NEW VIDEO FOR 'BLOOR HOMES CARDINAL GRANGE' ON YOUTUBE AND BECOME A FAN ON FACEBOOK



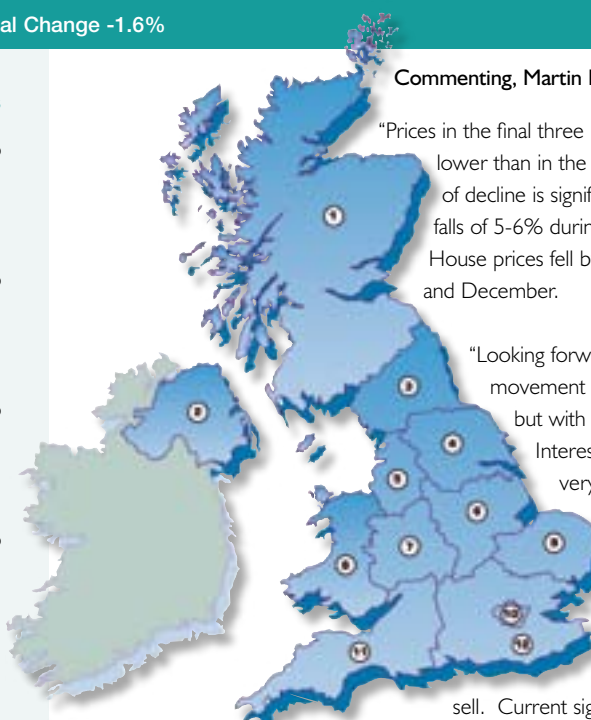
\*Ask for full details. Offers available on selected plots and for limited period only. £1000 per month for 12 months available on Ryhill 4 bed on plot 220 includes mortgage protection, subject to terms and conditions. Figure of £1000 derived from 4.8% of price of £249,950 house (£12000) and dividing by 12 months i.e. £1000. YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. BE SURE THAT YOU CAN AFFORD THE REPAYMENTS BEFORE ENTERING INTO A CREDIT AGREEMENT. Terms and conditions available upon request and any loan arrangements must be made through Bloor Homes recommended Independent Financial Adviser. 105% part exchange also subject to status and conditions, on selected plots. Offers cannot be used in conjunction with each other. Your chance to win £100 M&S vouchers in our free prize draw by simply visiting site, leaving your details to enter our monthly prize draw. Pic show typical housetype and interiors however elevational treatments may vary from those shown and from site-to-site. Details correct at time of going to press - January 2011.

# HOUSING PRICES

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

**United Kingdom**  
Average Price: £162,435 Monthly Change: -1.3%, Annual Change -1.6%

<p><b>1 Scotland</b> Average Price: £121,165 Quarterly Change: -3.1% Annual Change: -3.6%</p> <p><b>2 Northern Ireland</b> Average Price: £127,881 Quarterly Change: -2.0% Annual Change: -13.1%</p> <p><b>3 The North</b> Average Price: £125,415 Quarterly Change: -2.6% Annual Change: -1.2%</p> <p><b>4 Yorkshire and The Humber</b> Average Price: £124,152 Quarterly Change: +0.1% Annual Change: +4.6%</p> <p><b>5 The North West</b> Average Price: £122,181 Quarterly Change: -1.1% Annual Change: -5.0%</p> <p><b>6 The East Midlands</b> Average Price: £145,701 Quarterly Change: +3.2% Annual Change: +8.9%</p>	<p><b>7 The West Midlands</b> Average Price: £153,923 Quarterly Change: -0.5% Annual Change: +2.1%</p> <p><b>8 Wales</b> Average Price: £135,624 Quarterly Change: -3.3% Annual Change: +0.1%</p> <p><b>9 East Anglia</b> Average Price: £155,391 Quarterly Change: -7.0% Annual Change: -0.5%</p> <p><b>10 Greater London</b> Average Price: £259,749 Quarterly Change: -1.2% Annual Change: +4.8%</p> <p><b>11 The South West</b> Average Price: £195,371 Quarterly Change: +4.7% Annual Change: +10.6%</p> <p><b>12 The South East</b> Average Price: £223,983 Quarterly Change: -2.2% Annual Change: +3.1%</p>
--	--



Commenting, Martin Ellis, chief economist, said:

"Prices in the final three months of 2010 were 0.9% lower than in the previous quarter. This rate of decline is significantly less than the quarterly falls of 5-6% during the second half of 2008. House prices fell by 1.3% between November and December.

"Looking forward, we expect limited movement in house prices during 2011 but with the risks on the downside. Interest rates are likely to remain very low for some time. This will continue to support a favourable affordability position for those entering the market and limit financial pressure on existing homeowners to sell. Current signs that homeowners are becoming more reluctant to sell would, if continued, help reverse the imbalance between buyers and sellers. Nonetheless, uncertainty about the economy, weak earnings growth and higher taxes could put some downward pressure on demand."

## MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
Hanley Economic 01782 255 000	2.85%	Fixed until 31/01/13	75%	£49	2% until 31/01/13	RVY
Chelsea 0800 291291	3.29%	Fixed until 28/02/14	75%	£995	3% of loan until 28/02/14	R
First Direct 0800 242424	3.89%	Fixed for 5 years	65%	£99	3% reducing to 2% for 5 years	L
<b>Discounts</b>						
ING Direct 0800 0328822	2.50%	1.00% discount until 31/03/13	70%	£0	1% until 30/03/13	R
HSBC 0800 494999	2.79%	1.15% discount for 2 years	80%	£99	2% for 2 years	L
Coventry 0845 7665522	2.99%	Variable rate	65%	£199	None	LRV
<b>Capped Rates</b>						
Coventry 0845 7665522	2.25%	Base + 1.75%, capped at 3.49% until 31/03/13	50%	£999	4% until 31/03/13	LRV
<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
Woolwich 0845 6066566	3.28%	Fixed until 28/02/13	70%	£0	3% until 28/02/13	BRW
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
HSBC 0800 494999	2.29%	Base + 1.79% for term	60%	£0	None	L

Key: A = L = Free basic legal work for remortgages. B = Remortgage only. O = Offset facility. P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation. W = £300 cashback. Y = £250 cashback for purchase

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



# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Aberdeenshire</b>				
ABERDEEN				
Ashwood Circle	Various semi-detached	Residential	Available soon 2011	
BODDAM				
4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
<b>Fife</b>				
CUPAR				
51 Tarvit Drive	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, Details as above	For Sale on open Market
LEUCHARS				
Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
<b>Edinburgh &amp; Lothians</b>				
PENICUIK				
Belwood Crescent 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				
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>Greater Glasgow</b>				
GLASGOW				
Lowther Terrace Various Addresses	Unique Residential Development/Investment Opportunity	Residential	Drivers Jonus, Delta House, 50 West Nile Street Glasgow G1 2NP Tel: 0141 266 4200 Fax: 0141 266 4212	Under Offer
<b>Orkney &amp; Shetland</b>				
BALTASOUND, UNST				
Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

# NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Belfast Area</b>				
BANGOR				
30 Carolsteen Park Helens Bay Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner site 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
BELFAST				
27 Stormont Park 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 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

# HOUSING IN NORTH WEST

## LOCAL AUTHORITIES IN THE NORTH WEST

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

The following are the housing authorities operate within the region:

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

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

### GREATER MANCHESTER

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

### MERSEYSIDE

KNOWSLEY 0800 694 0280  
LIVERPOOL 0151 233 3001  
SEFTON 0151 934 3541  
ST HELENS 01744 675150  
WIRRAL 0151 666 5511

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

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

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

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

## HOUSING ASSOCIATIONS

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

## PLACES FOR PEOPLE is

one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at

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

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

For more details telephone: **020 8685 5777** or go onto their website [www.haighomes.org.uk](http://www.haighomes.org.uk).

## REGIONAL HOMEBUY AGENT

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





Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

## NORTH WEST

Cheshire, Cumbria, Greater Manchester, Lancashire, Merseyside

NAME	TELEPHONE	COUNTRIES COVERED
Accent Homes	01229 829648	All
Arcon	0161 214 4120	Greater Manchester
Bradford & Northern	01282 458212	Cumbria, Lancashire
CDS (Liverpool)	0800 169 2988	Merseyside
Cosmopolitan	0151 227 3716	Cheshire, Lancashire, Merseyside
Eaves Brook	01772 755470	Lancashire
Family	0161 872 7731	Greater Manchester
Irwell Valley	0161 610 1000	Greater Manchester
Liverpool HT	0151 708 5777	Cheshire, Merseyside
Manchester & District	0161 248 2300	Cheshire, Greater Manchester
Maritime	0151 236 3275	Cheshire, Merseyside
Muir Group	01928 728000	Cheshire, Merseyside
Places For People	0845 432 002	Cheshire, Lancashire
Portico	0845 612 1120	Lancashire, Greater Manchester
Northern Counties	0161 244 7000	Cheshire, Cumbria, Lancashire, Greater Manchester
Riverside	0151 706 1000	Cheshire, Lancashire, Merseyside
St Vincents	0161 865 6565	Cheshire, Lancashire, Merseyside
Two Castles	01228 541161	Cumbria, Lancashire
Warrington	01925 246810	Cheshire
West Pennine	0161 626 4270	Lancashire, Greater Manchester
William Sutton Trust	01442 891100	All

## AVERAGE HOUSE PRICES IN THE NORTH WEST THIRD QUARTER 2010

£122,181

Annual Change: -5.0%

Quarterly Change: -1.1%



## Advertising Feature



Steve Matthews who set up Forces Property Direct realised from his time serving in the military how hard it was to get into the property market. Over twelve years ago he decided to set up a free property workshop for HM Forces working abroad, travelling to military bases overseas, and raising awareness to the military of the importance of buying at the beginning of their career rather than at the end. This free service proved so popular that now FPD carries out 24 shows a year in BFG and Cyprus and helps over three hundred families a year secure their future by getting into the property market.

Steve teamed up with BFG Mortgages as a lot of clients had problems finding a lender to provide them a mortgage due to having a BFPO address. Nigel has for the last 23 years worked exclusively with the Military as an independent financial advisor and specialises in BFPO applications, due to his longevity in the industry he now has several major high street lenders who have exclusive products just for the military.

We now have exclusive discounts and Forces funding towards deposits from one of the UK'S largest new homes developers. A point of note that not many of our clients realise is they are buying direct from the builder, all the discounts go direct to the client. The service we provide the Forces is completely free!

What this means is, if our clients see a property available in the public sector, then we can secure a much better package than a civilian going direct to the show home and trying themselves. We now have access to

all of England, Scotland and Wales with over 10,000 houses every year to choose from.

We also have teamed up with Solicitors and Rental Agents as well as of course Financial Services. It's a complete one stop shop. We advise what to buy and where if its buy to let, alternatively, we work closely with families looking to get their first family home.

Steve and Nigel now work together on Forces Property road shows overseas, but this year will be launching in the UK.

Steve comments "we regularly get clients based in the UK who are concerned that they don't get the same discount, can't use the one stop shop and ask why don't we cover the UK" "Due to the high number of locations, road shows would be impractical, however, in these modern times, we can offer a bespoke service to individual clients over the telephone, internet etc, so why not!"

Details available on [www.fpdirect.uk.com](http://www.fpdirect.uk.com)



# How Haig can help with housing problems

If you are due to leave the Services in the near future, and are looking to rent a property at an affordable rent, or have special housing needs for one reason or another, you may be interested to know that Haig has over 1,300 properties through out the UK.

Haig Homes is a charitable general needs housing association founded in 1929, with the object of providing housing assistance to ex-Service people and their dependants. Haig Housing Trust was formed in 2008 and provides individual housing solutions for disabled ex-Service people, job-seeking single Service leavers and comprehensive housing advice.

The majority of homes are suitable for families, with a small number of properties available for single people. Priority is given to people who have been permanently injured, or have developed a medical condition as a result of their Service. Ex-Service people disabled through non-Service related causes can also be housed.



Some examples of Haig Homes housing

All applicants to Haig must have a British Armed Forces connection and be in 'housing need' which is defined as homeless (or about to be homeless) or inadequately housed, and without the means to buy or rent in the private sector.

Further information about Haig Homes and Haig Housing Trust, their properties and locations and how to apply can be found on their websites at [www.haighomes.org.uk](http://www.haighomes.org.uk) and [www.haighousingtrust.org.uk](http://www.haighousingtrust.org.uk) or by telephoning 020 8685 5777

Authorised and regulated by the Financial Services Authority



## PEARSON INDEPENDENT ADVISERS

### EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

- **Full financial advice service** available with access to the whole market including mortgages, insurance, pensions, savings and investments.
- **FREE** consultations at a time and location to suit you.
- **BFPO? No problem. Worldwide Service**

### TALK TO US ABOUT THE ARMED FORCES HOME OWNERSHIP SCHEME

Phone: **0044 (0)1793 771205**  
 Fax: 0044 (0)1793 772280  
 E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)  
 Web: [www.pearsonia.co.uk](http://www.pearsonia.co.uk)



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



**HAIG HOMES**  
 And  
**HAIG HOUSING TRUST**  
 PROVIDING HOUSING ASSISTANCE  
 FOR  
 EX-SERVICE PEOPLE  
 THROUGHOUT THE UK

Alban Dobson House  
 Green Lane  
 Morden  
 Surrey  
 SM4 5NS

Switchboard: 020 8685 5777  
 Fax: 020 8685 5778

Email: [haig@haighomes.org.uk](mailto:haig@haighomes.org.uk)  
[enquiries@haighousingtrust.org.uk](mailto:enquiries@haighousingtrust.org.uk)

For further information please refer to our websites

[www.haighomes.org.uk](http://www.haighomes.org.uk)  
[www.haighousingtrust.org.uk](http://www.haighousingtrust.org.uk)

Haig Homes Charity Commission Registration No: 207318  
 Haig Homes Scottish Charity Registration No: SC 039321  
 Haig Homes TSA No: L1410

Haig Homes, founded in 1929, provides housing assistance to ex-Service people and/or their dependants. Currently this is achieved through letting general needs homes at affordable rents.

TO BE CONSIDERED FOR HOUSING, APPLICANTS MUST HAVE A BRITISH ARMED FORCES CONNECTION AND BE IN HOUSING NEED

Housing Need means you are (or are about to be) homeless or inadequately or inappropriately housed and cannot afford to buy or rent in the private sector.



Haig Homes has housing spread throughout the UK. Types and number of properties and their locations in each area can be seen on our website  
[www.haighomes.org.uk](http://www.haighomes.org.uk)

Haig Housing Trust was set up by Haig Homes in 2008 to provide tailor-made, individual housing solutions for Service and ex-Service people providing a range of appropriate housing for disabled ex-Service personnel, single job-seeking Service leavers and existing tenants.

If you have very specific housing needs, please contact [enquiries@haighousingtrust.org.uk](mailto:enquiries@haighousingtrust.org.uk)



[www.haighousingtrust.org.uk](http://www.haighousingtrust.org.uk)



# Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	2 bedroom houses	<b>£99,950</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> Formerly RAF Coltishall, Norfolk	8 bedroom house	Offers in excess of <b>£395,000</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, Pymm & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call <b>01603 305805</b> , or email: <a href="mailto:homes@pymmmand.co.uk">homes@pymmmand.co.uk</a>
<b>Cardiff Place</b> 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> 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> 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>Proctor Road</b> Norwich, East Anglia	3 bedroom house	<b>£174,950</b>	L/S*	Annington's appointed agents: Abbotts Countrywide, 43 Exchange Street, Norwich, Norfolk, NR2 1DJ please call <b>01603 630083</b> or email: <a href="mailto:norwichcity@abbottscountrywide.co.uk">norwichcity@abbottscountrywide.co.uk</a>
<b>Slessor Close</b> 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:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Calshot Rise</b> 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>Graham Road</b> Redruth, Cornwall	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> Boulmer, Longhoughton	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> Gravesend, Kent	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>Simpson Road</b> Chester, Cheshire	3 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents: Swetenhams, 28 Lower Bridge Street, Chester CH1 1RS, please call <b>01244 321321</b> or email: <a href="mailto:chester@sequencehome.co.uk">chester@sequencehome.co.uk</a>

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

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

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

All information is correct at time of going to press – January 2011.

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

## USEFUL PROPERTY WEBSITES

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

[www.belvoir.com](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>1 Feb</b>	RRC Portsmouth
<b>3 Feb</b>	RRC Plymouth
<b>9 Feb</b>	RRC Rosyth
<b>22 Feb</b>	RRC Catterick
<b>24 Feb</b>	RRC Cottesmore
<b>1 Mar</b>	Colchester#
<b>7/10 Mar</b>	Cyprus
<b>22 Mar</b>	Germany – JHQ
<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

### Summer 2011

<b>6 Apr</b>	RRC Aldershot
<b>13 Apr</b>	Gibraltar

### 11 May

**17 May**

**19 May**

**7 Jun**

**8 Jun**

**9 Jun**

**15 Jun**

**22 Jun**

**12 Jul**

**14 Jul**

**19 Jul**

**28 Jul**

### Autumn 2011

**7 Sep**

**14 Sep**

**21 Sep**

**27 Sep**

**29 Sep**

RRC London (Northolt)

RRC Portsmouth

RRC Plymouth

Germany – JHQ

Germany – Gutersloh

Germany – Hohne

RRC Tidworth

Lossiemouth\*

RRC Catterick

RRC Cottesmore

Colchester#

RRC Northern Ireland

RRC Tidworth

RRC Aldershot

RRC London (Northolt)

RRC Portsmouth

RRC Plymouth

**12 Oct**

**18 Oct**

**19 Oct**

**20 Oct**

**1 Nov**

**3 Nov**

**15 Nov**

**16 Nov**

**21/24 Nov**

**1 Dec**

RRC Rosyth

SHAPE ^

Germany – JHQ

Germany – Paderborn

RRC Catterick

RRC Cottesmore

Colchester#

RRC Tidworth

Cyprus

RRC Northern Ireland

*All courses will start at 0900 unless otherwise notified*

*# applications to RRC Northholt 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.



Advertising Feature

## ASPIRING HOME OWNERS LOOK TO HOMEBUY

With the current economic situation it can be daunting when you are looking to buy a home. News of unaffordable deposits and high house prices mean many people rule themselves out of buying their own home without looking at all the options. For many it seems to be a decision between privately renting or trying to save while living with family or friends. 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, some developers are still 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 the above options are potentially available as long as you have an annual household income of less than £60,000 and are 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).



# Make your dream home a reality with Orbit HomeBuy Agents

We are the Homes and Communities Agency appointed HomeBuy Agent for:

- Norfolk and Suffolk
- Bedfordshire and Cambridgeshire
- Coventry and Warwickshire
- Birmingham, Solihull, Wolverhampton and the Black Country
- Herefordshire and Worcestershire
- Shropshire and Staffordshire

Watch our new video at [www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk) and see how easy the journey into home ownership can be.

For more information and details of low-cost home ownership and discounted market rent products in these areas, visit our website at [www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk) or call us on **03458 50 20 50**



**Open the door to your new home with Orbit HomeBuy Agents**

# make your dreams come true with annington homes



visit [www.annington.co.uk](http://www.annington.co.uk)

Annington have 2, 3 and 4 bedroom ex-MoD houses, together with some larger homes, in locations throughout England and Wales.

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 01/11