

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



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October 2011



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HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

One of my last tasks before going on summer leave is to write my October editorial for Housing Matters. When writing my editorial each month one concern I do have is that I do not produce something that would not be horribly out of date before you got to read it. So this month I have opted for a spot of publicity for the office.

Many of you will have seen the Housing Options briefings advertised in the back of the magazine. While we say it in small print, it is worth using this space to confirm that the Housing Options one day briefings are open to any Service personnel considering their civilian housing – while the briefings are run predominantly in the Regional Resettlement centres in the UK you do not have to be about to leave. In honesty you are likely to get more benefit from attending the briefing earlier on in your career than leaving it till the last minute. Likewise you do not have to be serving in the UK we run the briefings in Germany and this autumn we shall be visiting Cyprus. Get your applications to attend in as soon as you can. For those of you who are facing unexpected redundancy we understand the position that you are now in and will do our utmost to help you address your housing situation. To increase your accessibility we have added nine additional “Housing, the Options” dates to this autumn’s programme. Now you should find it even easier to meet us in person and get that much needed advice.

For those of you who have been experiencing difficulty when you approach a local council or housing association please come and talk to us. We can often resolve issues by courteous intervention and by reminding councils of their legal duties. Of course we sometimes find Service personnel have unrealistic expectations, and if necessary we will remind you to.

This month’s themes are Buying at Auction, Estate Agents and charities. I hope you find the articles this month interesting and helpful to you. If you would like further information or advice on any of the articles featured in Housing Matters magazine then please do not hesitate to contact my housing team.

On a final note, we have some great news within JSHAO. On the 22 August we welcomed Flight Sergeant Neil Rowlands to the organisation as our Office Manager and a much needed permanent addition to our presentation team.

James Turner



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Regulars

MoD news
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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	8925
Philip Arundel	Senior Housing Advisor	8004
Flight Sergeant Neil Rowlands	Office Manager	5808
Andrea Emmens	Housing Advisor	5807
Vacant	Housing Advisor	8925
Christine Hodges	MOD Referrals	8925
Natalie Dew	Asst Housing Advisor	8925

Fax: 8068
Email address: LF-JSHAO-Mailbox@mod.uk
Website: www.mod.uk/jshao

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

A GUIDE to Buying at Auction



If picking up a bargain really gets your juices flowing, then buying a property at auction may be just the thing to send the adrenalin coursing through your veins...

There's no guarantee that you'll make a killing, of course, but set about it the right way and, who knows, you could well end up with cut price home, or a nice little earner which will turn a healthy profit once it's been fully refurbished.

But tread carefully) Buying auction property is a rather different proposition to buying in the usual 'by private treaty' method. Once the hammer comes down, that's it: the deal is done and there's no backing out. You will be asked to sign a contract there and then, cough up a ten per cent deposit and complete within 28 days of signing.

<http://www.findaproperty.com/index.aspx?edid=07&salerent=0>

So before you sally forth with a full repertoire of twitches, nose rubs, and sly winks, all carefully practised in front of a full sized mirror, you'll need to get your act together and collect all of the relevant information on the auction properties you hope to bid for.

<http://www.eigroup.co.uk/>

Local searches, a survey, and finance will all need to be sorted out in advance, so if you have a property in mind instruct your surveyor and

solicitor and consult with your lender. You will also need to be clear about how high you are willing to go and fix a price limit which will not be exceeded. Only then can you think about turning up to bid.

Prices Of Auctions Property

Information on the properties is provided by the auction houses, who produce a catalogue 3-4 weeks before the property auction with price guides and details of what's about to come under the hammer.

Some come with the legend 'unless sold prior' appended to the details, which means that the owner will sell before the auction if a good enough offer is made. But according to Chris McHugh of McHugh & Co. "9 out of 10 properties will go under the hammer rather than in advance of the auction".

As for the price guide, this is a conservative estimate which will usually be exceeded. "There's also a reserve price," says Chris McHugh, "agreed between the vendor and the auctioneer. Again the price achieved is usually well beyond the reserve. To give an example: at our last auction a two bed flat in Baker Street had a reserve of £150,000 but went for £197,500".

<http://www.findaproperty.com/shortlistagents.aspx?edid=07&salerent=0>

If the reserve is not reached the property is withdrawn, but if you are among the last bidders on a withdrawn property it is possible to approach the agent with a price and see if the vendor will accept the offer.

Surveys and Searches on Auctions Property

Having perused the catalogue and decided what takes your fancy you must then arrange to view the property and have a survey done. Many auction properties, as John Weatherall of Andrews & Robertson points out, "are un-modernised or need refurbishment so it's definitely a good idea to get a professional to cast a skilled eye over prospective purchases."

The auction house will provide a seller's pack with all of the details that your solicitor will need, usually for a fee of around £10. Once you've got that little lot together you're in a position to take on all comers. But remember: if you are outbid for the property you don't just lose the house, you also forfeit the cost of the survey as well as the solicitor's fees.

Bidding on Auctions Property

Auction houses generally give the hammer a good going over six or seven times a year. Most take place in hotels or similar establishments and they can attract quite a crowd. Expect anything from 200-600 to show up.

Bidding in such an environment is not for the fainthearted and can be a nerve-racking process, so if you're new to the business it's definitely a good idea to attend a couple of property auctions and see how it's done.

And if you still don't fancy it you can always get your solicitor to come along and bid for you. Alternatively, you can choose to remain out of sight and bid over the phone. You can also bid online at some houses auctions.

But whether you take the plunge yourself or use a professional, there is one simple, golden rule: fix a limit in advance and stay within it. Auctioneers are paid to get the best price and proceed accordingly, but a cool head and a clear limit will ensure that you don't get drawn in by the excitement.

Finance for Auction Properties

If you are successful with your bid you are contractually obliged to complete the deal and you must have that 10 per cent up front. It is, therefore, essential to have the finance sorted out in advance.

"House auctions," says John Weatherall, "are not for the 95% mortgage brigade. Because many auction properties need attention, rewiring, a new roof, the plumbing sorted out, and the building society will probably want you to have the cash to pay for the refurbishment. Most owner occupiers are second or third time buyers with something to spare from a previous sale."

It's perhaps for this reason that most who buy property at auctions are professional investors, house builders & developers and the like, but as the benefits become a matter of public knowledge more and more owner occupiers are getting in on the action.

<http://www.findanewhome.com/property-developers.fap>

And who can blame them: the bargains are there to be had and the buzz and drama can be addictive. Provided you're careful, getting hammered makes a good deal of sense, and knocking down house may well be the best chance you have to build up a property portfolio or take that next step up the ladder.



Source: <http://www.findaproperty.com>



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The vast majority of vendors with a property to sell in the UK use an estate agent to market their property. Choosing an effective and good quality estate agent who can manage the buying & selling process on your behalf brings a huge range of benefits. Individual choice is important and you may find it preferable to give with a friend or relatives recommendation, someone who has successfully used that particular agent before.

Here are just some of the advantages of instructing an estate agent:

- Your home will be appraised by an estate agent who can advise you about local market conditions and provide an accurate assessment of the correct marketing price.
- Estate agents employ specialist trained staff, and are often open for extended hours throughout the week and at weekends.
- An estate agent can make arrangements for you to obtain an Energy Performance Certificate, which is a legal requirement for every home put on the market.
- Estate agents can erect a 'For Sale' board to raise awareness of your property.
- Estate agents can present your property to its fullest potential online, using floor plans, brochures, virtual tours and other marketing tools.

- You can access a number of other important services through estate agents such as financial advice, conveyancing and other home moving products and help.
- Only estate agents can advertise your property for sale to local, national and international buyers on websites, ensuring your home is seen more by potential buyers.
- Estate agents can advertise your property in other local media where this is appropriate.
- Estate agents have a register of buyers who are looking for property locally.

Selecting an estate agent

- Use an estate agent who has been recommended to you personally or an estate agent who you have used previously.
- Remember, the fee isn't the most important factor in choosing an estate agent. A good estate agent will give you great service, keep

you informed throughout the process and negotiate the best deal on your behalf.

- Ask what marketing your estate agent will do on your behalf. You can find out more about what an estate agent can do for you below.

Here are just some of the benefits of instructing an estate agent to sell your property:

- Estate agents can advertise your property to a large audience around the UK – millions of local and national home movers visit websites every month.
- Estate agents can display photographs to give buyers the best view of your property.
- Estate agents can give you exclusive personalised reports on the **interest being shown in your property**, ensuring that your estate agent can keep you informed every step of the way.

Useful websites about estate agents

There are a number of professionally recognised bodies for estate agents in the UK. Here are some which you may find useful if you want to know more about best practice in the estate agency industry:

- The majority of estate agents are members of the Ombudsman Scheme for Estate Agents (OEA), an independent body set up to protect consumers. As of August 1st 2007, all residential estate agents in England and Wales who are marketing homes are required by law to be registered with the OEA for certain aspects of their business. <http://www.oea.co.uk/>
- The National Association of Estate Agents is a large professional body for estate agents. <http://www.naea.co.uk/>
- Many estate agents are also members of The Royal Institution of Chartered Surveyors. <http://www.rics.org/>

Lettings agents

Most landlords with a property to rent in the UK use a lettings agent to market their property. Choosing a good lettings agent who

can manage the renting process on your behalf is essential. Here are just some of the benefits of instructing a lettings agent:

- Your home will be valued by a lettings agent who can tell you what your property is worth.
- Lettings agents can provide you with a To Let board.
- Lettings agents can advertise your property in local papers to reach local tenants.
- You can access a number of other important services through lettings agents such as rent protection or landlords insurance.
- Lettings agents can advertise your property for sale to local and national tenants by advertising on websites.
- Lettings agents can present your property to its fullest potential.

Selecting a lettings agent

- Use a lettings agent who has been recommended to you personally or a lettings agent who you have used previously.

- Remember, the fee isn't the most important factor in choosing a lettings agent. A good lettings agent will give you great service, keep you informed throughout the process and manage your rental property professionally
- Ask what marketing your lettings agent will do on your behalf.

The benefits of instructing a lettings agent are similar to those of instructing an estate agent.

Useful websites about lettings agents

There are a number of professionally recognised bodies for lettings agents in the UK. Here are some which you may find useful if you want to know more about best practice in the lettings agency industry:

- The Association of Lettings Agents is the largest professional body for lettings agents. <http://www.arla.co.uk/>
- The National Landlords Association is the largest private residential landlords organisation with members nationwide. <http://www.landlords.org.uk/>



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THE MOD Referral Scheme

Since late July 2011, JSHAO have been able to secure full-time staff to administer this post. This has resulted in several positive improvements and some successful placements into properties for applicants who submitted applications to JSHAO as they were experiencing great difficulty in getting onto other Social Housing providers Housing Needs Registers.

JSHAO are now actively campaigning Housing Associations with a view to increasing the number of nomination rights that are available to the MOD from the various Housing Associations. This has already resulted in both raising the number of nominations from existing providers as well as adding new providers who now need to provide allocations to MOD personnel since the removal of the governments Key Worker status earlier this year.

Removing the Key Worker Status has had the positive benefit to MOD ex service personnel in that Housing Associations who received some government funding to build property have a commitment to provide housing nominations to priority status workers; MOD veterans retain this Priority Status for twelve months following their discharge

So if you are looking for Social Housing from Housing Associations, then there is a twelve month window of opportunity from your last day of service. Ring the JSHAO for more information and advice on MOD Referral Nominations. Mrs Chris Hodges will be pleased to give you more Information. 01980 61 8925.



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THE MOD Referral Scheme

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

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

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

OCT FOCUS: APPROACHING HOMELESSNESS

Service Accommodation and Irregular Occupancy

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

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

If you remain in your property after this time, you will become an **Irregular Occupant** and will be required to pay Damage for Trespass charges (called Violent Profits in Scotland). For assistance with these charges, contact your Local Authority or the Department for Work and Pensions to discuss Housing Benefit.

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

may argue that you have made yourself intentionally homeless.

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

Applying as Homeless

You can make a homelessness application up to 28 days before the date on which you lose your entitlement to occupy your Service Accommodation.

You need to apply to the council's Homeless Department, and can do so in writing. To help, use the template letter available to download from the homelessness section of our website: www.mod.uk/jshao.

Local Connection

You do not have to apply to the local

authority you currently live in, as **any council must accept a homelessness application and make an assessment.** However, afterwards you may be referred to another council if you have no local connection with the area for which you have initially applied.

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

The Homelessness Interview

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

You will need to provide as much information as possible in support of your application, and take it with you to the interview. Important documentation and information includes:

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



- o Details of social workers or support workers, if applicable
- o Any other information which you feel is relevant to your housing situation

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

Are you eligible for assistance?

Are you in priority need?

Are you intentionally homeless?

The Council's Decision

Following the interview, the local

authority has 30 days to inform you in writing of the decision it has made.

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

If you are accepted as Statutory Homeless, the local authority has a legal responsibility to help you find suitable accommodation. This may be a council or Housing Association property, assistance with a Rent Deposit Scheme for private sector renting, or temporary accommodation until one of the above is found.

Here to help
Joint Service Housing Advice Office
 Telephone 01980 618925 to speak to a Housing Advisor, website: www.mod.uk/jshao

Single Persons Accommodation Centre for the Ex-Services (SPACES)
 Telephone: 01748 833797, website: www.spaces.org.uk

Shelter
 Helpline: 0808 800 4444, website: www.shelter.org.uk

Citizens Advice Bureau
 Search for your local CAB online: www.citizensadvice.org.uk

The Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help
 Housing Advisory Service: 02074 639398, website: www.ssafa.org.uk

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Homelessness

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Contact your local Legion County Office or Legionline on 8457 725 725 info@britishlegion.org.uk

Property Repair Loan Scheme

Even the smallest of properties need essential repairs or renovation to keep them maintained. If you are living on a restricted budget, such as a pension or a disability allowance, finding the extra funds needed to carry out vital work can become a huge problem. We can help with this.

Through our national network of trained Caseworkers, The Royal British Legion is working jointly with SSAFA Forces Help on a Prison In-Reach programme. Together, we can offer advice and practical support to ex-Service people who are serving a prison sentence and their immediate dependants.



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

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

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

Get on the property ladder and secure your future!

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



Typical example:

Semi-detached house in Gloucester with a garage.

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

General public price	£194,995	
Exclusive Forces price	£155,996	[80% FirstBuy* price]
5% Forces discount	£7,800	
5% client deposit	£7,800	[could be LSAP]
Balance	£136,497	

EXCLUSIVE TO BRITISH FORCES!

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

Less than 5 years to serve?

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

Important information

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

Visit our website now to view a selection at 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



FIRSTBUY: A FORCE TO BE RECKONED WITH FOR MILITARY BUYERS

Military personnel will be amongst the first to benefit

Forces Property Direct is urging members of the Armed Forces to register their interest in the Government's FirstBuy initiative following the announcement that military personnel have been given top priority for housing help and will be amongst the first to benefit from the Government scheme.

Forces buyers wanting to take advantage of the scheme are being reminded that they need to register their interest now to avoid disappointment as more than 2,000 prospective buyers have already registered their interest in the scheme at www.fpdirect.uk.com

Steve Matthews, Managing director for Forces Property Direct, says: "It's important that we pull out all the stops to give our Armed Forces a helping hand onto the property ladder and it's only right that they are at the top of the list to receive funding.

Forces Property Direct became the largest provider of government funded house purchase for the British Military last year when facilitating purchases for serving personnel and MOD civilians using the Home Buy Direct scheme.

FirstBuy, which was announced in the Chancellor's Budget on 23rd March 2011, is aimed at helping first time buyers onto the property ladder with a smaller mortgage deposit. It is similar to the previous Government's HomeBuy Direct Scheme, of which Persimmon Homes assisted over 2,000 purchasers to buy their first home.

It's good news for Forces personnel serving abroad and based overseas as they have been given exclusive dispensation enabling them to purchase a buy-to-let property through the FirstBuy scheme, a bonus that isn't applicable to civilian homebuyers.*

Military purchasers will be given priority over other interested parties, but for buyers that do not meet the requirements of FirstBuy, which is expected to help over 10,000 families get onto the property ladder, Persimmon Homes

also offers its own Shared Equity Scheme and homes that can be bought through the Kickstart II initiative. Further information can be found at www.fpdirect.uk.com

FirstBuy will work by eligible applicants being offered an equity loan of up to a maximum of 20% of the purchase price (based on the open market value). The registered provider will hold the second charge on the property.

Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings and any deposit where required. Applicants must obtain their conventional mortgage from a Qualified Lending Institution.

After five years there is a fee of 1.75%, which increases annually in line with inflation.

FirstBuy is being delivered by the Homes and Communities Agency, working with housebuilders, as part of its Affordable Homes Programme.

More information on FirstBuy can be found at <http://www.homesandcommunities.co.uk/firstbuy>

or by contacting

Steven Matthews, Forces Property Direct
info@fpdirect.uk.com
0044 (0)7872 157617

- Once an armed forces purchaser is ready to sublet their Persimmon property they should approach their HomeBuy Agent for permission. This will be automatically approved provided they can show evidence of being posted away from home and they pay a £75 administration fee.



HOUSING IN WEST MIDLANDS



LOCAL AUTHORITIES IN WEST MIDLANDS

There are 29 housing authorities in this region – seven in West Midlands, one in Shropshire, nine in Staffordshire, five in Warwickshire, six in Worcestershire and one in Herefordshire. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general housing registers. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

HEREFORDSHIRE (www.herefordshire.gov.uk)

HEREFORDSHIRE 01432 261600

SHROPSHIRE (www.shropshire.gov.uk)

SHROPSHIRE 0345 678 9005

STAFFORDSHIRE (www.staffordshire.gov.uk)

CANNOCK CHASE	01543 462621	EAST STAFFORDSHIRE	01283 508000
LICHFIELD	01543 308000	NEWCASTLE-UNDER-LYME	01782 717717
SOUTH STAFFORDSHIRE	01902 696000	STAFFORD	01785 619000
STAFFORDSHIRE MOORLANDS	0345 6053010	STOKE-ON-TRENT	01782 234567
TAMWORTH	01827 709459		

WEST MIDLANDS (www.wmleadersboard.gov.uk)

BIRMINGHAM	0121 3034125	COVENTRY	024 76834025
DUDLEY	0300 555 2345	SANDWELL	0845 3582200
SOLIHULL	0121 7171515	WALSALL	01922 653405
WOLVERHAMPTON	01902 554747		

WARWICKSHIRE (www.warwickshire.gov.uk)

NORTH WARWICKSHIRE	01827 719314	NUNEATON & BEDWORTH	024 76376406
RUGBY	01788 533837	STRATFORD-ON-AVON	01789 260861/2
WARWICK	01926 456427		

WORCESTERSHIRE (www.worcestershire.whub.org.uk)

BROMSGROVE	01527 557557	MALVERN HILLS	01684 862151
REDDITCH	01527 534069	WORCESTER	01905 722233
WYCHAVON	01386 565020	WYRE FOREST	0800 169 0933

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

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

For more details telephone: 020 8685 5777 or visit www.haighomes.org.uk

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.



AVERAGE HOUSE PRICES IN WEST MIDLANDS SECOND QUARTER 2011

£151,971
Annual Change: +2.8% Quarterly Change: -1.7%
(Figures sourced from www.lloydsbankinggroup.com)

REGIONAL HOMEBUY AGENT

Orbit: ofs@orbit.org.uk
www.orbithomebuyagents.co.uk Telephone: 0345 8502050



WEST MIDLANDS

Herefordshire, Shropshire, Staffordshire, Warwickshire, West Midlands and Worcestershire

Name	Telephone	Counties Covered
Accord	0300 111 7000	Shropshire, W.Midlands & Staffordshire
Anchor Trust	0845 140 2020	All
Bentilee Community Housing	01782 252575	Staffordshire
Beth Johnson HA	01782 219200	Shropshire & Staffordshire
Bromford Carinthia HA	01902 773618	All
English Churches H. G.	0845 112 7722	All
Focus HA	0121 525 3626	W. Midlands
Jephson Homes HA	01926 339 311	Shropshire, W. Midlands, Warwickshire & Worcestershire
Marches HA	01568 610100	Herefordshire, Shropshire & Worcestershire
Midland Area HA	0121 554 8000	W. Midlands
Optima Community Association	0121 687 3111	W. Midlands
Orbit H.A.	0345 8 500 500	W. Midlands, Staffordshire & Warwickshire
Sanctuary HA (Beth Johnson)	0121 525 3131	W. Midlands, Staffordshire, Warwickshire & Worcestershire
Touchstone HA	08459 507200	W. Midlands, Staffs & Warwickshire
William Sutton Trust	0845 217 8601	Staffordshire

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

SVR is a registered Charity No. SC015260

1910-2010

SVR
Scottish
Veterans'
Residences

100 Years



1, 2, 3 & 4 Bedroom Shared Ownership Homes

30% Shares starting from as little as £26,400

For details contact the Astraliving Sales Team:

Tel: 0845 600 1767

Email: astraliving@jjhousing.co.uk

Web: www.jjhousing.co.uk

**Coming Soon
Developments at:**

STOCKPORT

Shared Ownership 1 & 2 bedroom
apartments for shared ownership

Available from early 2012

HOLMFIRTH

Shared Ownership
2, 3 & 4 bedroom houses available
from February 2012



Danum St. Giles
Doncaster



Greenfield Park
Doncaster



Brookfields
Rotherham



Leighton House
New Mills

All properties feature:

- Fitted kitchens & bathrooms
- Central heating
- Allocated parking and garden
- Energy saving features & **much more...**

DONCASTER **Danum St. Giles** – Amersall Road, Scawthorpe, Doncaster DN5 9LQ

SCAWTHORPE 30% shares starting from as little as £33,000* weekly rent £40.70

**represents a 30% share of full market value 2 bedroom house*

TOLL BAR **Greenfields Park** – Askern Road, Toll Bar, Doncaster DN5 0QJ

30% shares available from £30,000 weekly rent £37.02

**represents a 30% share of full market value 2 bedroom house*

ROTHERHAM **Brookfields** – Brookfields Avenue, Swinton S64 8LQ

SWINTON 30% shares available from £40,779 weekly rent £47.60

**represents a 30% share of full market value 3 bedroom house*

DERBYSHIRE **Leighton House** – St George's Road, New Mills, Derbyshire SK22 4JZ

NEW MILLS 30% shares available from £26,400 weekly rent £27.25

**represents a 30% share of full market value 1 bedroom apartment*

TEL 0845 600 1767 to ARRANGE VIEWINGS

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
ABERDEEN Ashwood Circle 23,25,27 & 29	Various 3 x Bedroom Semi-detached Houses with Garage & Garden	Residential	Aberdeen Considine 115 Victoria Street, Dyce, AB21 7AX Tel: 01224 794902	For Sale on Open Market
BODDAM, PETERHEAD 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
Fife				
LEUCHARS 51 Warwick Close	2 x Bedroom End-Terraced Property plus separate garage	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on Open Market
Edinburgh & Lothians				
PENICUIK Belwood Crescent 17 & 19	2 x Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	For Sale on open Market
Ross & Cromarty				
TAIN 6 Culpheasant Drive	5 x Bedroom Detached House with Garage, Gardens & outbuildings	Residential	Details to Follow	Available Soon
Outer Hebrides				
BENBECULA 7 & 8 Tuzo Close	3 x Bedroom Semi-detached Properties with Garage and Gardens	Residential	Details to follow	Available Soon
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
RBS 0800 9173025	2.75%	Fixed until 28/02/13	60%	£699	3% until 28/02/13	R
Chelsea 0800 291291	3.29%	Fixed until 31/12/13	75%	£995	3% of loan until 31/12/13	R
RBS 0800 9173025	3.75%	Fixed until 28/02/16	50%	£699	5% reducing to 1% until 28/02/16	AR
Discounts						
ING Direct 0800 0328822	2.85%	0.65% discount until 30/11/12	70%	£0	1% until 30/11/12	R
HSBC 0800 494999	2.79%	1.15% discount for 2 years	80%	£99	2% for 2 years	L
ING Direct 0800 0328822	3.50%	Variable rate	80%	£695	None	R
Capped Rates						
Co-Op / Britannia 0800 0288288	2.99%	Base + 2.49%, capped at 5.99% until 29/02/16	75%	£999	5% reducing to 1% until 29/02/16	R
Flexible						
First Direct 0800 242424	2.39%	Base + 1.89% for 2 years	65%	£99	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	2.99%	Fixed until 30/11/12	75%	£495	3% until 30/11/12	ORY
First Direct 0800 242424	2.59%	Base + 2.09 % for term	65%	£99	None	LO
Trackers						
First Direct 0800 242424	2.19%	Base + 1.69% for 2 years	65%	£99	None	L
ING Direct 0800 0328822	2.65%	Base + 2.15% for term	75%	£945	None	R

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

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

Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	2 & 3 bedroom homes	£101,950	L/S*	Sales office open Thursday to Monday, 10.30am-5.30pm. Please call 01603 736643 , or email: hautboissales@annington.co.uk . Or contact Annington's appointed agents, W.H. Brown, 5 Bank Plain, Norwich, Norfolk, NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Fen Road Marham, East Anglia	3 bedroom homes	£99,000	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call 01760 721655 or email: swaffham@sequencehome.co.uk
Slessor Close Watton, East Anglia	3 & 4 bedroom homes	£169,950	L/S* E/A*	Annington's appointed agents; William H Brown, Watton, Norfolk IP25 6AB, please call 01953 881951 or email: ann.lusher@sequencehome.co.uk
Venning Road Arborfield	2 bedroom homes	£179,950	L/S*	Annington's appointed agents; Roger Platt, Asda Complex Chalfont Way, Lower Earley, Reading, please call 01189 876767 or email: lowerearley@sequencehome.co.uk
Lamerton Close Bordon, Hampshire	2 & 3 bedroom homes	£104,950	L/S*	Annington's appointed agents; Kingswood Property Services 4 Chalet Hill, Bordon, Hampshire, GU35 0TQ, please call 01420 473 333 or email: sales@kingswoodpropertyservices.co.uk
Park Road Boulmer, Longhoughton	2 & 3 bedroom homes	£97,950	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call 01665 603443 or email: alnwick@your-move.co.uk
Spitfire Row St Eval, Cornwall	2, 3 & 4 bedroom homes	£210,000	L/S*	Annington's appointed agents; Start & Co, 25 Cliff Road, Newquay, Cornwall, TR7 2NE. Please call 01637 875847 or email: sales@starts.co.uk
Lawrence Road Wittering (3 bedroom houses available at Radford Close and Lale Walk)	3 bedroom homes	£114,950	L/S*	Annington's appointed agents; William H Brown, 7-9 Cowgate, Peterborough, PE1 1LR, please call 01733 311022 or email: Peterborough@sequencehome.co.uk
Beaufighter Road Maidstone, Kent	2 & 3 bedroom homes	£155,000	L/S*	Annington's appointed agents; Your Move, 24 King Street, Maidstone, Kent ME14 1DW, please call 01622 671151 or email: maidstone@your-move.co.uk
Martin Close Redruth, Cornwall	3 bedroom homes	£159,950	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth Cornwall, TR15 2RZ, please call 01209 217281 or email: Redruth@Your-Move.co.uk

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

Legal and Survey Fee Incentive (L/S)

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

Estate Agent Fee Paid (E/A)

Annington will pay the buyer's estate agency fees.* (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

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

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

USEFUL PROPERTY WEBSITES

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

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

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.cdvm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

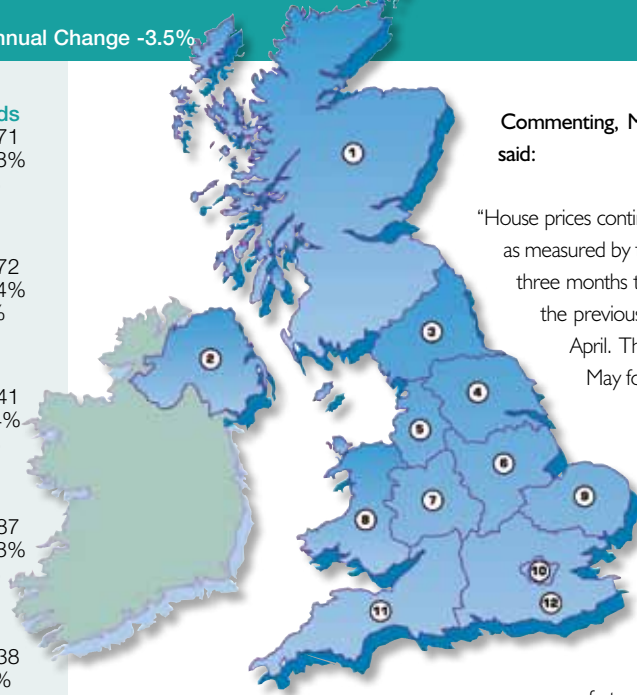
www.virginmoney.com

HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom
Average Price: £162,109 Quarterly Change: -0.5%, Annual Change -3.5%

- | | |
|---|---|
| <p>1 Scotland
Average Price: £119,210
Quarterly Change: +7.1%
Annual Change: -6.3%</p> <p>2 Northern Ireland
Average Price: £115,093
Quarterly Change: -17.4%
Annual Change: -6.4%</p> <p>3 The North
Average Price: £114,069
Quarterly Change: -9.8%
Annual Change: -13.1%</p> <p>4 Yorkshire and The Humber
Average Price: £119,801
Quarterly Change: -4.1%
Annual Change: -3.2%</p> <p>5 The North West
Average Price: £124,276
Quarterly Change: -3.6%
Annual Change: -1.6%</p> <p>6 The East Midlands
Average Price: £136,362
Quarterly Change: -1.9%
Annual Change: -2.3%</p> | <p>7 The West Midlands
Average Price: £151,971
Quarterly Change: +2.8%
Annual Change: -1.7%</p> <p>8 Wales
Average Price: £136,672
Quarterly Change: +2.4%
Annual Change: +0.1%</p> <p>9 East Anglia
Average Price: £156,041
Quarterly Change: -0.4%
Annual Change: -5.7%</p> <p>10 Greater London
Average Price: £255,887
Quarterly Change: +1.8%
Annual Change: -5.6%</p> <p>11 The South West
Average Price: £184,038
Quarterly Change: -1.6%
Annual Change: -1.0%</p> <p>12 The South East
Average Price: £228,770
Quarterly Change: -0.2%
Annual Change: +0.2%</p> |
|---|---|



Commenting, Martin Ellis, housing economist, said:

"House prices continue to drift modestly downwards as measured by the underlying trend. Prices in the three months to May were 1.2% lower than in the previous three months; unchanged from April. There was a 0.1% rise in prices in May following April's 1.4% decline.

"Low earnings growth, higher taxes and relatively high inflation are all putting pressure on household finances. Confidence is also weak as a result of uncertainty about the economic and employment outlook. These factors are probably constraining housing demand and applying some downward pressure on prices.

"Overall, we expect a moderate improvement in the economy during the remainder of 2011, which combined with continuing low interest rates, is likely to support housing demand. This should prevent a further marked fall in prices and help to stabilise property values later in the year."

**CAN THE
POPPY HELP
YOU?**

THE BRITISH
LEGION



Registered Charity No. 215279

You would be surprised at how many people the poppy supports.

Nearly 10.5 million men, women and children are eligible for our help – veterans, those currently serving in the Forces and their dependants.

That's a lot of people. But we're not reaching all of them. They don't know that we could help them sort out a pension that is rightfully theirs. Step in when money's tight to help buy a basic like a cooker. Or help with retraining to get life after the Forces off to a good start.

One in six people is eligible for Poppy Support. It could be you or someone you know.

Tell someone about Poppy Support today.

Call us on 0800 168 202

or visit www.britishlegion.org.uk to find out more.

POPPY SUPPORT

For Service people past and present and their families

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2011

Joint Service Housing Advice Office

Autumn 2011

4 Oct	Catterick	1 Nov	RRC Catterick
12 Oct	RRC Rosyth	3 Nov	RRC Cottesmore
18 Oct	SHAPE	8 Nov	RRC London (Northolt)
19 Oct	Germany – JHQ	10 Nov	Plymouth
20 Oct	Germany – Paderborn	15 Nov	Colchester
25 Oct	Tidworth	16 Nov	RRC Tidworth
27 Oct	Aldershot	22/24 Nov	Cyprus
		29 Nov	Portsmouth
		1 Dec	Aldergrove, Northern Ireland
		6 Dec	Catterick
		8 Dec	Cottesmore
		12 Dec	Tidworth
		14 Dec	Aldershot

All courses will start at 0900 hrs unless otherwise notified

applications to RRC Northolt Admin Team

** applications to RRC Rosyth*

^ applications to UK JSU Tel: 003265445234

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

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

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



Introducing FirstBuy



PAY ONLY 80% NOW

The new scheme primarily aimed at first time buyers and military personnel to help buy a brand new home*

PERSIMMON
I'M
finally able to
buy my first
home



PERSIMMON
I'M
here to help you
through the
process



Picket Twenty

Off London Road, Andover, SP11 6LF
1, 2, 3, 4 and 5 bedroom homes starting
from **£99,960*** with FirstBuy

Call **08444 902122[†]**

Badbury Heights

Gurkha Road, Blandford, DT11 7FL
2 and 3 bedroom homes starting
from **£135,960*** with FirstBuy

Call **08444 902102[†]**

The Hawthorns

Hay Road, Chichester, PO19 8BL
2 and 3 bedroom homes starting
from **£139,960*** with FirstBuy

Call **08444 902132[†]**

Avon Fields

Netheravon Road, Durrington, SP4 8AU
1, 2, 3 and 4 bedroom homes starting
from **£98,360*** with FirstBuy

Call **08443 757202[†]**

The Maltings

Salisbury Road, Shaftesbury, SP7 8BT
2, 3 and 4 bedroom homes starting
from **£119,960*** with FirstBuy

Call **01747 858370[†]**

- The balance of the purchase price is interest- and payment-free for the first five years
- You own all of your home from day one

VISIT OUR WEBSITE WWW.PERSIMMONHOMES.COM



PERSIMMON

Together, we make a home

get a brighter future with annington



visit 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 07/11