

# HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



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january/february 2010



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# HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Well, I start by wishing you all a Happy New Year. I appreciate that for many of you the last months have not been easy and planning for the future takes a backseat by comparison with issues of the minute. That said, it is really interesting to note the numbers of you who have been contacting the JSHAO expressing interest in the variety of housing schemes on the market at present.

Just to summarise what is available and what has

changed in recent times. Firstly the government Shared Ownership and Shared Equity programmes are means which allow potential home purchasers who cannot afford outright purchase to get in to the market. These schemes are invariably advertised through the Regional HomeBuy network and as Key Workers you will usually have some priority. While these schemes are only available in England they have Scottish and Welsh equivalents. Furthermore, a number of home providers are running commercial equivalents. Some of them advertise in Housing Matters.

For those of you leaving who cannot afford to buy, you should be aware that Time spent in Service Accommodation does count towards establishing a local connection. Be aware however of the shortage of rental social housing and be very careful before turning offers down. Moving out of Service Accommodation is as difficult now as it ever was. The difference now is that we are here to help you. Call us, come and attend one of the Housing briefings we are running in your area, read Housing Matters and have a look on our website [www.mod.uk/jshao](http://www.mod.uk/jshao).

*Bob Cribb*



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# LOW-COST INITIATIVE FOR FIRST TIME BUYERS IN SCOTLAND – NEW SUPPLY SHARED EQUITY

## What is New Supply Shared Equity and how does it operate?

The New Supply Shared Equity scheme aims to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. It is part of the range of assistance from the Scottish Government under LIFT, the Low-cost Initiative for First-Time Buyers.

New Supply Shared Equity is administered by the Scottish Government, the City of Edinburgh Council and Glasgow City Council.

The Scottish Government gives grants to registered social landlords – normally a housing association or housing co-operative – to help them build or buy new homes specifically for New Supply Shared Equity. The homes that are provided are for a variety of household sizes and are designed to meet a range of housing needs.

Registered social landlords offer New Supply Shared Equity properties for sale on a

'shared equity' basis. Shared equity means that the Scottish Government will keep a financial stake in the property so you do not have to fund all of it. You will pay for the majority share in the property (normally between 60 and 80 per cent) and the Scottish Government will hold the remaining share under a shared equity agreement which they will enter into with you. You will own the property outright but the interests of Scottish Government will be secured by a mortgage (or standard security as it is known in Scotland) on your property.

If you can afford a 75 per cent share of a property the Scottish Government's contribution will make up the remaining 25 per cent. You will have a 75 per cent stake in its value, whatever changes there are to the property's value over time. The price that the property is worth when you buy it is worked out by the District Valuer.

You will have to appoint a solicitor to act on your behalf to complete the work involved in buying a home. A solicitor acting on behalf of the Scottish

Government will deal with the Scottish Government's interest in the purchase.

You will pay for your share of the purchase price in the usual way, along with legal costs, survey fees and any other costs associated with the purchase. You will also pay for the documenting and securing of Scottish Government's interest including all registration dues and (if applicable) stamp duty. You do not pay any form of rent on the property.

## Who is it for?

New Supply Shared Equity mainly aims to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, and people living in private rented housing or with relatives. But it can help others too. For example, it may be able to help you if you are looking for a new home after a significant change in your household circumstances or if you have a disability and own a house which doesn't suit your needs. If you currently own your home or part-own a property you will need to sell your interest in that property at the same time that you buy a home through the New Supply Shared Equity scheme.

In a small number of locations where you might own a home affected by demolition plans, New Supply Shared Equity may be able to help you buy a replacement house in the same area.

## How do I know if I'm eligible?

The property that you buy must be your only home. Although



it should be suitable for your current housing needs, you can if you wish buy a home that is a little larger than your current requirements. You will be able to purchase a property two 'bed spaces' more than the number of people in your household. For example, a couple would be eligible to buy a house with two double bedrooms, or a double and two single bedrooms.

As the New Supply Shared Equity scheme is aimed at low income households, you will be assessed by the registered social landlord to see whether or not you qualify. To allow this to happen, a form of 'means testing' will be carried out. Because housing costs vary so much from area to area there are no national criteria for this test. Instead, the registered social landlord involved in the scheme will agree on a local set of criteria with



the Scottish Government, or the City of Edinburgh Council or Glasgow City Council if you live in those areas.

You will need to show that you cannot buy a house suitable for your needs without help from the New Supply Shared Equity scheme.

The amount that you contribute must be the maximum mortgage you can reasonably obtain – the registered social landlord will be able to give you information on the income multipliers it uses when considering the level of mortgage finance you can raise – plus any personal contribution you are able to make. The overall amount must be enough to pay for your stake and cover all the costs of buying a home, such as survey and legal costs.

The stake that you hold will normally be determined by the maximum mortgage that you can obtain and afford plus any personal contribution that you are able to make towards the purchase. For example, if a property is valued at £100,000 and you can afford to contribute £70,000 (the maximum mortgage that you can raise plus any personal contribution) you would hold a 70 per cent stake in your home.

When you apply to buy a house, you will have to state all your sources of finance. Your funds will be considered to be the total of:

- gross earnings, per single person or couple, as appropriate;
- any other income, comprising sickness benefit, unemployment benefit, bank interest, superannuation or pension from previous employment, working families tax credit, widow's pension and shareholder's profits; and
- personal contributions.

Personal contributions may

include, for example, savings and gifts. The definition of savings that we use includes: cash; Premium Bonds; stocks and shares; unit trusts; bank or building society accounts and fixed-term investments; the surrender value of any endowment policies; property; redundancy payments; and pension lump sum payments.

You may keep £5,000 of any personal contribution you can make. Above this amount, 90 per cent of the balance will be treated as a contribution towards the cost of buying your home.

### What percentage of a home can I have?

The stake that you take will normally be between 60 and 80 per cent of the price of a property, according to the maximum mortgage that you can obtain and the personal contribution that you are able to make. In most circumstances you will have to take a stake of at least 60 per cent of the price of your property.

**In exceptional circumstances you may be able to take a stake of less than 60 per cent but not less than 51 per cent. This is likely to apply, for example, where you have additional housing costs because of your particular housing needs which might be related to a disability, or in areas where house prices are exceptionally high.**

The registered social landlord will tell you if you can take a stake of less than 60 per cent.

If you have been affected by a programme of demolition and are looking to buy a replacement house in the same area, there will be no fixed minimum percentage stake that must be taken. You will, however, be expected to invest the value of your existing house in the replacement house.



In all cases, the maximum initial stake that you can take will be 80 per cent of the price of a property.

In the majority of cases, you will have the option to increase your stake after two years to 100 per cent subject to payment of all valuation and other legal costs and expenses. However, in certain circumstances the Scottish Government will keep a 20 per cent stake in the property. This is known as a 'golden share' and is likely to happen in areas where there are only small amounts of affordable housing and few opportunities to build more affordable homes.

When New Supply Shared Equity properties are advertised, the registered social landlord will tell you whether a golden share will be retained.

After two years, if you have a stake of less than 80 per cent, you can increase this stake to 80 per cent (or more if there is no golden share). This first increase must take the stake to a minimum of 80 per cent.

At least one year after this first increase (and again assuming that there is no golden share) you may increase your stake once more. This increase must take your stake up to 100 per cent.

You can increase your stake in your home regardless of whether the market value of the property has increased or decreased. (The market value

is set by the District Valuer or another professionally qualified valuer.)

You will not be asked about your financial circumstances again after you have bought your home. Before you increase your stake in your property, you are advised to take independent financial and legal advice.

### What responsibilities does a shared equity owner have?

When you buy through the New Supply Shared Equity scheme you own the property outright – you will have full title to the property.

Like other home owners you will be responsible for all maintenance, insurance and repair costs, as well as making your mortgage repayments and paying tax to your local authority. You are responsible for keeping your property in a good state of repair. If the property has common and shared areas (flats for example) you will be responsible for paying any common maintenance or service charges.

You will need to take these costs into account when assessing whether you can afford to buy a property. You should seek independent financial and legal advice on the responsibilities that come with being a home owner both generally and in relation to any particular property you select.

You are only allowed to let or sub-let your property with the

Scottish Government's prior written consent. If you are given permission to let your property you will only be able to do this for a limited period of time. This is because you are expected to live in the property as your only home. You must therefore receive written consent agreeing the start and finish dates for the period of letting. If the Scottish Government does not provide written consent you must not let your home.

Further information on your obligations as a shared equity owner will be available from the registered social landlord developing the New Supply Shared Equity properties and also from your own legal adviser.

### What happens when I want to sell my shared equity property?

If, for example, you have an 80

per cent stake in your property when you want to move, then you will get 80 per cent of the selling price when it is sold. The Scottish Government will receive the remaining 20 per cent. The percentage you get is not affected by changes in the value of your property over time. In this example, if the value of your house increases, you will benefit from 80 per cent of the increase. The other 20 per cent of the increase will go to the Scottish Government.

If you have made any improvements to your home, these will be reflected in the valuation. You will not be reimbursed for the cost of any improvements made at your own expense. The amount you sell your house for will be split in proportion to the stakes held by you and the Scottish Government.



You will be responsible for meeting the costs of marketing your house if you sell it on the open market.

### What else do I need to know?

Registered social landlords will have more information on the requirements of the New Supply Shared Equity scheme. However, you are also strongly advised to take independent financial and legal advice before agreeing to take part in the scheme.

YOU SHOULD ALSO ENSURE THAT YOUR SOLICITOR ADVISES YOU ON THE TERMS OF ALL DOCUMENTATION AND THAT YOU ARE SATISFIED WITH THOSE TERMS BEFORE AGREEING TO ENTER INTO ANY LEGAL COMMITMENTS.

The shared equity arrangements will include the granting of a mortgage (or 'standard security' as it is known in Scotland) to secure the rights of the Scottish Government. **YOU SHOULD CHECK THAT THIS MORTGAGE WILL MEET YOUR NEEDS IF YOU WANT TO MOVE OR SELL YOUR HOME, OR IF YOU WANT YOUR FAMILY TO INHERIT IT.**

### How do I find out more?

New Supply Shared Equity projects are developed and promoted by registered social landlords and may be advertised through a variety of local and national media and the internet. The best place to find information on New Supply

Shared Equity will be from the registered social landlords in your area. If you don't know who they are, check the following websites:

[www.sfha.co.uk](http://www.sfha.co.uk)  
[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

You will find some more general information about the New Supply Shared Equity scheme at: [www.scotland.gov.uk/LIFT](http://www.scotland.gov.uk/LIFT)

### How do I apply?

If you see a property advertised which you think you might be eligible for, you should contact the registered social landlord responsible for the project. They will be able to give you further information on the New Supply Shared Equity scheme and how to apply.

The registered social landlord needs to know details of your income, the size of the mortgage and personal contribution you will be able to make, and information about your household and your current accommodation.

Once all the details needed are fully completed and submitted, the registered social landlord will write to you to tell you whether or not you are eligible to buy a property. If you are successful, the registered social landlord will tell you about the next steps in buying your new home.

Source: <http://www.scotland.gov.uk>

# BLUEFORCES MOVE NORTH OF THE BORDER

**Blueforces have been providing property purchase assistance to Armed Forces personnel wishing to purchase property in England and Wales for the last 7 years.** In November it finally started helping those who want to buy north of the border in Scotland!

Originally Blueforces were set up at the request of the Army to help soldiers find, finance and manage the property purchase processes and then provide a letting service which took over complete management of the property. Because the property buying and letting laws are different in Scotland, Blueforces had not until recently arranged legal support or adapted its operations to cater for those differences.

All that has now changed. Blueforces now help as many people buy property to live in, as they do people who want to rent out. It has expanded its services to provide a range of property purchase and management services. Those services are available to all branches of the Armed Forces as well as MOD Civil Servants and attached civilian employees, regardless of where they are serving in the world.

Blueforces run a call centre type operation based on Colchester Garrison, supported by Regional Liaison Officers. They provide unique services including property searching, advice, finance and practical support for those wishing to purchase property in the UK.

If you want to purchase property Blueforces will talk through your objectives and then advise you on the best way to achieve them.

If **you** don't have much money do not panic! Blueforces will advise you what discounts, grants and incentives you may qualify for and then structure the best deal that meets your circumstances. In many cases it is possible to own your own property with as little personal deposit as £1,500.

For those wishing to remain in Service accommodation and rent out their properties, Blueforces offer a range of management services, including a unique management service which collects rents and pays all bills, including mortgages, separate



from your normal everyday finances. Blueforces even complete Land and Property tax returns for Landlords.

If **you** want to purchase in Scotland, or have property you want Blueforces to manage at a discounted fee of 9.95%, call them on 01206 560200 to discuss what options may be available to you.

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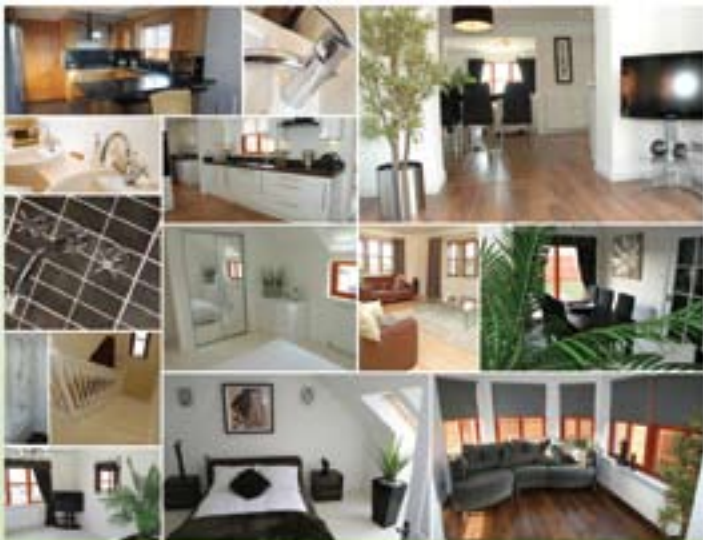
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# THE MOD REFERRAL SCHEME

## THE NEW YEAR – RESOLVE TO CONSIDER YOUR HOUSING OPTIONS

by Rebecca Mills

**It's 2010, and nearly 20,000 Service Personnel will be making the transition to civilian life this year (estimated from DASA Quad-Service outflow statistics).** Whenever you are due to discharge from the Armed Forces, it is important that you are prepared for this change, particularly in securing housing for yourself and your family.

If you are not in a position to be able to purchase a property or rent privately, you need to be well informed about Social Housing and how you can access this type of accommodation.

Firstly, you should approach the **local council**, if you have not done so already. You can apply to join the council's housing register far before you need housing, so this is an action you can take immediately, even if you are not sure when you will be discharging. Each Local Authority will have different criteria for entry onto its housing register, as well as a different point system to define priority. For information on individual councils, visit the Directgov website ([www.direct.gov.uk](http://www.direct.gov.uk)) and search by following the navigation to 'Home and Community', 'Social Housing', then 'Applying for a Council Home'.

While the **MOD Referral Scheme** cannot guarantee housing, it is an option that may prove successful and should run alongside, but not replace, your application to the council. The objective of the Scheme, which is operated by the JSHAO, is to place into Social Housing those Service Leavers that are in housing need upon their discharge from the Armed Forces. Applications are accepted six months prior to discharge, and information and eligibility criteria can be found on the JSHAO website ([www.uk/jshao](http://www.uk/jshao)).

The Scheme is reliant on Housing Associations (HAs) contacting us for referrals for their vacant properties, and the properties offered are not specifically intended for, nor do they belong to, the JSHAO. As a result, we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. So, in order to offer a better service to our applicants, we are widening our approach to Social Housing through the Scheme.

Upon consideration of your application, we will assess the areas where you would like to live. Those requesting areas

covered by HAs offering referrals, will be held on our database until and if such an offer is made. Applicants requiring housing in areas managed by HAs that allow us to refer to their waiting lists, will be asked to complete the relevant application form. Where applicable, we will also direct you to council Choice Based Lettings (CBL) Schemes operating in your specified areas. Even if a Housing Association is not participating in the MOD Referral Scheme, they may form part of a Common Housing Register. This means that applicants requesting areas not covered by those Housing Associations that offer referrals or hold their own waiting lists, may be successful through CBL.

In accompaniment to these processes, we will maintain contact with you as you search for Social Housing. In this way, we will be able to ensure that you have access to information that will assist you, as well as guidance through the homelessness process if this becomes necessary in the final stages.

As alternative options, Service Leavers with families and separated spouses with children may also wish to contact the **Services Cotswold Centre**,

which offers temporary accommodation. Information, advice and hostel accommodation is also available from the Soldiers, Sailors, Airmen and Families Association (**SSAFA**) Forces Help. Details for these Associations can be found on our website. Single Service Leavers should also contact **SPACES** (Single Persons Accommodation Centre for the Ex-Services), who may be able to help. For more information, go to [www.spaces.org.uk](http://www.spaces.org.uk).

**So, if you are one of many due to discharge in 2010, seeking Social Housing and would like to register for the MOD Referral Scheme, please visit the JSHAO website for more information ([www.mod.uk/jshao](http://www.mod.uk/jshao)), or telephone 01722 436572.**

### NEW ARMED FORCES HOME OWNERSHIP SCHEME

MOD has given formal approval to contribute £20M over the next four years towards a pilot Armed Forces Home Ownership Scheme. MOD has worked closely with the Homes and Communities Agency and the Department for Communities and Local Government, in order to deliver a bespoke, shared equity scheme designed to meet the needs of Service personnel who wish to buy a home in England. The scheme will be targeted at those Service personnel wishing to remain in the Services and who have between 4-6 years service at the time of application. Look out for further details about the scheme including in next month's issue of Housing Matters.





# BUYING A HOME IN SCOTLAND

## What is in this information

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

## HOW MUCH CAN YOU AFFORD

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

Some building societies now provide buyers with a certificate that states that a loan will be available provided the property is satisfactory. You may be able to get this certificate before you start looking for a property.

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

- survey fees – if you or your mortgage lender require a survey in addition to the survey provided by the seller in the Home report (see under the heading The Home Report)
- valuation fees – if you or your mortgage lender require a valuation in addition to the survey provided by the seller in the Home report (see under the

- heading The Home Report)
- stamp duty land tax – this is at least 1% of the purchase price and is payable on properties which are sold on or after 3 September 2008 and before 31 December 2009 and cost more than £175,000
- fees, if any, charged by the mortgage lender or someone who arranges the mortgage, for example, a mortgage broker
- solicitor's fees
- VAT
- removal expenses
- any final bills, for example, gas and electricity, from your present home which will have to be paid when you moves.

For more information about stamp duty land tax, go to HM Revenue and Customs website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk), or ring the HM Revenue and Customs Stamp Office enquiry line on: 0845 603 0135.

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

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

- heating bills
- council tax
- insurance costs – including life insurance, buildings and content insurance.

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

## CHOOSING A SOLICITOR OR CONVEYANCER

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

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

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

## What the solicitor or conveyancer does

The main tasks of the solicitor will be to:-

- discuss the buyer's needs and explain the procedure for buying a house if required (see under the heading The Home Report)
- explain the Home Report, the different types of survey and arrange a survey for the house
- arrange a mortgage and advise on the different methods of loan repayment available.
- inform the seller's solicitor that the client is interested in making an offer for the house
- draw up and submit a formal offer for the house in consultation with the buyer
- prepare mortgage documents
- check the legal ownership of the property and prepare a deed confirming the buyer's ownership. A deed is a document which proves who owns the property
- check the property certificate from the local councils provided by the seller to find out if they are planning any repairs or developments affecting the house
- check that alterations to the house have had planning permission from the local authority
- check the search of the official records carried out by the seller's solicitor to see if there are any problems with the seller's right to sell the property
- receive the money to pay for the purchase and pay it to the seller's solicitor



- check that the house is insured
- negotiate with the seller's solicitor in the event of any dispute.

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

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

The Law Society of Scotland  
26 Drumsheugh Gardens  
Edinburgh, EH3 7YR  
Tel: 0131 476 8179  
E-mail: [lawscot@lawscot.org.uk](mailto:lawscot@lawscot.org.uk)  
Website: [www.lawscot.org.uk](http://www.lawscot.org.uk)

## MORTGAGES

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

### Types of mortgages

There are several types of mortgage available. The most common are:-

#### Repayment mortgage

This is a mortgage in which the capital borrowed is repaid gradually over the period of the loan. The capital is paid in monthly instalments together with an amount of interest. The amount of capital which is repaid gradually increases over the years while the amount of interest goes down

#### Interest-only mortgage

With this type of mortgage you pay interest on the loan in monthly instalments to the lender. Instead of repaying the loan each month, you pay into a long-term investment or savings plan which should grow enough to clear the loan at the end of the mortgage term. However, if it doesn't grow

as planned you will have a shortfall and you will need to think of ways of making this up.

There are three main types of interest-only mortgages. These are:-

- an endowment mortgage. This mortgage is made up of two parts – the loan from the lender and an endowment policy taken out with an insurance company. You pay interest on the loan in monthly instalments to the lender but don't actually pay off any of the loan. The endowment policy is paid monthly to an insurance company. At the end of the mortgage term, the policy matures and produces a lump sum which should pay off the loan to the lender. In some circumstances, an endowment policy may produce an additional lump sum. However, there is also a risk that it will not be worth enough to pay off the loan at the end of the mortgage term. If you have been told by your endowment provider that your policy will not be enough to pay off your loan, you should seek independent financial advice. You can get information about dealing with endowment policies from the Financial Services Authority (FSA) at [www.moneyadeclear.fsa.gov.uk](http://www.moneyadeclear.fsa.gov.uk)
- a pension mortgage. This mortgage is mainly for self-employed people. The monthly payments are made up of interest payments on the loan and contributions to a pension scheme. When the borrower retires, there is a lump sum to pay off the loan and a pension
- an ISA mortgage. With an ISA mortgage, you pay interest to the lender, and contributions to an Individual Savings Account (ISA) which should pay off the loan

#### Islamic mortgage

With an Islamic mortgage none of the monthly payments includes interest. Instead, the lender makes a charge for lending you

the capital to buy your property which can be recovered in one of a number of different ways, for example, by charging you rent.

## WHERE TO GET A MORTGAGE FROM

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

- building societies
- banks
- insurance companies. They only provide endowment mortgages (see above)
- large building companies might arrange mortgages on their own new-build homes
- finance houses
- specialised mortgage companies.

For some groups of people, for example, first time buyers on a low income, it may also be possible to borrow some of the money you need to buy a home from other, government-backed sources. You will usually need to borrow the rest of the money from a normal mortgage lender such as a bank or a building society.

As well as standard mortgage deals, lenders might also offer deals which are especially designed for people who don't qualify for a standard mortgage. This type of deal is known as a 'sub prime' or 'adverse credit' mortgage. They are aimed at people who have had financial difficulties or credit problems in the past. For example, you might have had a previous home repossessed or have been declared bankrupt. You might also have difficulty proving that you have a regular or reliable income.

Sub prime and adverse credit mortgages usually charge a higher rate of interest than standard mortgages. Lender may also limit the amount of money they are prepared to lend you.

Before taking out a sub prime or adverse credit mortgage, you should get some independent financial advice.

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

The Financial Services Authority (FSA) has produced a helpful guide to mortgages called 'No selling. No jargon. Just the facts about mortgages'. You can view the guide on the FSA's Moneyadeclear website at: [www.moneyadeclear.fsa.gov.uk](http://www.moneyadeclear.fsa.gov.uk).

If in doubt, you may want to consult an independent financial adviser. For help with finding a financial adviser, visit the FSA's website at: [www.moneyadeclear.fsa.gov.uk](http://www.moneyadeclear.fsa.gov.uk).

## USING A BROKER TO GET A MORTGAGE

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



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

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

- the mortgage required is particularly large
- the property is unusual in some way
- more than two people wish to jointly purchase the house
- the applicant is self-employed and their income fluctuates.

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

For more information about mortgage brokers, go to the Financial Services Authority (FSA) website at: [www.moneyadeclear.fsa.gov.uk](http://www.moneyadeclear.fsa.gov.uk).

### Making a complaint about a mortgage lender

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

For more information about making a complaint to the Financial Ombudsman Service see **How to use an ombudsman or commissioner in Scotland.**

### HOW TO FIND A PROPERTY

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

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

### DECIDING ON A PROPERTY

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

### Warranties for newly-built properties

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

The Buildmark scheme covers homes built by NHBC registered builders once the NHBC has certified them as finished. The scheme will, for example, protect your money if the builder goes bankrupt after contracts have been exchanged but before completion.

It also covers defects which arise because the builder has not kept to NHBC Standards. For more information, go to the NHBC website at: [www.nhbc.co.uk](http://www.nhbc.co.uk).

### ENERGY PERFORMANCE CERTIFICATES

If you are buying a house after 1 December 2008 you will get an Energy Performance Certificate (EPC) free of charge. This will give you information about the energy efficiency rating of the house and suggestions of cost effective energy saving improvements. More information about EPCs can be found on the Scottish Government website at [www.scotland.gov.uk](http://www.scotland.gov.uk).

### THE HOME REPORT

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

### GETTING A SURVEY

If you are buying a house which has a Home Report you will get the single survey as part of the Report. The surveyor who produces the single survey has a legal responsibility to provide accurate information to both the seller and the buyer. The single survey is broadly the same as a scheme 2 survey. (see under the heading The Home Report)

You should not buy a house without getting it surveyed first. If you are buying the house with a mortgage, the lender may insist on having a survey for mortgage assessment carried out, to be paid for by the buyer. There are three main types of survey, or inspection which you can get:-

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

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

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

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

### WHAT KIND OF OFFER TO MAKE

#### Unconditional offer

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

#### Conditional offer

The conditional offer specifies the



price to be paid but makes this subject to the buyer receiving a satisfactory survey.

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

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

### **MAKING AN OFFER**

If you make an offer for a house it may be accepted. Once there is a binding contract, the buyer cannot withdraw from the contract without becoming liable for compensation. Even if the buyer or seller dies and sometimes even if the house

burns down, the agreed price must be paid.

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

If the house is advertised at an Upset or 'offers over' price this means the figure specified is the minimum the seller would be willing to accept. The seller will normally wait until a number of people have expressed an interest in making an offer and then announce a closing date. Sealed

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

### **ACCEPTANCE OF OFFER**

If you have made an unconditional offer for the house this will normally be accepted or rejected by the seller straight away. An acceptance may be completely unconditional, in which case there will be a binding contract immediately. Usually, however, the acceptance will contain a number of conditions and there will be no

binding contract until all of those conditions have been accepted by your solicitor.

### **COMPLETION**

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

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

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

# HOUSING IN SCOTLAND

## LOCAL AUTHORITIES IN SCOTLAND

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

### AVERAGE HOUSE PRICES IN SCOTLAND THIRD QUARTER 2009

£125,418

Annual Change: -6.3%

Quarterly Change: +5.3%

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

### VETERANS SCOTLAND – HOUSING FOR HEROES

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

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

### THE SCOTTISH COUNCILS:

Aberdeenshire	08456 081207	<a href="http://www.aberdeenshire.gov.uk">www.aberdeenshire.gov.uk</a>
Angus	08452 777778	<a href="http://www.angus.gov.uk">www.angus.gov.uk</a>
Argyll & Bute	01546 602127	<a href="http://www.argyll-bute.gov.uk">www.argyll-bute.gov.uk</a>
Borders – Scottish	01835 824000	<a href="http://www.scotborders.gov.uk">www.scotborders.gov.uk</a>
City of Aberdeen (Home choice)	08456 080910	<a href="http://www.aberdeencity.gov.uk">www.aberdeencity.gov.uk</a>
City of Dundee	01382 434000	<a href="http://www.dundeecity.gov.uk">www.dundeecity.gov.uk</a>
City of Edinburgh	0131 2002323	<a href="http://www.edinburgh.gov.uk">www.edinburgh.gov.uk</a>
City of Glasgow	0141 287 2000	<a href="http://www.glasgow.gov.uk">www.glasgow.gov.uk</a>
Clackmannanshire	01259 450000	<a href="http://www.clacksweb.org.uk">www.clacksweb.org.uk</a>
Dumfries & Galloway	0303 333 3000	<a href="http://www.dumgal.gov.uk">www.dumgal.gov.uk</a>
East Ayrshire	01563 576000	<a href="http://www.east-ayrshire.gov.uk">www.east-ayrshire.gov.uk</a>
East Dunbartonshire	08450 454510	<a href="http://www.eastdunbarton.gov.uk">www.eastdunbarton.gov.uk</a>
East Lothian	01620 827827	<a href="http://www.eastlothian.gov.uk">www.eastlothian.gov.uk</a>
East Renfrewshire	0141 5773001	<a href="http://www.eastrenfrewshire.gov.uk">www.eastrenfrewshire.gov.uk</a>
Falkirk	01324 506070	<a href="http://www.falkirk.gov.uk">www.falkirk.gov.uk</a>
Fife	08451 550000	<a href="http://www.fife.gov.uk">www.fife.gov.uk</a>
Highland	01463 702000	<a href="http://www.highland.gov.uk">www.highland.gov.uk</a>
Inverclyde	01475 717171	<a href="http://www.inverclyde.gov.uk">www.inverclyde.gov.uk</a>
Midlothian	0131 2707500	<a href="http://www.midlothian.gov.uk">www.midlothian.gov.uk</a>
Moray	01343 543451	<a href="http://www.moray.gov.uk">www.moray.gov.uk</a>
North Ayrshire	0845 6030590	<a href="http://www.north-ayrshire.gov.uk">www.north-ayrshire.gov.uk</a>
North Lanarkshire	01698 403200	<a href="http://www.northlan.gov.uk">www.northlan.gov.uk</a>
Orkney Islands Council	01856 873535	<a href="http://www.orkney.gov.uk">www.orkney.gov.uk</a>
Perthshire & Kinross	01738 475000	<a href="http://www.pkc.gov.uk">www.pkc.gov.uk</a>
Renfrewshire	0141 8425000	<a href="http://www.renfrewshire.gov.uk">www.renfrewshire.gov.uk</a>
Shetland Islands Council	01595 693535	<a href="http://www.shetland.gov.uk">www.shetland.gov.uk</a>
South Ayrshire	01292 612000	<a href="http://www.south-ayrshire.gov.uk">www.south-ayrshire.gov.uk</a>
South Lanarkshire	08457 406080	<a href="http://www.southlanarkshire.gov.uk">www.southlanarkshire.gov.uk</a>
Stirling	0845 2777000	<a href="http://www.stirling.gov.uk">www.stirling.gov.uk</a>
West Dunbartonshire	01389 737000	<a href="http://www.west-dunbarton.gov.uk">www.west-dunbarton.gov.uk</a>
West Lothian	01506 775000	<a href="http://www.westlothian.gov.uk">www.westlothian.gov.uk</a>
Western Isles	01851 703773	<a href="http://www.w-isles.gov.uk">www.w-isles.gov.uk</a>



## PRIVATE RENTING

The Scottish Executive website [www.betterrentingscotland.com](http://www.betterrentingscotland.com),

gives advice for landlords and tenants on all aspects of private renting.

## HOUSING ASSOCIATIONS

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

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

## HAIG HOMES

Haig Homes has family sized property in Edinburgh and Glasgow which it only lets to people who are leaving or have left the Services. Applicants also need to be in housing need.

Contact Haig Homes at Alan Dobson House, Green Lane, Morden, Surrey SM4 5NS

Tel: 020 8685 5777 or go onto their website [www.haighomes.org.uk](http://www.haighomes.org.uk).



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

## HOUSING ASSOCIATIONS

### Grampian Housing Association

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

### Langstane Housing Association

680 King Street  
Aberdeen AB24 1SL  
Tel: 01224 423000

### Castlehill Housing Association

4 Carden Place  
Aberdeen AB10 1UT  
Tel: 01224 625822

### Margaret Blackwood Housing Association

Craigievar House  
77 Craigmount Brae  
Edinburgh EH12 8XF  
Tel: 0131 3177294

### Link Housing Association

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

### Cairn Housing Association

22 York Place  
Edinburgh EH1 3EP  
Tel: 0131 556 4415

### Horizon Housing Association

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

### Key Housing Association

Savoy Tower  
77 Renfrew Street  
Glasgow G2 3BZ  
Tel: 0141 3326672

### Hillcrest Housing Association

4 South Ward Road  
Dundee DD1 1PN  
Tel: 01382 224083

### Servite Housing Association

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



## Make your dream home a reality with Orbit HomeBuy Agency... the largest HomeBuy Agent in England!

Orbit HomeBuy Agency act as the one stop shop for the full range of HomeBuy low-cost home ownership products.

### If you live in the following areas:

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

### These HomeBuy products may be available to you:

- New Build HomeBuy
- First Time Buyers' Initiative
- HomeBuy Direct
- Intermediate Rent
- Rent to HomeBuy
- Resales
- Social HomeBuy
- Home Ownership for People with Long-term Disabilities (HOLD)

To make your dream home a reality, call us on **03458 50 20 50** or visit [www.orbithomebuyagents.co.uk](http://www.orbithomebuyagents.co.uk)

**Just think – you could soon be living in that home you thought was out of reach!**







# BUYING A HOUSE ON-LINE?

**Buying 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.

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](http://www.reallymoving.com)  
[www.houseweb.com](http://www.houseweb.com)  
[www.smartestates.com](http://www.smartestates.com)  
[www.homes-on-line.co.uk](http://www.homes-on-line.co.uk)  
[www.movelocation.com](http://www.movelocation.com)  
[www.propertyfinder.com](http://www.propertyfinder.com)  
[www.homesalez.com](http://www.homesalez.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.goodmigrations.co.uk](http://www.goodmigrations.co.uk)  
[www.homemovers.co.uk](http://www.homemovers.co.uk)  
[www.home.co.uk](http://www.home.co.uk)  
[www.rightmove.co.uk](http://www.rightmove.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.housesforsaleguide.com](http://www.housesforsaleguide.com)  
[www.primelocation.com](http://www.primelocation.com)  
[www.teamprop.co.uk](http://www.teamprop.co.uk)  
[www.linkprop.co.uk](http://www.linkprop.co.uk)  
[www.home-sale.co.uk](http://www.home-sale.co.uk)  
[www.propertyfile.co.uk](http://www.propertyfile.co.uk)  
[www.propertylive.co.uk](http://www.propertylive.co.uk)  
[www.ukpropertyshop.com](http://www.ukpropertyshop.com)  
[www.homes-uk.co.uk](http://www.homes-uk.co.uk)

## **Lender Web Sites**

[www.abbey.com](http://www.abbey.com)  
[www.alliance-leicester.co.uk](http://www.alliance-leicester.co.uk)  
[www.directline.com](http://www.directline.com)  
[www.egg.com](http://www.egg.com)  
[www.firstdirect.com](http://www.firstdirect.com)  
[www.if.com](http://www.if.com)  
[www.sainsburysbank.co.uk](http://www.sainsburysbank.co.uk)  
[www.virginone.co.uk](http://www.virginone.co.uk)  
[www.woolwich.co.uk](http://www.woolwich.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.

## **Mortgage Brokers/Advisers**

**Abacus Ltd,**  
Tel: +44 (0)845 257 1515  
abacus@abacuscover.com

**Blue Force Services Ltd**  
+44 (0)1206 560200  
info@blueforces.co.uk

**Pearson Independent Advisers**  
+44 (0)1793 771142  
rosthomson@pearsonia.co.uk

**Stone Financial Consultants Ltd**  
+44 (0)151 928 3598  
info@stone-finance.com

**Victory Financial Services**  
+44 (0)23 927 26107  
victoryfinance@btconnect.com

## **[www.unbiased.co.uk](http://www.unbiased.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.**

Supporting independent living for our ex-Service  
community

## Leaving The Forces?

## Need Accommodation?

**SVR has fully catered, single en-suite rooms with excellent facilities.**



**We have rooms available now for ex-service men and women of any age with any length of service. There is no minimum or maximum length of stay and you are sure of a warm welcome.**

**ROSENDAL 3 Victoria  
Road, Broughty Ferry,  
Dundee,  
DD5 1BE**

**WHITEFOORD HOUSE 53  
Canongate, Edinburgh  
EH8 8BS**



**For further  
information about  
either of these  
residences please  
call :**

**0131 556 0091 or  
visit our website at  
[www.svronline.org](http://www.svronline.org)**

**SVR is a registered Charity  
No. SC015260**

# HOUSING SUPPORT, ADVICE AND STANDARDS TEAM

This Guide to Housing Options in Scotland, gives information about provision of housing from local authorities and housing associations and provision for special needs groups.

A number of local authorities have developed local versions of the guide, giving detailed local information on housing options in the public and private sectors from each authority. Information includes housing for people with disabilities. The guides that are currently live are linked below. Others will be put online as they are developed.

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/nationalstandards/housingoptions1>

Housing support services help people to live as independently as possible in the community. They can either be provided in your own home or in accommodation such as sheltered housing or a hostel for homeless people.



Housing support services help people manage their home in different ways. These include assistance to claim welfare benefits, fill in forms, manage a household budget, keep safe and secure, get help from other specialist services, obtain furniture and furnishings, and help with shopping and housework. The type of support

that is provided will aim to meet the specific needs of an individual person.

The Scottish Government is responsible for overall housing support services policy and runs **The House Key**, a website that offers practical help for service users and practitioners by listing services, what they do, who they are for, and how to get them.

This section will in future contain details of housing support policy and other information including national reporting and the outcomes framework.

Following an **agreement** between the Scottish Government and **COSLA** that substantially reduces the number of separate funding streams to local government, funding for housing support services has now been absorbed into the main **local government settlement**.

If you require any further information, please contact the team at [housingsupport@scotland.gsi.gov.uk](mailto:housingsupport@scotland.gsi.gov.uk).

The Scottish Government has also set up an Armed Forces and Veterans Team to deal with general issues for Armed Forces veterans in Scotland. As yet, there is no e-mail address for this team but you may wish to contact Alister Murphy on 0131 244 2086 with any enquiries. You can also find out more about the work the section undertakes using the link below.

<http://www.scotland.gov.uk/Topics/People/Social-Inclusion/veterans>

## Veterans Scotland

In Scotland, housing and accommodation for Veterans and their dependants is provided by a number of independent charitable organisations.

All of these organisations are members of Veterans Scotland and they work together to provide the best possible service to Veterans and their dependants. Properties range from hostel accommodation for single people to fully

adapted houses for disabled Veterans. For more information:



Call 0131 550 1595

Visit – [www.veteransscotland.org.uk](http://www.veteransscotland.org.uk)

Email: [enquiries@veteransscotland.org.uk](mailto:enquiries@veteransscotland.org.uk)



## SPACES

Single Persons Accommodation Centre  
for the Ex Services

# Don't be left out in the cold

## Single Service Leavers who require help to find accommodation

**Contact:**  
Catterick Military: (9)47312940 Catterick Civilian: 01748 833797 / 872940  
email: [spaces@echg.org.uk](mailto:spaces@echg.org.uk) [www.spaces.org.uk](http://www.spaces.org.uk)

SPACES can help you find permanent housing, or they can refer you to either The Galleries in Richmond, North Yorkshire or Mike Jackson House, Aldershot. Both provide temporary accommodation for single Service leavers in modern, fully furnished, self-contained flats, with support staff on site.

For further details please contact the SPACES office.  
Quoting Ref: HM08

Building 2, RRC  
31 Adams Road  
Catterick Garrison  
North Yorkshire  
DL9 3AY





# HOUSING prices

HOUSING  
matters

Source:

www.lloydsbankinggroup.com

United Kingdom  
Average Price: £165,528 Monthly Change: 1.2%, Annual Change -4.7%

## 1 Scotland

Average Price: £125,418  
Quarterly Change: +5.3%  
Annual Change: -6.3%

## 2 Northern Ireland

Average Price: £151,229  
Quarterly Change: -0.7%  
Annual Change: -12.2%

## 3 The North

Average Price: £126,679  
Quarterly Change: +1.2%  
Annual Change: -7.6%

## 4 Yorkshire and The Humber

Average Price: £118,410  
Quarterly Change: -0.0%  
Annual Change: -7.9%

## 5 The North West

Average Price: £128,490  
Quarterly Change: +5.9%  
Annual Change: -6.3%

## 6 The East Midlands

Average Price: £133,887  
Quarterly Change: -0.1%  
Annual Change: -8.5%

## 7 The West Midlands

Average Price: £150,746  
Quarterly Change: +3.4%  
Annual Change: -7.5%

## 8 Wales

Average Price: £133,442  
Quarterly Change: +3.5%  
Annual Change: -3.3%

## 9 East Anglia

Average Price: £154,646  
Quarterly Change: +7.8%  
Annual Change: -8.7%

## 10 Greater London

Average Price: £245,764  
Quarterly Change: +3.0%  
Annual Change: -7.9%

## 11 The South West

Average Price: £176,404  
Quarterly Change: +3.9%  
Annual Change: -5.0%

## 12 The South East

Average Price: £217,109  
Quarterly Change: +4.1%  
Annual Change: -5.4%

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

"House prices increased by 1.2% in October, marking the fourth consecutive monthly increase. Nationally, house prices have risen by 2.9% since the end of 2008. They are now 7.1% higher than six months ago when prices reached a trough in April.

Demand for houses has risen in recent months due to the very low level of interest rates, the decline in property prices since the summer of 2007 and a pick-up in consumer confidence on the back of better economic news. Higher demand has combined with a low level of properties available for sale to result in rising house prices over the past few months.

There are some indications that more people are deciding to put their homes on the market, encouraged by the recent improvement in market conditions. A continuation of this trend could help to improve the balance between supply and demand, curbing the strength of the stimulus to house prices resulting from the current imbalance."



# MORTGAGE best buys

Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
Northern Rock Via brokers	3.65%	Fixed until 01/01/12	70%	£595	4% until 01/01/12	FP
Northern Rock Via brokers	4.39%	Fixed until 01/01/13	70%	£995	4% until 01/01/13	FP
Northern Rock 0845 6050500	4.99%	Fixed until 01/01/15	70%	£995	4% until 01/01/15	FNR
<b>Discounts</b>						
HSBC 0800 494999	2.99%	0.95% discount for 2 years	75%	£0	2% reducing to 1% of loan for 2 years	LV
Co-Op	3.24%	1.00% discount 31/01/13	75%	£995	3% until 31/01/13	FR
ING Direct 0800 032 8822	3.50%	Variable rate	75%	£695	None	R
<b>Flexible</b>						
L&C Exclusive 0800 373300	2.49%	Base + 1.99 % until 2 years	70%	£1,995	2% for 2 years	FLV
Northern Rock Via brokers	3.65%	Fixed until 01/01/12	70%	£595	4% until 01/01/12	FP
First Direct 0800 242424	2.79%	Base + 2.29% for term	60%	£999	None	LO
<b>Trackers</b>						
L&C Exclusive 0800 373300	2.49%	Base + 1.99 % until 2 years	70%	£1,995	2% for 2 years	FLV
HSBC 0800 494999	2.74%	Base + 2.24% for term	60%	£999	None	L

Key: F = Flexible. L = Free basic legal work for remortgages. N = £595 fee for Purchase. O = Offset facility. P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation.

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

# SALES LIST OF FORMER MARRIED QUARTERS

DECEMBER 2009



HOUSING  
matters

## 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 homebuying and mortgages.

www.belvoirlettings.com  
www.estateagent.co.uk  
www.findaproproperty.com  
www.fish4homes.co.uk  
www.hol365.com  
www.home.co.uk  
www.home-sale.co.uk  
www.linkprop.co.uk  
www.naea.co.uk  
www.new-homes.co.uk  
www.primelocation.com  
www.propertybroker.co.uk  
www.propertyfinder.co.uk  
www.reallymoving.com  
www.rightmove.co.uk

## USEFUL BROKER WEBSITES

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

www.charcol.co.uk  
www.moneysupermarket.com  
www.mortgage-next.com  
www.spf.co.uk  
www.tylerrmm.com  
www.virginmoney.com

Location	Home Types	Prices from	Incentives/Concessions	For more information contact
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	2 bedroom flats 2, 3 & 4 bedroom houses currently released for sale	<b>£74,950 for a 2 bed flat</b> <b>£99,950 for a 2 bed terrace house</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	7 bedroom house 8 bedroom house	<b>Guide price from £450,000</b>	N/A	Sales office information as above.
<b>Harcourt Road,</b> Bushey, Hertfordshire	4 bedroom houses	<b>£365,000</b>	N/A	Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, HA7 4DU, please call <b>020 8954 6111</b> or email <a href="mailto:stanmore.sales@anscombes.co.uk">stanmore.sales@anscombes.co.uk</a>
<b>Annington Ridge</b> Horrabridge, Devon	3 bedroom houses	<b>£142,950</b>	N/A	Contact Annington's appointed agents; Fox & Son, 28 Mannamead Road, Plymouth, PL4 7AA, please call <b>01752 662777</b> or email <a href="mailto:mutleyplain@sequencehome.co.uk">mutleyplain@sequencehome.co.uk</a> or alternatively Miller & Son, 2 Drake Road, Tavistock, PL19 0AU, please call <b>01822 617243</b> or email <a href="mailto:tavistock@millerson.com">tavistock@millerson.com</a>
<b>Franks Avenue,</b> Hereford, Herefordshire	3 bedroom house	<b>£109,950</b>	L/S	Annington's appointed agents; Flint & Cook 4 King Street, Hereford, HR4 9BW, please call <b>01432 355455</b>
<b>Teal Road</b> Coningsby, Tattershall	2 bedroom houses	<b>£62,950</b>	L/S	Annington's appointed agents: W H Brown, 14 Wide Bargate, Boston, Lincs PE21 6RH, please call <b>01205 351010</b>
<b>Lancaster Square</b> Lyneham, Wiltshire	2 bedroom house	<b>£154,950</b>	N/A	Annington's appointed agents: Allen & Harris, 17 High Street, Calne, Wiltshire SN11 0BS please call <b>01249 814681</b>

AVAILABLE NOW

COMING SOON!		
Graham Road, Redruth, Cornwall	3 bedroom houses with garages or allocated parking	Mid-Jan 2010

Detailed information such as starting prices and incentives being offered will only become available approximately 2/3 weeks prior to the launch date shown above.

**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).

To register your interest in any one of these sites, please telephone **freephone: 0800 358 1118** (UK only) or **020 7960 7518** or visit our website: [www.annington.co.uk](http://www.annington.co.uk).

All sales launch dates are provisional and may be altered nearer the time. All information is correct at time of going to press – November 2009.

# SURPLUS PROPERTY LIST - SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>FIFE</b>				
LEUCHARS Warwick Close Various Addresses	Variety of house types	Residential	Murray Donald Drummond Cook LLP, 8 Main Street Leuchars KY16 0HN Tel: 01334 838421	Phased Marketing Underway
<b>EDINBURGH &amp; LOTHIAN</b>				
EDINBURGH 18 & 21 North Gyle Drive	4 x bedroom Detached Houses with garage and garden	Residential	Morton Fraser, 30/31 Queen Street, Edinburgh EH2 1JX Tel: 0131 247 1000 Fax: 0131 247 1003	On Market
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bed Terraced Houses	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian, EH26 8AD Tel: 01968 677294	Phased Marketing Underway
<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 226 4200 Fax: 0141 226 4212	On Market
<b>ORKNEY &amp; SHETLAND</b>				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of semi-detached properties	Residential	Dowle, Smith & Rutherford, 113a Commercial Street Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

## HOUSING, THE OPTIONS!

### ONE DAY HOUSING BRIEFINGS 2010

Joint Service Housing Advice Office



#### SPRING 2010

13 Jan RRC Tidworth  
20 Jan RRC London  
27 Jan RRC Aldershot  
2 Feb RRC Portsmouth  
4 Feb RRC Plymouth  
10 Feb RRC Rosyth  
23 Feb RRC Catterick  
25 Feb RRC Cottesmore  
2 Mar Colchester#  
11 Mar RRC Northern Ireland  
23 Mar Germany  
24 Mar Germany  
25 Mar Germany

#### SUMMER 2010

14 Apr RRC Tidworth  
21 Apr RRC Aldershot  
28 Apr Gibraltar  
12 May RRC London  
18 May RRC Portsmouth  
20 May RRC Plymouth  
08 Jun Germany  
09 Jun Germany  
10 Jun Germany  
16 Jun RRC Tidworth  
23 Jun Lossiemouth\*  
28/30 Jun Cyprus  
1 Jul Cyprus  
13 Jul RRC Catterick  
15 Jul RRC Cottesmore  
20 Jul Colchester#  
29 Jul RRC Northern Ireland

#### AUTUMN 2010

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

All courses will start at 0900 unless otherwise notified

# applications to IERO 18 AEC Colchester

\* applications to RRC Rosyth

^ applications to UK JSU

Tel: 003265445234

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

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



**Personal  
Relationships  
Support to  
Families  
Health Worries**

**Army Welfare Service**  
- the welfare co-ordinators

We are here to help if you need us

Civil: 01722 436569

Mil: 94331 2569

Email: [awis@hqland.army.mod.uk](mailto:awis@hqland.army.mod.uk)



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

# a fresh start for 2010 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. We offer special discounts and launch offers on selected sites to Servicemen and Servicewomen.

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 01/10