

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



*Featured:*

ARMED FORCES HOME  
OWNERSHIP SCHEME (PILOT)  
FIRST-TIME BUYERS  
Affordability



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# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



**W**elcome to the March edition of Housing Matters. I love March, at last the evenings really are drawing out and the spring flowers are in full bloom. I look forward to seeing the rewards of putting the bulbs in the garden last autumn. On a more significant and important issue we are told we are beginning to see the green shoots of economic recovery. While house prices have not

moved significantly there is more activity in the market than there has been for months but some of the lessons of recent months still remain. Lenders are still looking for significant deposits and exemplary records of personal money management.

Is it the right time for you to be thinking about buying your own house? You may have recently seen the announcement about the Armed Forces Home Ownership Scheme. We have this month included some information which at the time of coming to press was available. You will find more detail on the web site [www.afhos.co.uk](http://www.afhos.co.uk) The pilot scheme announced late in January is targeted at those with 4-6 years Service and hence I know a number of you will feel disappointed that you are not eligible. There may however be some equally attractive schemes in the market place. A number of builders are offering commercial shared equity packages and you remain eligible under the Services Key Worker Scheme to apply for the HomeBuy options promoted by the government.

Some of you will still be concerned that now is not yet the right time for you to think about owning your own home. The advice remains the same, save, save and save. If you saved the difference between the amount you currently pay for your Service accommodation and the cost of a mortgage for an average 3 bed house you would soon accumulate a significant amount of cash.

*Bob Cribb*



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# ARMED FORCES HOME OWNERSHIP SCHEME (PILOT)

Since 2008, many serving personnel have been eligible for the Government's range of HomeBuy schemes, providing assistance to rent or buy a home. The Ministry of Defence has been working closely with the Department of Communities and Local Government (DCLG) and the Homes and Communities Agency (HCA) to develop a pilot scheme specifically designed to meet the unique needs of serving personnel. This scheme, the Armed Forces Home Ownership Scheme (Pilot) has now been launched, and the MOD will be providing funding for the next three years, expecting to help at least 250 people to buy their first home.

The scheme will be run by Swaythling Housing Society, part of the Radian Group, who have many years experience in administering schemes such as this, and have worked closely with the Ministry of Defence and the Joint Services Housing Advice Office.

Lindsay Todd, Chief Executive of Radian said, 'We are delighted to be working with the Ministry of Defence to deliver this exciting new scheme. We have a strong track record

in providing affordable homes, and a great deal of experience in successfully delivering Low Cost Home Ownership schemes to keyworkers, including armed forces personnel and others, across the south and south west. We are looking forward to working with the Ministry of Defence to help even more members of the forces across England to buy their first home.'

To be eligible for the scheme, applicants will need between 4 and 6 years service, and be unable to buy a home on their own. If approved, the applicants may be offered a loan of up to £75,000 to top up what they can afford on their own, allowing them to buy a home on the open market like any other buyer.

For example if an applicant can obtain a mortgage for £80,000, they could be eligible for a loan of up to £75,000, allowing them to buy a home worth up to £155,000

There is no interest to pay on the loan whilst the applicant remains in active Service. A particular feature of this scheme is its flexibility, recognising that circumstances can and often do change. There is the possibility to sublet the home, pay off part or the whole loan, or indeed move house in the event of a posting elsewhere. Funding is limited and applications will be processed in tranches on a first come, first served principle. Full details of the scheme including how to apply can be found at [www.afhos.co.uk](http://www.afhos.co.uk) or by calling Swaythling on 0800 028 1980.

The pilot scheme is intended to test a specific approach towards encouraging home ownership in the Armed Forces. The HCA and MOD will be closely monitoring and evaluating the scheme throughout the pilot period including looking at factors such as take up rates, feedback as to whether the scheme meets the requirements of Service personnel and value for money. In addition the MOD will continue to look at a variety of approaches to meeting Service personnel accommodation needs and aspirations in the future. Personnel will also continue to be able to apply for other government schemes, and full details of these can be found at [www.homebuy.co.uk](http://www.homebuy.co.uk)





# Blueforces Chosen to Advise Personnel on the Armed Forces Home Ownership Scheme

Blueforces are delighted to be appointed as one of the panel Financial Advisers for the MOD's recently launched the Armed Forces Home Ownership Scheme (Pilot). The scheme will be run through Swaythling Housing Society, part of the Radian Group and they have selected Blueforces to help them advise personnel on the opportunities available through the scheme. AFHOS looks to provide up to £75,000 of equity loan. When applying for Home Ownership advice and assistance, Blueforces will now be able to help you if you apply for this scheme, as well as the existing range of financial assistance schemes that you may qualify for. We can advise the most appropriate scheme available to help you achieve your Home Ownership aspirations.

The good news about AFHOS is that the assistance is available for pre owned property as well as New Build (where lots of assistance already exists). However this is an MOD pilot scheme and only limited funds are available initially. It is a case of first come first served, so don't waste too much time getting information about it, or applying if you are eligible.

If you want to buy a property, whether you have a large deposit or need financial assistance, Blueforces can help you purchase the property you want. If you already have property that you rent out and want to join our unique Forces Lettings Management Service, just get in touch. For further details visit us at [www.blueforces.co.uk](http://www.blueforces.co.uk) or call Blueforces on Mil 94651 Ext 2061 or 01206 560200.



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# AFFORDABILITY

**B**efore you start looking for a home, you need to find out how much you can afford to borrow. Traditionally, mortgage lenders always calculated how much they were prepared to offer customers using income multiples. For example, lenders calculate that a single applicant earning £24,000 can comfortably borrow 3.5 x income which is £84,000. For joint borrowers, say, with two incomes of £17,000 and £34,000, as a guideline lenders add the two salaries together making £51,000 then multiply by 2.5 which is £127,500.

But house price inflation and low interest rates – which make the cost of borrowing a mortgage cheaper – have outmoded this method of calculating affordability.

## Why the change?

In recent years, most lenders have begun to offer larger multiples, for example 4 or 5 times salary, to give buyers a chance of meeting both market prices and seller expectations since the price boom. Moneyfacts suggests that 50 per cent of lenders are now lending on ability to pay instead of income multiples. So, instead of assessing all borrowers the same way, lenders look closely at individual circumstances. The majority of borrowers will be offered a larger

loan via this method, but some, like single parents may be offered less.

## How is affordability calculated?

Each lender has its own calculation to work out who they are prepared to lend to and how much. But all of them will ask for proof of income(s), number of dependents (children or elderly relatives), other monthly debt commitments and details of your essential monthly household spend.

## FIVE POINT PLAN

1. Never borrow more than you can comfortably afford to repay each month.
2. Take a look at some online mortgage calculators to give you an idea of how much the monthly repayments cost for the sort of mortgage you want. See [www.whatmortgage.co.uk](http://www.whatmortgage.co.uk) and click on Mortgage calculators.
3. To work out how much you really can afford, write down how much you spend

Banks will take every precaution to make sure the amount borrowed is affordable, but interest rate movements or changes in personal circumstances can make meeting your monthly payments more difficult.

## HOW LENDERS ASSESS EACH BORROWER

Household type (avg. income)	Extra given by affordability criteria
Single, no children	9%
Single, with kids	Minus 3%
Couples, no kids, one income	5%
Couples, kids, one income	4%
Couples, no kids, two incomes	23%
Couples, kids, two incomes	20%

Source: Alliance & Leicester



each month and subtract it from your total earnings. If you will be a first time homeowner, don't forget new outgoings like buildings insurance, mortgage payment insurance or the cost of travel to your new home, for example.

4. When choosing your mortgage, read the Key Facts Illustration your lender or mortgage broker gives you to see the difference interest rate rises or falls can make to your payments. If you are concerned, you can always choose a fixed rate loan which keeps your payments steady until the deal period ends.

5. If you get a fixed, discount or capped deal, don't forget your low initial rate is only available for a short time, unless you opt for a deal-free loan. Your rate reverts to a standard variable rate when the deal period ends which can suddenly increase your monthly payments unless you remortgage.

# MAKE SURE YOU GET YOUR COPY

Far be it for us to tell you what you think of the Magazine, but the number of telephone calls and comments that we get in the office and as we conduct our Housing the Options briefings, suggests you are finding it useful and informative. We still find however some of you do not appear to get the Magazine on a regular basis, there are those we meet who still see it for the first time when attending our briefings. We have recently updated our distribution list to meet the demand. If you still find it difficult to obtain a copy just let us know and we will add you to the distribution list. Remember however copies are readily available from Education and Resettlement Centres, HIVES, Unit Welfare Officers, DEOH Offices and Welfare Support Staff.



# Mortgage

website [www.communities.gov.uk](http://www.communities.gov.uk)

## Rescue Scheme

This page sets out details of one of the measures in the wider package of measures designed to prevent vulnerable families losing their homes.

See also information about Homeowners Mortgage Support. – <http://www.communities.gov.uk/housing/buyingselling/mortgage supportscheme/>

### Important information for homeowners Mortgage Help - It's your home, let's keep it that way

300,000 homeowners have got help and advice with their mortgage – take your first step to joining them. For information on your options and to find out who you can talk to visit [www.direct.gov.uk/mortgagehelp](http://www.direct.gov.uk/mortgagehelp) (external link), speak to a trained adviser at our debt advice partners or call the National Debtline free on 0808 808 4000.

### What is the Mortgage Rescue Scheme?

A £285m package of measures designed to prevent some of the most vulnerable families losing their homes and experiencing the trauma of repossession. This scheme is aimed at those who would be eligible for homelessness assistance and is subject to a range of eligibility criteria. For further information on these and other details about the scheme please read the frequently asked questions page.

Our mortgage rescue package has two elements:

#### Shared equity

This is designed to help householders who have experienced payment shocks and need some help in paying their mortgage.

#### Government Mortgage to Rent

This is designed to help the most vulnerable households on low incomes with little chance of sustaining a mortgage.

### Why are we doing it?

The international market turbulence is creating a challenging environment in the housing market, interest rates have risen and the government is determined to take action to help those facing repossession. These measures build on our existing work, which includes £10 million for debt advice and an expanded network of court desks to provide legal advice for households at risk of repossession.

### How will it work?

Mortgage Rescue operates by bringing together local authorities, Registered Social Landlords (RSL), lenders and debt advice agencies. The two elements work in the following ways:

**Shared equity** – RSL provides an equity loan enabling the householders' mortgage repayments to be reduced.

**Government Mortgage to Rent** – RSL purchases the property and the applicant pays rent to the RSL at a level they can afford

The level of grant to a RSL will be determined using the Homes and Communities Agency's value for money assessment criteria after a Money Adviser has advised on the most appropriate route after establishing a household's affordable housing costs.

### Who will it help (and how many)?

This Scheme is subject to a set of eligibility tests. The eligibility criteria can be found on the frequently asked questions page. Depending on individual circumstances, there are two possible options for those eligible:

#### Shared equity

Those who have an equity share in their homes and are facing a payment shock from remortgaging and/or higher living costs but likely to retain current income.

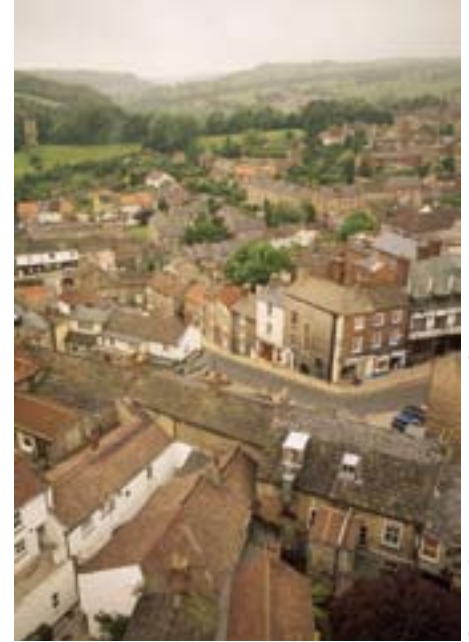
#### Government Mortgage to Rent

Those who are unable to meet lenders' requirements eg those on unstable incomes. Those who are more suited to social tenancies.

We have worked with the Council of Mortgage Lenders (CML), the Homes and Communities Agency, the National Housing Federation, local authorities, Money Advice agencies, and RSLs to develop the mortgage rescue proposal.

It was announced as part of the 2009 Budget that the scheme was being expanded to help people in negative equity (where the total of their secured loans exceeds the value of their property) from 1 May 2009. Households that have debts that are up to 20 per cent greater than the value of their home are now able to apply for the scheme (provided all other eligibility criteria are met).

**The scheme aims to help up to 6,000 vulnerable households over two years.**



Source: Communities and Local Government

### When is it available?

Communities and Local Government has worked alongside experts from the lending sector, local authorities, money advice sector and Registered Social Landlords to ensure that the Mortgage Rescue scheme was available as quickly as possible. Housing Minister Margaret Beckett announced on 16 January 2009 that this scheme is available in all participating local authorities. If you believe you are eligible you should contact the housing team at your local authority (council).

Should you have further questions please refer to the frequently asked questions page on line <http://www.communities.gov.uk/housing/buyingselling/mortgagerescuemeasures/mortgagerescuefaq/>

or see below:

### Frequently asked questions about the Mortgage Rescue Scheme

#### When will the scheme be operational?

The scheme was launched on 16 January 2009 across the country and is available at participating local authorities.

#### Is there a simple message for worried owners?

Yes. If you are worried about meeting your mortgage payments talk to your lender. If you are still worried talk to your CAB or your local authority, who will be able to advise you on your finances and also help you make a MRS application.

#### How do people apply?

You must make your application for Mortgage Rescue through your local authority.

Households in financial difficulty, at risk of repossession and threatened with homelessness should seek advice from their lender in the first instance. Further advice and support will be available from local housing authorities, local Citizens Advice Bureaux or other advice agencies.





Referrals to a local housing authority can also be made by advice agencies, courts or lenders. Households can also self-refer.

### What are the eligibility criteria?

On referral to the local housing authority, an assessment of a household's eligibility will be made in the same way as for homelessness assistance. The household must include someone with priority needs as defined in the Housing Act 1996 (and Priority Needs Order 2001):

1. a pregnant woman or a person with whom she resides or might reasonably be expected to reside
2. a person with whom dependant children reside or might reasonably be expected to reside
3. a person who is vulnerable as a result of old age, mental illness or a handicap or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside.

### The following criteria will also apply:

- all owners of the property must agree to being considered for the mortgage rescue scheme
- living in the property must be sustainable after mortgage rescue
- the household must want to stay in their home and it must not be practical for them to trade down to another property in the area
- the property must be suitable for the needs of the household (eg it is not severely overcrowded)
- the owners must have sought debt counselling and advice, agreed to debt rescheduling and discussed alternative options with mortgage lenders before admission to the scheme
- applicants must not have a second home (including abroad)
- caps have been set on the value of the property (at regional level) and on the household's income level

- Money Advisors (MAs) are engaged.
- Money Advisors draw up and agree with the household a debt management plan or other financial solution setting out their realistic affordable housing costs.
- Registered Social Landlord (RSL) or HomeBuy agency is engaged.
- The property is visited to ensure it is structurally sound.
- Decision is taken on the suitability of a shared equity option or mortgage to rent.
- Local Authorities to agree with Lender to freeze all further action and interest.

### What have you announced in the 2009 Budget for homeowners facing repossession?

**Changes to the Mortgage Rescue Scheme**  
Households previously excluded due to Negative Equity will now, in certain circumstances, be eligible to apply for the scheme. **This change will come into effect from the 1 May 2009.**

### Repossession Prevention Fund

A fund to allow local authorities to help homeowners facing repossessions through small loans.

### Why have you expanded the Mortgage Rescue Scheme in this way?

We have always made clear that MRS would be kept under review so as to maintain flexibility in order to respond to market pressures and scheme demand.

We recognise that a number of people who bought their homes recently will be adversely impacted by the fall in house prices and will now find themselves in negative equity. In order to help those at risk we decided to expand the scheme in this way.

### What actually happens to eligible applicants?

The process is as follows:

On referral to the local authority, the household's homelessness eligibility is assessed.

- If eligible, the lender is alerted.

### This scheme is a waste of money, it won't help many people

This scheme is one of a range of support schemes we are putting in place to help people through the downturn. MRS is aimed at helping up to 6,000 of the most vulnerable households over two years. The scheme went live just over three months ago. We always made clear that the application process would take around three and half months to complete to ensure that all the rescues are sustainable

### I was found ineligible due to negative equity before 1 May 2009, can I reapply?

Yes. These changes can be applied retrospectively, which means that anyone who has fallen out of the scheme because of this criterion and has not found an alternative option can reapply to the local authority.

### How does the new Negative Equity part of the scheme work?

These changes will go into effect from 1 May 2009. Detail on how these changes to the scheme will be implemented will be provided to local authorities and Registered Social Landlords in due course. Concerned homeowners should continue to talk to their lenders, and should approach their local authorities if they feel they may be eligible for the Mortgage Rescue Scheme.

### Aren't you just bailing out less responsible households?

No. We are targeting support at vulnerable households at risk of repossession to help them sustain home ownership and/or remain in their homes. Our mortgage rescue scheme is designed to support those who cannot pay, not those who won't pay their mortgages. That is why households will need to meet strict eligibility criteria and agree to a debt management plan or other financial solution to qualify.

### What happens if people still end up being repossessed - aren't you just wasting money?

The involvement of money advisers and the agreement with households of a debt management plan or other financial solution and appropriate restructuring of mortgage payments should ensure repossession does not occur.



The scheme involves a thorough application process to ensure the rescue is affordable and sustainable and that the household will be able to manage any future payments. The process is expected to take an average household around three months to complete.

**Does the scheme apply to the whole of the UK?**

The scheme applies to England. Separate schemes are either in place or being developed in Scotland, Wales and Northern Ireland.

**Does this include people in Freehold and Leasehold?**

Yes, both homeowners of freehold and leasehold properties are eligible for the scheme.

**Why aren't you helping hard working families? Isn't this yet another disincentive for work?**

Many of the households eligible for support will be hardworking families who face difficulties in meeting mortgage payments as a result of current market conditions. This is not a disincentive to work. Separate benefits - such as Support for Mortgage Interest (SMI) assist out of work homeowners in meeting their mortgage payments.

**Why aren't you making irresponsible lenders pay for this rather than the tax payer?**

The Government has made a strong effort to support the market. The scheme represents good value for money for the tax payer through the avoided costs of expensive Bed and Breakfast and temporary accommodation. Lenders are looking at further options to assist households in the coming months, and we are working closely with the CML and partners to achieve this.

**Are these people still eligible for other benefits?**

The Mortgage Rescue scheme does not affect a household's eligibility for other benefits. There is no double counting, however entitlement to Support for Mortgage Interest (SMI) will be reduced to reflect the size of the new loan.

**Who can access the Repossessions Prevention Fund, and what is it likely to be used for?**

The Fund will be available to anyone threatened with homelessness either through repossession or eviction. For example, it could be used to clear mortgage or second charge arrears in appropriate cases, where this would prevent repossessions.

The maximum loan is £5,000 and is conditional on the household seeking money advice with CAB or other money advice agencies that are used by the Council. The principle would be that these loans are not made available unless the home-owner or tenant had acted on money advice and were able to meet any existing or newly negotiated monthly repayments.



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Source: What Mortgage Magazine

# FIRST-TIME BUYERS

**B**uying a home for the first time can be a daunting experience. And being able to afford to buy a property has become the biggest problem for those trying to get on the property ladder.

Saving a deposit is the place to start. The bigger your deposit, the wider your choice of mortgage loans will be. And if your deposit is worth at least five percent of the property you want to buy, many more lenders will be prepared to lend to you. However, when a ten or fifteen per cent deposit on the average first-time buyer home is more than £16,000, it can be hard.

But tempting as it may be, avoid borrowing the money for your deposit from a bank or building society, or on a credit card. Before your mortgage is agreed, you will have to declare the loan with all other monthly expenditure on your mortgage application, which cuts the amount mortgage lenders will let you borrow.

In the past, many lenders were happy to lend 100 per cent – or more – of the value of the property. The current credit crunch has put paid to that for now.

## Affordability

Mortgage lenders have traditionally used income multiples to decide how much to let you borrow – although again, since the housing boom hugely inflated prices, this calculation can produce an affordability ‘gap’ because house prices have risen beyond these calculations.

Now, many lenders, at least 30 according to Moneyfacts – let you borrow based on ‘ability to pay’, which sometimes allows applicants to borrow a little more. If, for example, you have a clean credit record, no children and two incomes, some lenders may be willing to give you more because you may have a higher disposable income. Abbey, Alliance & Leicester, Standard Life bank, Halifax, Norwich & Peterborough BS and nationwide are among these lenders.

Incidentally, lenders are often prepared to offer you a little more if you chose a five or 10-year fixed rate mortgage, because the monthly repayments stay the same for a long time, which is easier for borrowers to manage.

## Fees

First-time buyers can be surprised by all the mortgage related fees and charges. Mortgage application fees, lender valuations and stamp duty alone can start at anything from £2,500 depending on the property price – and that’s before you move on to solicitor fees and surveys. Research from Abbey shows fewer than 10 per cent of first time buyers put cash aside for these fees. So many people pay fees out of their deposit, further limiting their mortgage options.

Several lenders offer cash-back or fee-free mortgages to first-time buyers, which provide some welcome cash at a financially tricky time. However, rates are likely to be higher on these loans and so may cost more in the long run.

Many lenders will charge you a fee called a ‘higher lending charge’ (HLC) for having a small deposit. Abbey, Halifax and Alliance & Leicester are just

some of them, so always ask your bank, building society or adviser about HLCs, which can amount to thousands of pounds.

## FOUR POINT PLAN

1. Get some good advice. One of the best ways to help yourself as a first-time buyer is to seek out independent, professional advice. Family and friends are understandably the first port of call for many first-time buyers. But mortgage advisers offer more than advice and market knowledge: they can also act as your guide through each step of the mortgage process.



2. Never borrow more than you can afford. It may be tempting to try to outbid the competition for a property you like, but be realistic. Unless you take out a fixed-rate mortgage, interest rate rises can increase your monthly payments, and added extras like furnishing your new home or ongoing bills like insurance and travel costs to your new home could become a burden.
3. Investigate Shared Home Ownership. Shared equity or part-buy/part-rent schemes can appeal because buyers only need to find half the deposit and mortgage amount for the same property on the open market. You only buy part of the property – usually 25 to 50 per cent – from a social housing landlord and pay rent on the portion owned by the housing association.
4. Do some mortgage research on the internet. Check out sites like [www.whatmortgage.co.uk](http://www.whatmortgage.co.uk) or mortgage specialist sites [www.charcolonline.co.uk](http://www.charcolonline.co.uk) or [www.moneysupermarket.com](http://www.moneysupermarket.com), where you can find answers to many of your questions.



# 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; Lothians</b>				
EDINBURGH 18 North Gyle Drive	4 x Bedroom Detached Houses with Garage and Gardens	Residential	Morton Fraser, 30/31 Queen Street, Edinburgh 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>Orkney &amp; Shetland</b>				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of Semi-detached Properties	Residential	Dowie Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695310	Phased Marketing



# PEARSON

## INDEPENDENT ADVISERS

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

- **Full financial advice service** available with access to the whole market including mortgages, insurance, pensions, savings and investments.
- **No obligation** consultations at a time and location to suit you.
- **Property Sourcing Services**
- How to ease the cost of children at university.
- **Serving overseas? No problem.**

Phone: **0044 (0)1793 771205**

Fax: 0044 (0)1793 772280

E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)

Web: [www.pearsonia.co.uk](http://www.pearsonia.co.uk)



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

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

You ask  
We answer

**HIVE**  
information  
For the Service Community

## Supporting independent living for our ex-Service community



### Leaving The Forces? Need 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

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

1910-2010



100 Years

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

SVR is a registered Charity No. SC015260

# THE MOD referral scheme

by Rebecca Mills

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

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

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

For more detailed information, and to download the fact sheet and application form, please visit [www.mod.uk/jshao](http://www.mod.uk/jshao). If you require this information by post or would like to discuss the Scheme, please telephone the MOD Referral Scheme Coordinator on 01722 436572.

### **Application Checklist**

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

#### **Eligibility**

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

Or

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

Or

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

I do not own or part-own a property.

I am not privately renting.

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

#### **The application form**

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

I have signed the form.

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

#### **Supporting documentation**

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

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

Or

SLA occupants – a copy of my MOD Form I 166 (available from the Unit Admin Office)

Or

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

Or

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



# HOUSING IN

## NORTH WEST



### LOCAL AUTHORITIES IN NORTH WEST

There are 37 housing authorities in this region - 6 in Cumbria, 14 in Lancashire, 10 in Greater Manchester, 2 in Cheshire, and 5 in Merseyside. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO has a database of information on every Local Authority in the country and a fact sheet on any Local Authority's housing policy is available on request.

The following are the housing authorities operating within the region:

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

CESHIRE WEST & CHESTER 0300 123 8123  
CESHIRE EAST 0300 123 5500

#### GREATER MANCHESTER

BOLTON 01204 335900  
BURY 0161 253 5537  
MANCHESTER 0161 234 5678  
OLDHAM 0800 328 7788  
ROCHDALE 01706 926 671  
SALFORD 0161 793 2020  
STOCKPORT 0161 474 4237  
TAMESIDE 0161 331 2700  
TRAFFORD 0161 968 0343  
WIGAN 01942 828952

#### MERSEYSIDE

KNOWSLEY 0800 694 0280  
LIVERPOOL 0151 233 3001  
SEFTON 0151 934 3541  
ST HELENS 01744 456789  
WIRRAL 0151 666 5515

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

ALLERDALE 01900 702654/8  
BARROW-IN-FURNESS 01229 876332/489  
CARLISLE 01228 817000  
COPELAND 0845 054 8600  
EDEN 01768 817817  
SOUTH LAKE LAND 01539 733333

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

BLACKBURN 01254 585444  
BLACKPOOL 01253 477760  
BURNLEY 01282 425011  
CHORLEY 01257 515151  
FYLDE 01253 658658  
HYNDBURN 01254 388111  
LANCASTER 01524 582929  
PENDLE 01282 661189  
PRESTON 01772 906412  
RIBBLE VALLEY 01200 414572  
ROSSENDALE 01706 217777  
SOUTH RIBBLE 0800 389 5810  
WEST LANCASHIRE 01695 577177  
WYRE 01253 891000

### HOUSING ASSOCIATIONS

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

### HAIG HOMES

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

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

### PLACES FOR PEOPLE

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





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

**NORTH WEST – Cheshire, Cumbria, Greater Manchester, Lancashire, Merseyside**

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



**AVERAGE HOUSE PRICES IN THE NORTH WEST THIRD QUARTER 2009**

£128,490

Annual Change: -6.3%

Quarterly Change: +5.9%

*\* These figures are provided by the HBOS website [www.hbosplc.com](http://www.hbosplc.com)*



# HOUSING PRICES

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

## United Kingdom

Average Price: £169,042 Monthly Change: 1.0%, Annual Change 1.1%

### 1 Scotland

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

### 2 Northern Ireland

Average Price: £151,299  
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

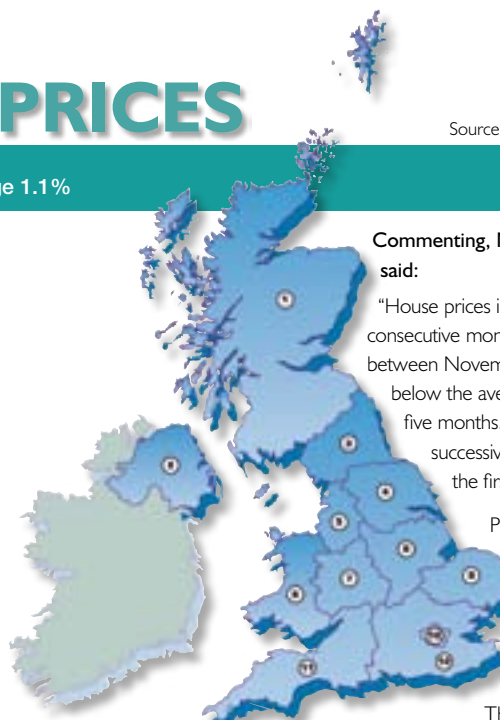
Average Price: £245,764  
Quarterly Change: +3.0%  
Annual Change: -7.9%

### 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, chief economist, said:

"House prices increased for the sixth consecutive month in December. The 1.0% rise between November and December was slightly below the average increase over the previous five months. Prices increased for the second successive quarter following falls in both the first two quarters of 2009.

Prices in December were 1.1% higher on an annual basis, marking the first rise since March 2008. House prices have risen by 9.4% since reaching a low in April 2009.

The significant cut in interest rates following the worldwide financial upheaval in the autumn of 2008 has markedly reduced the burden of servicing a mortgage for many households. This has helped to stimulate housing demand, albeit from a low base. The recent improvement in the labour market, highlighted by increasing numbers of people in employment in both September and October, has also supported housing demand.

The prospects for the market this year will depend on how the UK economy evolves and whether there is a significant increase in the supply of properties for sale. Overall, our current view is that house prices will be flat during 2010."

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
Cumberland 0800 0323030	3.49%	Fixed until 1/03/12	60%	£995	2% until 1/03/12	L
ING Direct 0800 0328822	4.29%	Fixed until 28/02/13	75%	£795	3% reducing to 2% until 28/02/13	R
Newcastle 0845 6064488	4.89%	Fixed until 31/03/15	80%	£588	3% until 31/03/15	
<b>Discounts</b>						
HSBC 0800 494999	2.99%	0.95% discount for 2 years	60%	£0	2% reducing to 1% of loans for 2 years	LV
Furness 0800 22 05 68	3.49%	1.95% discount for 3 years	60%	£0	3% for 3 years	R
ING Direct 0800 032 8822	3.50%	Variable rate	75%	£695	None	R
<b>Flexible</b>						
Yorkshire BS 0845 1200100	2.74%	Base +2.24% until 28/02/12	75%	£495	3% until 28/02/12	LOV
First Direct 0800 242424	3.64%	Fixed for 2 years	65%	£495	3% reducing to 2% for 2 years	OL
First Direct 0800 242424	2.68%	Base + 2.18% for term	65%	£999	None	LO
<b>Trackers</b>						
HSBC 0800 494999	2.59%	Base +2.09% for term	60%	£999	None	L
Woolwich 0845 6066566	2.77%	Base + 2.27% for term	70%	£999	1% until 30/04/12	R

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](http://lcplc.co.uk)

## A GREAT DEAL OF CHOICE IN PLYMOUTH

Midas Homes has two fantastic developments in Plymouth in Devon: Evolve off Ker Street in Devonport and Phoenix Quay off Millbay Road.

Living over three storeys can get you a lot of home for your money...at Evolve you can buy a three storey, three bedroom spacious home for under £145,000!

Evolve is a new regeneration development that is being created by Midas Homes, in partnership with Westco Properties. The scheme, together with other important initiatives in the area, plays an important role in the creation of a new balanced and sustainable community within Devonport.

Wayne Bennett, Sales and Marketing Director for Midas Homes said: "The homes at Evolve really are a good investment – you get a lot of home for your money and the design is excellent; very contemporary."

At Phoenix Quay, there are three and four bedroom townhouses available, some with stunning sea views and with the HomeBuy Direct scheme available – where you can own 100% of your home for 70% of the price, borrowing the remaining 30% as a government-backed loan. And the next phase of apartments is due to be released very soon.

For further information on Evolve and Phoenix Quay visit the show home and sales and marketing suite open Thursdays to Mondays, 11am – 5pm, off Ker Street, Devonport, Plymouth, PL1 4EH, call 01752 556795 or visit [midashomes.com](http://midashomes.com)



Low-cost Initiative for First-Time Buyers

# LIFT

HAVING PROBLEMS GETTING ONTO THE PROPERTY LADDER? LIFT could help...

LIFT is a shared equity scheme aimed at lower income households, including First Time buyers, Housing Association tenants and Council tenants, enabling them to purchase between 60% and 80% of a property through either LIFT 'New Supply' or LIFT 'Open Market' schemes in association with the Scottish Government.

For further information or to enquire about your eligibility for LIFT shared equity schemes please contact:  
Albyn Enterprises on 01349 855 991 or email: [info@albyn-enterprises.co.uk](mailto:info@albyn-enterprises.co.uk)



**Earn yourself £1,000**  
just recommend a friend to buy a Midas home. Ask for details.

## Attention! 5% Forces discount.\*

Exclusive savings for MOD personnel at these Midas Homes developments:



**Phoenix Quay, Plymouth**  
3 bedroom townhouses from £146,965 with HomeBuy Direct\*  
4 bedroom townhouses from £185,465 with HomeBuy Direct\*  
**01752 225108**



**Evolve, Devonport**  
3 bedroom homes from £101,500 with HomeBuy Direct\*  
**01752 556795**



**Liskerrett Vale, Liskeard**  
3 bedroom homes from £146,965 with HomeBuy Direct\*  
4 bedroom homes from £150,465 with HomeBuy Direct\*  
**01579 345494**

### Get your foot on the ladder!

This is a great time to get onto the property ladder – especially with HomeBuy Direct\* available at these developments. You could own 100% of the property for 70% of the price.

- The remaining 30% is covered by a government backed loan
- Interest-free for 5 years – just 5% deposit needed\*

Limited availability so act now! Find out if you qualify.

For further information please call one of the developments direct or visit

[midashomes.com](http://midashomes.com)



Real help now

\* On selected homes only, subject to scheme rules, not be used in conjunction with any other discount or offer.



# BUY YOU WHILE SERVE



**Mandale Homes**

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

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

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

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






## Extraordinary Discounts for Extraordinary People...

...secure your family's future for below market value!

The Homes for Heroes scheme is available to all service personnel, veterans and their families. We negotiate big discounts on a huge range of private housing, from bachelor pads to country mansions.

We'll help you purchase a property from start to finish, including:

- Finding and choosing your dream home or investment property
- Free, independent 'whole of market' mortgage advice
- Assistance with Long Service Advance of Pay Scheme and the Armed Forces home ownership scheme.
- Full legal advice service
- 100% mortgages and shared equity schemes on selected properties
- *Up to 50% of net profit donated to service - based charities*



**New properties are added daily, so call 01334 475 881 or visit [www.homesforheroesuk.co.uk](http://www.homesforheroesuk.co.uk) to find your dream home for less!**

# SALES LIST OF FORMER MARRIED QUARTERS

FEBRUARY 2010



## 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.belvoir.com  
www.estateagent.co.uk  
www.findaproxy.com  
www.fish4homes.co.uk  
www.hol365.com  
www.home.co.uk  
www.home-sale.co.uk  
www.linkprop.co.uk  
www.naea.co.uk  
www.new-homes.co.uk  
www.primelocation.co.uk  
www.property4forces.co.uk  
www.propertybroker.co.uk  
www.propertyfinder.co.uk  
www.reallymoving.com  
www.rightmove.co.uk  
www.smartestates.com

## USEFUL BROKER WEBSITES

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

www.cdvm.com  
www.charcolonline.co.uk  
www.moneyextra.com  
www.moneysupermarket.com  
www.mortgage-next.com  
www.spf.co.uk  
www.virginmoney.com

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</b> for a 2 bed flat <b>£99,950</b> for a 2 bed terrace house	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	Guide price from <b>£450,000</b>	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> . Or contact Annington's appointed agents, 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>Priors Dean Road</b> Winchester, Hampshire	3 bedroom homes	<b>£219,950</b>	N/A	Annington's appointed agents: Reeds Rain Estate Agents 7 Southgate Street, Winchester SO23 9DY, please call <b>01962 868551</b> or email: <a href="mailto:winchester@reedsrains.co.uk">winchester@reedsrains.co.uk</a>
<b>Graham Road</b> Redruth, Cornwall	3 bedroom homes	<b>£154,950</b>	N/A	Annington's appointed agents: Miller and Son, Alma Place, Redruth TR15 2AT, please call <b>01209 216367</b> or email: <a href="mailto:redruth@millerson.com">redruth@millerson.com</a>
<b>Annington at Uxbridge</b> Uxbridge, Middlesex	2 & 3 bedroom houses	<b>£194,950</b>	N/A	Annington's appointed agents: Gibbs Gillespie, 286 High Street, Uxbridge, Middlesex UB8 1LQ, please call <b>01895 272742</b> or email: <a href="mailto:uxbridgesales@gibbs-gillespie.co.uk">uxbridgesales@gibbs-gillespie.co.uk</a> or alternatively Miller & Son, 2 Drake Road, Tavistock, PL19 0AU, please call 01822 617243 or email: <a href="mailto:tavistock@millerson.com">tavistock@millerson.com</a>
<b>Annington Ridge</b> Horrabridge, Devon	3 bedroom house	<b>£139,950</b> Released on 12th Feb 2010	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>
<b>Franks Avenue</b> Hereford, Herefordshire	3 bedroom houses	<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>£63,950</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

**ANNINGTON will be launching a number of sites across England and Wales in 2010. Please go to [www.annington.co.uk](http://www.annington.co.uk) for a full listing of all our forthcoming sites and register your interest.**

**Legal and Survey Fee Incentive (L/S)** Annington will pay £400 towards the buyer's legal fees ~ and £150 towards their mortgage survey fee\*.

(\*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.)

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

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

# HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office



## SPRING 2010

		<b>12 May</b>	RRC London	<b>22 Sep</b>	RRC London
<b>13 Jan</b>	RRC Tidworth	<b>18 May</b>	RRC Portsmouth	<b>28 Sep</b>	RRC Portsmouth
<b>20 Jan</b>	RRC London	<b>20 May</b>	RRC Plymouth	<b>30 Sep</b>	RRC Plymouth
<b>27 Jan</b>	RRC Aldershot	<b>08 Jun</b>	Germany – JHQ	<b>13 Oct</b>	RRC Rosyth
<b>2 Feb</b>	RRC Portsmouth	<b>09 Jun</b>	Germany – Paderborn	<b>19 Oct</b>	Germany – SHAPE
<b>4 Feb</b>	RRC Plymouth	<b>10 Jun</b>	Germany – Fallingbostal	<b>20 Oct</b>	Germany – Herford
<b>10 Feb</b>	RRC Rosyth	<b>16 Jun</b>	RRC Tidworth	<b>21 Oct</b>	Germany – Elmpt
<b>23 Feb</b>	RRC Catterick	<b>23 Jun</b>	Lossiemouth*	<b>2 Nov</b>	RRC Catterick
<b>25 Feb</b>	RRC Cottesmore	<b>28/30 Jun</b>	Cyprus	<b>4 Nov</b>	RRC Cottesmore
<b>2 Mar</b>	Colchester#	<b>1 Jul</b>	Cyprus	<b>17 Nov</b>	RRC Tidworth
<b>11 Mar</b>	RRC Northern Ireland	<b>13 Jul</b>	RRC Catterick	<b>23 Nov</b>	Colchester#
<b>23 Mar</b>	Germany – JHQ	<b>15 Jul</b>	RRC Cottesmore	<b>25 Nov</b>	RRC Northern Ireland
<b>24 Mar</b>	Germany – Gutersloh	<b>20 Jul</b>	Colchester#		
<b>25 Mar</b>	Germany – Hohne	<b>29 Jul</b>	RRC Northern Ireland		

## SUMMER 2010

<b>14 Apr</b>	RRC Tidworth
<b>21 Apr</b>	RRC Aldershot
<b>28 Apr</b>	Gibraltar

## AUTUMN 2010

<b>8 Sep</b>	RRC Tidworth
<b>15 Sep</b>	RRC Aldershot

*All courses will start at 0900 unless otherwise notified*

*# applications to IERO 18 AEC Colchester*

*\* applications to RRC Rosyth*

*^ applications to UK JSU*

*Tel: 003265445234*

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

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

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