

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Featured:

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Affordable Housing Schemes

PROPERTY INSURANCE

July 2011



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HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Welcome to the July edition of Housing Matters. I write this editorial some two months before its publication, hence I write this on the 19th anniversary of the formation of the JSHAO in May 1992. Being July when this magazine is published and distributed I suspect you are now all enjoying the BBQ weather and the long warm summer nights; we can all live in hope.

This month we have included two articles which we believe are of interest to you. Firstly Buying New (off plan) is a topic you often ask us about when we are out delivery our "Housing, the Options" programme and secondly The Survey. Another area we are continually asked to discuss and give out information on.

That brings me to the final part of my editorial. We often deliver housing presentations at Unit level. An example I can draw upon, which happened in April, the JSHAO put on a joint presentation with Defence Infrastructure Organisation and the Local Authority at RAF Halton. The presentation organised by the Station Community Support Officer was designed to brief those leaving in the near future or those who were seeking information on the various housing options. The day was a great success. We would be very happy to organise a similar event in your area, if you are interested - do get in touch with us.

For those of you who have already approached the local council or/and housing association and have been experiencing difficulty 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 that maybe the case.

James Turner

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Source: www.ourproperty.co.uk

Surveys are an all-over health check on a property, which tell you its exact current structural state. They are mainly performed when the property is about to be sold, and can often save the buyer money if there are any major structural problems, as a survey can bring about a change in the sale price. They should be performed before any contracts are exchanged on the property. A survey may also sometimes make the buyer decide that they do not want to purchase the property after all. The survey will be performed on all parts of the property which he or she can access, so the state of the floors underneath, carpets etc. will not be monitored. Nor will the water supply or wiring within the house influence the survey report, although their condition will be commented on.

Types of survey

There are two main types of survey which are recognised by The Royal Institute of Chartered Surveyors (RICS): Homebuyers Survey and Valuation (HSV), also known as a Homebuyer's Report and a Building Survey.

Homebuyers Survey and Valuation (HSV)

This survey is done to a precise format set out by the RICS. It is a nine-page form which includes all major sections of the property that are clearly visible to the surveyor. The aim of this survey is to provide a snapshot of what the overall condition of the property is, and to identify which areas are in need of further tests or more specific investigation, rather than detailing every aspect of the property. Wiring, drainage and gas are not included in the survey, so many people choose to have further reports done on these areas as well. This survey is

most suitable for conventional properties that are in a reasonable condition, have been built within the last 150 years, and are under 2000 square feet. It is cheaper than a building survey, but is not suitable for unusual properties, ones that are particularly old, or if you are planning on renovating the house. It is recommended that all buyers have a HSV performed on the house which they want to buy.

The main details of the HSV will include:

- Looking at the general condition of the property and assessing its major and minor faults.
- Assessing whether any of the major faults will need repairing, and the cost implications of these.
- Assessing and reporting damp in the walls and woodwork, and any woodworm also.
- Assessing the condition of damp-proofing, insulation and drainage (although drainage will not be tested).
- Providing an estimated cost for rebuilding should the property be destroyed. This is usually for building insurance purposes.
- Recommendations for any further surveys and investigations that may need to be performed on specialist areas before the contracts should be exchanged.
- Providing a valuation, based on the surveyor's expertise and experience, of the property on the open market.

Building Survey

These surveys are much more detailed, and provide a comprehensive report about the current condition of the property. This type of survey is the most thorough one available, and each one can take several hours to complete. The survey will examine all accessible parts of the property and, if you wish to have any specific areas looked at, this type of survey is the right choice.

The Building Survey is suitable for all types of property, whether they are listed, unusual or old, whether you wish to perform renovation work on them or whether the property has already had extensions added to it. This means that this survey is preferred for all buildings which cannot be included in the HSV, largely because it is more expensive. The price of the survey will fluctuate according to the size of the property and its condition, the approximate value of the house, its location and which surveyor or company is used to carry out the inspection. Sometimes these surveys can be used instead of the Basic Mortgage Valuation (see below), but only if the surveyor you use is approved by the mortgage lender. The actual survey does not provide a valuation, but the surveyor will include one if you request it. However, it is more likely that the Building Survey will be done for other reasons, as it provides such an extensive survey compared to the HSV.

The main details of the Building Survey will include:

- All major and minor faults found within the

property, and the implications that these will have.

- How much the repairs for these defects will cost.
- Testing for dampness of the walls, and results for these tests.
- Testing of all woodwork for damp and woodworm, and the results of these tests.
- Investigation into the condition of damp proofing, insulation and drainage, although the drains will not actually be tested.
- Technical information about how the property was constructed, and all materials which were used in the process.
- Information about the location of the property.
- Proposals for any further special inspections and subsequent work which may need to be done on the property.

There are other types of survey which you may wish to have carried out before you buy the house, and sometimes the type you need to have performed will be dictated by your mortgage supplier. If you cannot decide which type of survey is right for you, talk to a RICS member and they will be able to advise you as to which one is most suitable. The surveys are completely objective and independent, and their aim is to help you make an informed decision about your purchase.

Basic Valuation Mortgage

When you apply for a mortgage, the lender will require you to carry out a Basic Mortgage Valuation on the property. This acts as a kind of collateral for the mortgage provider to make sure that the property is worth the value which you are proposing to buy it for, i.e. what the mortgage provider is lending you. The main aim of this type of survey is to assess whether the property represents a suitable security against the amount of the mortgage requested. Some providers will not charge for this to be done, as an incentive to try and persuade you to take out the mortgage with them, otherwise the cost of the survey will depend on the size and purchase price of the property.

This valuation is not an extensive survey and will not provide accurate details about the condition of the property; major structural problems which will cost you a great deal of money often are not picked up in these types of surveys. The valuation also does not guarantee that the property is worth the asking price. The Council of Mortgage Lenders strongly advises homebuyers to get a more extensive survey than this one done when valuing the house.



How long do the surveys take?

If you ask for both the HSV and the Building Survey to be carried out there is often a preferential rate for combining the two, as some of the same features are covered in both. If you only want one of the surveys done, the HSV generally takes up to a day as the size of the building which this type of survey can inspect is limited, whereas the Building Survey can take between two days and a week to complete. The Basic Mortgage Valuation will take only a few hours.

How much do the surveys cost?

The cost of the survey will depend on a variety of factors, including the value of the property, its size and location, how easy the property is to access and, with the Building Survey, the level of problems the property has.

For a house that costs between £150,000 and £200,000, the average price for a HSV is between £300 and £420 and, for a Building Survey, it is between £560 and £730.

If the mortgage lender instructs you to use their surveyor to carry out the survey, an administration fee will often be included in the cost and therefore will be slightly more expensive than one carried out by an independent surveyor.

How do I find a surveyor?

A survey is a legally binding guarantee. Therefore, it is essential that the surveyor you employ to carry out the survey is legally allowed to do so. To find such a surveyor, check that they are a member of RICS or the Incorporated Society of Valuers and Auctioneers (ISVA). www.ricsfirms.com/ also has a section enabling you to find

all firms of Chartered Surveyors which are registered with them. Sometimes the mortgage provider will insist that you use one of their "in-house" surveyors to complete the valuation, otherwise they will not accept the survey as collateral for the mortgage. It is also possible to ask your solicitor who is dealing with all legal aspects of the sale, or the estate agent who is selling the house, whether they can recommend a suitable surveyor.

What to ask/tell the surveyor

- Before you have the survey carried out, tell the surveyor if you want to know any specific information about the house. You may have specific worries about the property, and this may dictate the subject matter of the survey.
- Check and see if your surveyor is qualified to do any of the tests for drains or woodworm if you wish to have these carried out. If he or she is not qualified, then arrange for another expert to do the survey for you.
- Clarify with the surveyor exactly what will be included in the survey.
- Read the terms and the conditions of the survey and check with the surveyor if you are unsure about any of them.
- Let the surveyor know if you are interested in making any structural changes to the property. They will then be able to inform you about any further survey to assess whether there may be damp or dry rot in any of the timbers or walls.

The Armed Forces Covenant

What it means for Service Personnel

Dawn McCafferty, Chairman of the RAF Families Federation gives the Federation's view on what the Covenant now means for Service personnel and their families:

"As active members of the External Reference Group tasked with informing the debate regarding an Armed Forces Covenant, we welcome the publication of the Covenant and its supporting documents.

"Recognising that there could hardly be a worse time to publish a document that attempts to capture the way in which the Government and wider society values and recognises the contribution of the Armed Forces Community, we acknowledge that this is a step in the right direction and that legal reference to the existence of a Covenant is an important starting point.

"We are aware that others seek even tighter legal definition of the Covenant but we are content with the balance that has been achieved in terms of agreeing core principles and ensuring that Parliament is required to assess, on an annual basis, the progress made in delivering across the very broad spectrum of measures which the supporting documents describe.

"The frequent mention of the input of the Service Families Federations in identifying the needs of military families is very welcome and we are pleased to note the range of measures aimed at enhancing family life. We would like

to thank all RAF family members who have provided evidence to the Federation



over the past three years as this has all helped shape our input into the Covenant work, influencing its outcome to ensure appropriate recognition of the family as a key element of the Armed Forces constituency.

"As you would expect, the RAF Families Federation's focus will be on the specific family-related measures that are described in the supporting documents. Some are already in place, others are aspirational. Few have funding attached, but many are perhaps achievable without money – a change of process or policy to address identified disadvantage could deliver the effect required without the need for scarce Government funding.

"Our priority is to examine the comprehensive publications published yesterday to ensure we understand exactly what is being promised for families. We encourage all RAF family members to take the time to read the detail and to then get in touch if they have evidence they wish to share. Family members can certainly highlight where the measures require further work but can also provide feedback as to where local delivery is already working well. We will continue to represent the views of RAF families via the new Covenant Reference Group and we will be seeking the views of RAF family members as to their understanding of the Covenant and its impact on their daily lives.

"RAF family members will be pleased to learn that the Covenant Reference Group will be undertaking an RAF Familiarisation Day, aimed at ensuring that all members have a sound appreciation of RAF life. This visit will now be conducted against the background of a published Covenant and there is provision in the programme for them to hear more about RAF life from a family perspective. Such engagement is very positive and is welcomed."



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BUYING NEW (OFF-PLAN)

Buying a property which doesn't yet exist is not for the faint-hearted, but many home-buyers and investors have reaped the rewards for their bravery.

The concept is to buy a property off-plan at current prices and when the development is completed a year or so later, the capital appreciation will have made it worth much more. In a strong market, as we've seen recently, profits of between 10% and 20% can be made from an initial 10% deposit. As a result, demand for off-plan property from developers remains strong.

Off-plan property launches

- Often, large investment companies will be given the opportunity to buy a number of units for a discounted price pre-launch. The remainder are usually then opened out to individual investors at the launch itself. Sometimes agents do get pre-launch homes to sell and they will try to sell these to serious investors already on their database. Either way, the estate agent will provide you with all of the relevant off-plan marketing material and you will have the chance to assess the units on offer, usually by inspecting a show home. The show home is designed to be a typical property equipped with the level of specification you can expect from your own investment.

- The earlier you get access to the property for sale, the greater the chance of securing one of the better units and of getting a discount on the price. Your negotiating position should be determined by the demand the development is attracting. The higher the demand, the less chance you have of negotiating the price down.

A new property is something that everybody should do, at least once in their house owning life ! It's an experience that is both rewarding and satisfying and gives an enormous feeling of comfort and stability.

The sheer feeling of joy of having bought exactly what you want, and having spent months searching and planning, it should be ! Then that first night after moving in and closing the front door for the night; knowing that you are the first person(s) to have slept in the property is something that you will remember for years if not decades.

What about all these stories you have heard from friends, relatives and others.... Tales of problems

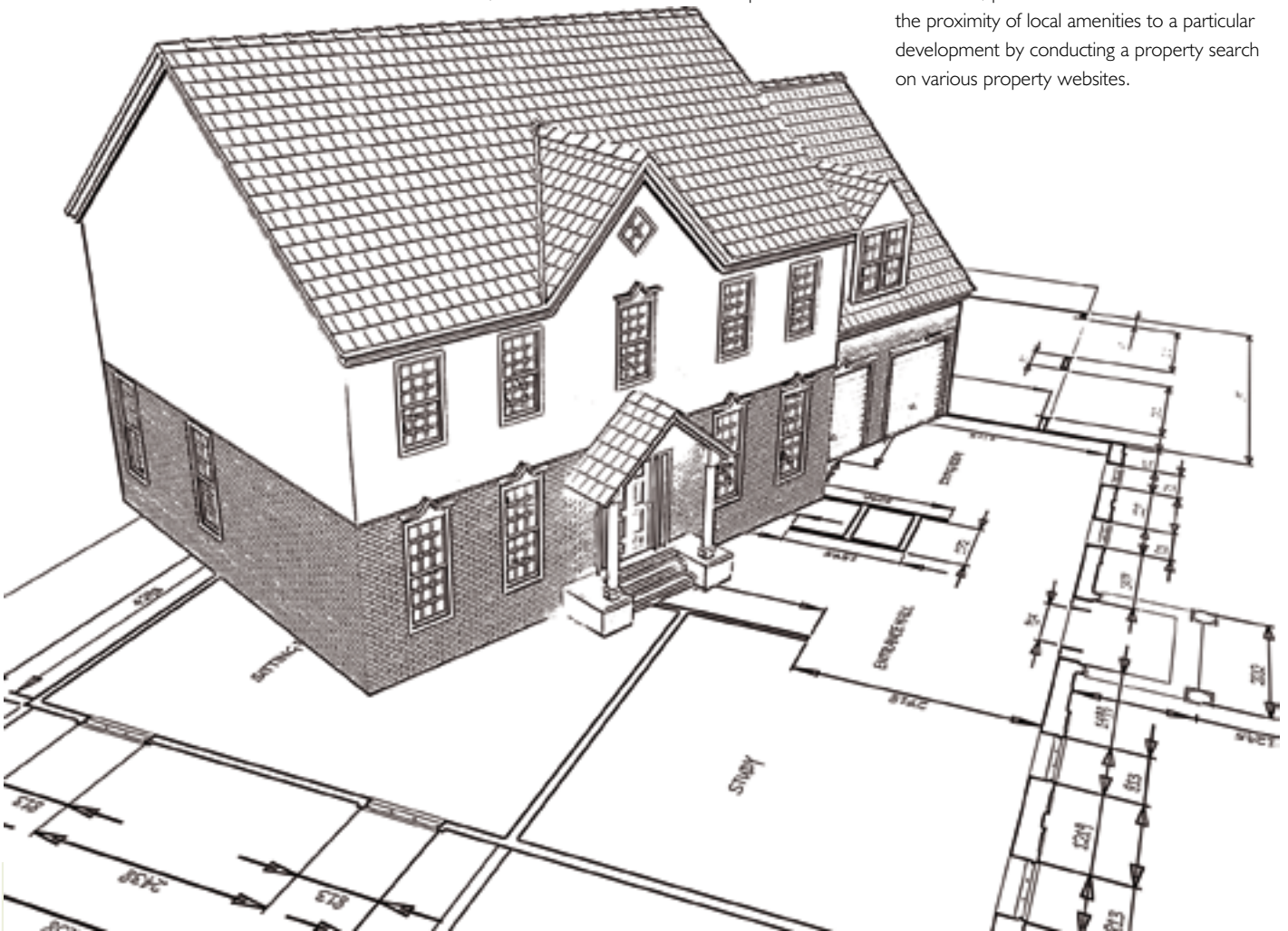
that you only get with new houses ? Shrinkage, Settling, Cracks and others, sometimes worse. Well standards are constantly being improved, quality of products in use and trained professionals building 'your house' mean that new houses are built better than before. Advances in construction and particularly in insulation and running costs now ensure that we live in better houses than before.

Do your research

- As with any property purchase, particularly if you're looking to let the property afterwards, it's important that you do your homework thoroughly. If you fail to research the development, surrounding area and the potential demand for rental property before you buy, you could leave yourself in a very vulnerable position financially. So, what things should you consider before buying a property off-plan?

Location

- It's a cliché, but it's all about 'location, location, location'. It's a critical factor in understanding the potential of the property. Is the wider area being regenerated? Is the necessary infrastructure in place already? How close are the appropriate transport links, shops, restaurants, parks and schools? You can find out the proximity of local amenities to a particular development by conducting a property search on various property websites.



Know your market

- If you plan to let or sell the property on completion, you should establish the target market for the type of property you're planning to buy. Discuss this with local estate agents to understand where the demand is likely to be coming from. It's also sensible to establish how many other units have been sold to buyers planning to let them out upon completion, as your property could end up competing with a large number of other properties in the same development.

Price

- You should also try and see what similar properties in the area are being sold or let for. This will give you an indication of the possible return you could expect to see when you come to sell or let the property. Be aware, however, that the market can change a lot over a 12-month period, so you can't always be certain that you will eventually achieve the prices being realised in the current market. You can either view the latest sold prices in England & Wales, or you can search for property to buy or property to rent in the local area to see what asking prices similar properties are being marketed at. In some cases, the developer will guarantee a certain value of rental yield in the first year or two. Find out what's on offer.

Is there a large supply of local new-build properties in existence (or coming to market soon)? If so, there is a danger that the market could become saturated if lots of developments reach completion around the same time. Have a look around the area and check with local estate agents for any other developments already planned or expected in the near future.

The property

- Look at the details, dimensions and specifications of the property. If you're looking to sell or let upon completion, will the property be suitable for the target market? A family will have slightly different requirements from a single professional, for instance. Make sure the property is suitable for the market you are hoping to attract, whether buyers or tenants. Also, find out if there are likely to be any additional charges associated with the development, such as service charges.

The aspect and views from the property are obviously more difficult to assess on a property that has yet to be built. However, you shouldn't rely on computer generated images (CGIs) or the developer's sales pitch alone. Try and visit the actual development plot and check out where the roads are, and, if applicable, the railway lines are, and work out where your property will be and what the views are likely to be like from the finished product.

While not always possible, try to secure a property with one of the best positions, as you'll be rewarded with better rental yields and capital appreciation. Try to find a property with a unique selling point, such as a nice view, parking, or access to outside space.

Steps to buying off-plan

- The following points illustrate the steps you are likely to need to follow when buying a property off-plan:
 - o Find the right development in the right location
 - o Arrange the appropriate finance for the purchase well in advance
 - o Reserve your chosen property and pay the reservation fees (usually between £500 and £1,000)
 - o Arrange a surveyor's valuation of the property, which your mortgage lender will require after an offer has been made
 - o Make sure all the mortgage paperwork is complete and ready to go
 - o Exchange legal contracts and pay the deposit (usually between 5% and 10%)
 - o Conduct a snagging survey about two weeks before final completion and check the property for any defects
 - o Be ready for completion (there are usually two dates, a 'short stop' and a 'long stop' – the former is the date by which the developers expect to have finished the building works, the latter is the date by which they must have done so).

Assess the property market

- Research local property prices to find out how the market has performed over the last few months and try to gauge the direction of prices. Get up to speed by visiting major property websites for the latest property market trends.

Buying off-plan in a market where prices are depreciating can put your investment at a greater risk. However, get it right and buying a property off-plan can be extremely rewarding.

So let's look at some of the differences between buying new as opposed to mature, period or otherwise described (second-hand) houses.

BUILDERS

Well someone needs to build your house, obviously, though it's more often that you find a location and a property that matches your

budget, rather than choose a builder and then look at what's available. Some builders do offer deals that are attractive to first time buyers that may also influence your purchase decision, and this may be a part of your planning. That 1st contact may be a sign in a field or other location that there are properties going to be built in a location that catches your eye; these adverts draw your attention and trigger your further research and further planning. Whilst initial decisions are made quickly, purchase of a house, and perhaps more importantly a 'new' house certainly require that you collect information so that you are well informed.

The Internet is a collection of information; accurate and otherwise. It's sheer size incorporates almost everything that is publicly available, has enormous variety and should be treated with a degree of scepticism perhaps! Contact should be sought with sales centres and show homes that builders have already in progress to check on quality, standards and your personal views on what, how and where new houses are being built. Have a close look also at other houses from your chosen builder, ones that are settling down and becoming a part of the residential area. Try and find some that are recent builds, others that are several years old, and those perhaps more than ten years old. Not always easy as there are no manufacture plates visible outside properties! Be objective on what you find; you will be able to walk around and look at the outsides, respecting the privacy of the new owners, though you may find individuals outside their houses that are happy to talk and discuss what their experiences of the builder are.

Gather what information you can, remember that this will be the most expensive purchase of your lives! Till the next house of course. Aim to be well-informed about the builder, so that you can make a good judgement on what the property is planned to be.

OFF PLAN

This is something that you need to have more caution with. Ask yourself how competent you are in reading plans? Either building / site-plans or perhaps worse still, artists representation of what is expected to be built! Look carefully at site plans and see what is expected at the design stage. What parking is available, what other shared facilities are planned and how close to your prospective property? Childrens Play area, refuse collection area. Those locations may impact on where you will be living for years!

SHOW HOUSES

WYSIWYG. What you see is what you get; well maybe. Remember that show houses are often furnished and tastefully decorated, though that will,

in part, change your view and perspective of the new property. The idea is to give you an idea of what the property will look like after moving in, similar to the majority of houses that you will have looked at. You can also ask to look at the new and unfurnished properties that are adjacent. They will often look stark and empty, but you will get a much better idea of the real sizes of the rooms. Consider also that modern houses are built to tight controls of both insulation and of course budget. They will be smaller than the SFA that you will have been living in, the windows smaller and certainly the gardens will be much smaller than you might expect. Your neighbours will also be much closer.

On the plus side, new homes will be better equipped and certainly far cheaper to run due to the insular properties of the materials. They will also be better prepared for the demands of modern living, often pre-wired for TV and Satellite and in some cases Cable too. The electrical installations will be better able to deal with the higher demands that we now expect to plug into the walls. Check also that the placement suits your needs, you may have additional needs that may be able to be incorporated whilst the build is underway. You will need to pay for this extra service of course. Homes are often pre-

wired for alarms, saving unsightly wiring later on, of course that is included in the build cost and you can install alarms later on.

RISKS

Holding deposits may be required to retain your choice of property? This is something that you should be aware of. How much is that deposit? When do you need to pay it? How long before you can move in, this is often measured in months! What happens if you decide not to buy? That money should be refundable though there may be an administration cost? What guarantee of that do you have should the worst happen and the builder go into 'Administration' That holding deposit represents a significant trust in the builder and you will have lost the use of that money, even though interest rates are currently low.

Moving In dates may slip due to building difficulties, this is generally due to weather, though other factors need to be considered. December will often see a closure of several weeks over the holiday period. What this will really affect is your moving in date..... Where will you live whilst waiting? How long a rental period do you need?

ATTRACTIONS

Of course there will be no 'Chain' Essentially this means that you are not waiting for a chain of co-ordinated moves to take place on a specific date. The longer the chain, the greater the risk, delays and sometimes cancellations may jeopardise your house purchase. As mentioned above, there may be delays in purchasing a new property but you don't have to wait for someone else to move out! If you are local to the new property and you maintain a good working relationship with the builder or their sales agents, you will be aware of any changes.

You get to be the first person(s) to live in that house. That has a 'feel-good' factor that only experience can give you. There should be a pristine, new, experience that will mean that requirements for DIY or maintenance work will be minimal. Aim to get at least 10-years before anything more than paint and paper is required. Perhaps less so if you have young children! Of course all your neighbours will be new, so there will be a community spirit all trying to get on with each other. You won't be the odd one out.

Read more: <http://www.primelocation.com/guides/buying/how-to-buy-a-property-off-plan/>

ADVERTISING FEATURE



Taylor Wimpey's thank you to our Armed Forces

Taylor Wimpey is rewarding members of our armed forces with a £500 discount for every £25,000 they spend at new homes developments in Colchester.

The leading housebuilder has several developments close to Army barracks in the town, so this is the perfect deal for personnel looking to move closer to work.

To claim the discount, personnel should visit the Sales Executive at any of the developments in the area and provide proof of armed forces membership on reservation. Under the scheme, Taylor Wimpey will also donate £500 to the Help for Heroes charity for every property purchased*.

In addition to this exclusive offer, armed forces personnel buying a home at selected Taylor Wimpey developments in Colchester can claim the Ministry of Defence's Long Service Advance of Pay Scheme** – an interest-free, 10-year loan of up to £8,500 towards the cost of the property.

The following Taylor Wimpey developments are participating in the Armed Forces Discount and Long Service Advance of Pay Scheme:

Blenheim Park, Circular Road South, Colchester	0845 026 3948
The Boulevard, Tamarinds, Tufnell Way, Colchester	0845 026 4072
The Quarters, Berechurch Hall Road, Colchester	0845 072 6556
Cook's Shipyard, Angelsea Road, Wivenhoe	0845 026 5605

For further information on Taylor Wimpey developments across Essex, visit www.taylorwimpey.co.uk.

ADVERTISING FEATURE

MY FIRST HOME:

My family and I decided the time was right to commit to buying our first home back in the UK.

Our homes until now had been in military married quarters. Many of my colleagues had managed to get onto the property ladder, and were renting out their houses until needed. I knew I should have made provision for leaving the Military and bought a house back in the UK many years ago. Unfortunately, the busy life we live had meant that this had never happened, and it always seemed so difficult and complicated being based overseas.

We approached a company called Stamford Homes, part of the Linden group, who have an office in BFG where I was based. They unfortunately informed me that I was unable to obtain a mortgage due to being based in BFG and not having a current UK address.

My family and I were now destined for rental accommodation. I was then talking about it with my friend Mark and he said he had been told the same by Stamford Homes. But, he also contacted Forces Property Direct at the same time, which had teamed up with BFG Mortgages who specialise in securing mortgages for the British Military on a BFPO address either in the UK or anywhere else in the world.

Forces Property Direct has over 10,000 homes every year to choose from all over England, Scotland and Wales, so finding the perfect home for my family was easy. That just left the issue of a deposit, I wanted to use my Gratuity as a deposit but found out that by the time I had it and had left the military, it would be much harder to secure a mortgage.

Forces Property Direct secured me an Interest Free loan for 15% of the gross purchase price against my Gratuity as part of their RESETTLEMENT package. I used this as part of my deposit. They also secured me a further 5% discount as part of their military discount, on top of this they negotiated free of charge carpets throughout my new home and landscaped my rear garden, a total package worth over £37,000! I bought a lovely three bed detached family home, brand new and fully guaranteed for £164,950, I got £8,250 discount, £4,000 worth of free carpets, £600 worth of garden landscaping and an interest free loan against my gratuity for use as deposit of £25,000 and I found out I could have it interest free for up to five years before leaving the forces! I thought there must be a catch but checked around and found out Forces Property Direct help over 300 forces clients every year and incredibly it's completely free of charge.

They also provided excellent advice on the application procedure for obtaining the Long Service Advance of Pay (LSAP) which provided us with our own 5% deposit.

Nigel and Steve at Forces Property Direct have changed my life forever and I can honestly say that if I had known about their free service and incredibly easy way of securing my family home before then I would have done it years ago!

Jason Boothby British Army BFG



FPDirect
FORCES PROPERTIES DIRECT



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WE ARE THE **N^o.1 PROVIDER** OF GOVERNMENT FUNDED HOUSING FOR **BRITISH FORCES** AND **MOD PERSONNEL**!

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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:

The Hawthorn at Oak Tree View, Desborough 3 Bedroom Semi Detached House

General public price	£147,950	
Exclusive Forces price	£125,758	(85% Shared Equity Price)
5% Deposit paid by builder	£7,398	
5% Client deposit	£7,398	(could be LSAP)
Balance	£110,962	
Projected rental income	£625 pcm	(unfurnished for investor purposes)

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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

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



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

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



IN SUPPORT OF
**HELP for
HEROES**



HOUSING IN EAST MIDLANDS



LOCAL AUTHORITIES IN EAST MIDLANDS

There are 42 housing authorities in this region - nine in Derbyshire, eight in Nottinghamshire, nine in Leicestershire, nine in Lincolnshire and seven in Northamptonshire. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

DERBYSHIRE (www.derbyshire.gov.uk)

AMBER VALLEY	01773 573100	EREWASH	0845 9072244
BOLSOVER	01246 242424	HIGH PEAK	0845 1297777
CHESTERFIELD	01246 345345	N.E. DERBYSHIRE	01246 231111
DERBY	01332 293111	SOUTH DERBYSHIRE	01283 595795
DERBYSHIRE DALES	01629 761311		

NOTTINGHAMSHIRE (www.nottinghamshire.gov.uk)

ASHFIELD	01623 608907	MANSFIELD	01623 463463
BASSETLAW	01909 533455	NEWARK & SHERWOOD	0845 2585550
BROXTOWE	0115 9177777	NOTTINGHAM	01159 155555
GEDLING	01159 013681	RUSHCLIFFE	01159 148326

LEICESTERSHIRE & RUTLAND (www.leics.gov.uk/index.htm)

BLABY	01162 727770	MELTON	01664 502502
CHARNWOOD	01509 634567	N.W. LEICESTER	01530 454545
HARBOROUGH	01858 828282	OADBY & WIGSTON	0116 2888961
HINCKLEY & BOSWORTH	01455 238141	RUTLAND	01572 755465
LEICESTER	01162 527008		

LINCOLNSHIRE (www.lincolnshire.gov.uk)

BOSTON	01205 314556	NORTH KESTEVEN	01529 414155
EAST LINDSEY	08446 601111	NORTH LINCOLNSHIRE	01724 747654
LINCOLN	01522 873212	SOUTH HOLLAND	01775 761161
N.E. LINCOLNSHIRE	01472 326401	SOUTH KESTEVEN	01476 406080
WEST LINDSEY	01427 676676		

NORTHAMPTONSHIRE (www.northamptonshire.gov.uk)

CORBYS	01536 464000	NORTHAMPTON	08453 300637
DAVENTRY	01327 302218	SOUTH NORTHANTS	08454 606888
EAST NORTHANTS	08456 032227	WELLINGBOROUGH	01933 229777
KETTERING	01536 410333		

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



REGIONAL HOMEBUY AGENT

East Midlands Derbyshire, Leicestershire, Lincolnshire and Rutland, Northamptonshire, Nottinghamshire E Midlands HA emhomebuy@emha.org 0844 892 0112
www.emhomebuy.org.uk Fax 01530 276033

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 JSMAO on request.

EAST MIDLANDS

Derbyshire, Nottinghamshire, Leicestershire & Rutland, Lincolnshire and Northamptonshire

Name	Telephone	Counties Covered
Anchor Trust	0115 958 5245	Midlands
E. Midlands	01530 276000	Midlands
Linx Homes	01507 355000	Lincs
Eastern Shires H.A.	0116 2205555	Leics
English Churches H. G.	01332 292672	Midlands
Home H.A.	01332 294505	Midlands
Leicester H.A.	0115 9709600	Leics, Northants, Notts
Longhurst	01205 354477	Midlands
Nene Housing Society	01733 295400	Notts
Northern Counties (Provident) H.A.	01246 209584	Midlands
Orbit H.A.	01455 251461	Midlands
Places For People	0845 6044446	Midlands
Raglan H.A.	0116 277 4429	Midlands
Riverside ECHG	0845 111000	Midlands
Sanctuary Midlands	0121 525 3131	Midlands
William Sutton Trust	0116 266 1439	Midlands

AVERAGE HOUSE PRICES IN EAST MIDLANDS FIRST QUARTER 2011

£136,362

Annual Change: - 1.5 %

Quarterly Change: - 2.3 %

These figures are provided by the Lloyds Banking Group website:

www.Lloydsbankinggroup.com



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Low-cost Initiative for First-Time Buyers

LIFT

**Having problems getting
onto the property ladder?**

LIFT 'OPEN MARKET' could help...

LIFT 'Open Market' is a shared equity scheme aimed at lower income households who are first time buyers, Housing Association and Council tenants as well as Armed Forces personnel, enabling you to purchase between **60%** and **90%** of a property for sale on the Open Market.

For further information or to enquire about your eligibility for LIFT 'Open Market' please call Albyn Enterprises on **01463 259894** or email info@albyn-enterprises.co.uk

www.albyn-enterprises.co.uk



DEFENCE INFRASTRUCTURE ORGANISATION 'DIO'

The DIO was formed on 1 April 2011, when the former Defence Estates organisation was brought together with other infrastructure functions in the MOD to form a single organisation.

A radical new approach to managing the Defence Estate 11 May 11

As our Armed Forces adjust to change, so must the way the MOD manages its estate. Report by Tony Moran.

The Strategic Defence and Security Review (SDSR), published in October 2010, examined how Britain must organise our military capability to respond to global threats posed in the coming decades.

Whether that danger comes from nuclear proliferation, revolution and civil war or terrorism, Britain must have the right military resources to deal with emerging threats.

As our Armed Forces change the ways in which they operate to meet the challenges of the future, so the support they receive must also evolve. The new Defence Infrastructure Organisation (DIO) came into being on 1 April 2011 with a clear goal to deliver better strategic management of the Defence Estate.

Acting Chief Executive of the DIO, Andrew Manley, explained:

"The creation of the Defence Infrastructure Organisation marks a major step towards ensuring we have an affordable and sustainable military estate that gives our Armed Forces the best possible facilities in which to live, work and train.

"DIO brings a radical new approach to how the MOD manages infrastructure and estates services, but change will not happen overnight. We expect our journey towards full operating capability to take two years, during which time a number of key strategic milestones must be met."

The new organisation must achieve significant running cost reductions, improve estate utilisation and drive further estate rationalisation and commercialisation opportunities. Through the sale

of surplus land and buildings and other efficiency measures, the DIO aims to deliver savings of some £1.2bn over the next four years.

In this context, 'infrastructure' describes the acquisition, development, management and disposal of all fixed, permanent buildings and structures, land, utilities and facility management services, with the exception of IT infrastructure.

"The creation of the Defence Infrastructure Organisation marks a major step towards ensuring we have an affordable and sustainable military estate that gives our Armed Forces the best possible facilities in which to live, work and train."

Andrew Manley

The DIO pulls together a number of roles and functions, as well as staff from the former Defence Estates (DE) organisation and infrastructure personnel from organisations across Defence such as the Royal Navy, Army, Royal Air Force and Defence Equipment & Support:

"This new organisation has already brought together a broad range of property and infrastructure knowledge," Mr Manley added.

The DIO has taken on the estate management responsibilities of its predecessor DE in spending some £2bn every year, managing around 240,000 hectares of land on behalf of the MOD. At around one per cent of the UK's landmass, this vast swathe of land and property makes the Department one of the country's largest landowners.

The military estate comprises three main areas. There is the Built Estate, which is made up of barracks, naval bases, depots and airfields, while the Housing Estate requires management of over 48,000 Service family homes and the Defence Training Estate comprises 16 major armed forces training areas and 104 other training areas and ranges in the UK alone.

The DIO has also taken on the challenge of supporting vital military tasks on an overseas estate that spans Germany, Cyprus, the Falkland Islands, Gibraltar and remote overseas stations, including operational theatres such as Afghanistan.

This diverse portfolio also includes maintenance of overseas Service family housing and provision of estate services to the United States Visiting Forces in the UK:

"The model of defence infrastructure has some basic principles: streamlining and consistency of processes, economies of scale and improved communications with customers and suppliers, including industry," DIO Deputy Chief Executive Officer David Olney explained.

"However, the key to our success will centre on getting things right in four key areas: embedding the right business processes and supporting these with robust information systems to deliver our outputs; getting the appropriate organisational structure and governance-appropriate business processes; and lastly exhibiting the right behaviours leading to trust between the organisation and its users."

Mr Olney added that this change in approach enables the DIO to take a defence-wide view in strategically managing the military estate - both in the balance of investment and enabling military capability. It centralises MOD management of infrastructure, reduces costs, improves estate use and drives further rationalisation.

A new Strategic Asset Management Programme Team will translate defence infrastructure requirements into a strategic programme to deliver what the Armed Forces require to continue defending the United Kingdom. Crucially it will aim to improve the utilisation of the estate.

A lot of work has gone into merging all MOD infrastructure funding and posts into the new organisation. Subsequent phases will transform this organisation into a new leaner structure. This is likely to significantly reduce the number of MOD non-industrial and military posts involved in managing defence infrastructure over the next three years.

The transformation strategy should provide better value for money by using resources differently. For example, the Next Generation Estate Contracts programme will develop regional frameworks for MOD construction projects.

And defence infrastructure staff had already been working on rationalising 'soft' facilities management (FM) contracts, for support services such as cleaning and catering. This was the first step towards the DIO taking responsibility for 'Total FM'.

Yet for all its major investment and expenditure, the new organisation does not exist in a vacuum. It is immune to neither the outcomes of the SDSR nor the hardened economic times in which we currently live.

As Britain reassesses the military capability needed to keep the nation safe in the coming decades, the new organisation must focus on getting the right estate at the right quality for the right price:

"Our Armed Forces deserve the best we can give them. There is a lot of hard work ahead, but DIO will help to ensure that we deliver an affordable and sustainable military estate which will help our military personnel to do the difficult jobs we ask them to do," said Andrew Manley.

Personnel get boost with new bedrooms

Armed Forces personnel across England and Wales have got a boost from better accommodation, with 2,582 new bedrooms for single Servicemen and women delivered during the financial year 2010-11.

The upgraded bedrooms at military bases have been delivered by the Defence Infrastructure Organisation (DIO) working with its partner Debut Services Limited.

The new accommodation has been built under Project SLAM (Single Living Accommodation Modernisation), which is working to improve accommodation for Army, Royal Navy and Royal Air Force personnel.

Construction over the 12-month period also brought the total number of bedspaces delivered under project SLAM to 15,462.

David Olney, DIO's Deputy Chief Executive, said:

"Supporting our Armed Forces is DIO's top priority. Delivering improved single living accommodation plays a key role in contributing to operational success. It is important that our Service personnel have the best possible facilities.



"Working with Debut Services, we are delighted to have been able to provide top quality living accommodation for military personnel across all three Services."

Speaking about his room at Bovington, the Army's new centre of excellence, WO2 Marc Davies, Armour Centre Bowman Systems Manager, said:

"This accommodation is a great improvement on the previous mixture of rooms occupied by the Warrant Officers' and Sergeants' Mess. Improvement to our living space goes a long way to enhancing our quality of life, and indeed shows commitment to promises that the standard of accommodation for Service personnel will be increased.

"Practically, the increased size of the room and storage facilities is a massive improvement. All rooms are finished to a fantastic specification; the provision of telephone lines and Sky TV terminals

is welcomed. Coupled with the furniture and 'white goods' there is little more a resident would require."

Commenting on the improvement in living conditions for his soldiers at Bovington, Lt Col John Walker MBE, Headquarters Armour Centre said:

"The addition of the SLAM blocks is a major part of the long modernisation required to ensure continued training delivery at Bovington. It has been a long journey to the extremely smart and well-appointed SLAM blocks from the previously inhabited old Sandhurst Blocks and the cramped and spartan Warrant Officers' and Senior NCOs' accommodation blocks."

Single living accommodation built under Project SLAM at Bovington Camp. Project SLAM delivered 2,582 upgraded bedspaces in financial year 2010-11.

Project SLAM bedspaces were delivered at the following locations during 2010-11:

• Catterick -	Vimy Barracks	392 bedspaces
• Catterick -	Catterick Campus	192 bedspaces
• So't'on -	McMullen Barracks	114 bedspaces
• Hounslow -	Cavalry Barracks	354 bedspaces
• Helston -	RNAS Culdrose	337 bedspaces
• Northa'ton -	RAF Leeming	216 bedspaces
• Carterton -	RAF Brize Norton	300 bedspaces
• Barry -	MOD St Athan	144 bedspaces
• Woolwich -	Woolwich Barracks	101 bedspaces
• Andover -	Hyperion	81 bedspaces
• Gloucester -	Imjin Barracks	252 bedspaces
• Wareham -	Bovington	99 bedspaces

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Housing for troops is a Government priority

Members of the Armed Forces will from now on be given top priority for housing help. Housing Minister Grant Shapps has said today, Friday 20 May 2011.

The move follows a Military Covenant Housing Summit chaired by the Housing Minister on Monday, and means that serving members of the Armed Forces, as well as those recently retired, will be able to benefit from the FirstBuy Scheme, providing £400m to help 10,000 families across the country get on the property ladder over the next two years. Those 10,000 civilian families will of course include ex-service families.

The Minister has also signalled that the Government will ensure that all low-cost home ownership schemes will now routinely place members of the Armed Forces at the top of

their priority lists, and that government housing agents will be instructed to go out and actively recruit military personnel for such schemes.

The news comes in addition to work between the Government, credit agencies and the Royal Mail (who set postcodes on which many credit ratings are based) to ensure that those living on a base or serving abroad are not disadvantaged when applying for a mortgage.

Mr Shapps said:

"This Government is not in the business of giving out pointless sympathy or hand-outs. Instead, we're pulling out all the stops to give our brave Armed Forces a helping hand onto the property ladder.

"So, I can confirm that military personnel are being promoted - instead of being just one of the

priority groups for schemes like FirstBuy, they will now become the absolute top priority.

"Our Armed Forces are being moved to the very front of the queue. And when the first keys to these new FirstBuy homes are handed over in September, I want to ensure that the brave and loyal men and women who serve in our Armed Forces, and have put their lives on the line to preserve our freedom and way of life, have had an opportunity to benefit.

"But that's not the end of the story - until now we've had a mad situation where living on a base or serving abroad has disadvantaged people in the Armed Forces applying for a mortgage. So the Government will also be working with credit reference agencies and Royal Mail to ensure that this is no longer the case."

Information has been drawn from the Defence Intranet

ADVERTISING FEATURE

The Beacon

Helping To Reduce Homelessness Among Veterans

Due to open the end of August, The Beacon Managed by Riverside ECHG will be an exciting new supported housing & learning project designed especially for veterans of all ages & gender. It will comprise of 31 one bedroomed self-contained flats, housing single Service leavers and veterans who are homeless or at risk of becoming rough sleepers. It will provide accommodation on a short term basis (up to 18 months) and facilitate residents 'move on' into permanent housing in their area of choice. The project will provide a variety of communal/social areas and on-site services for the residents to help them improve their 'life skills', train for employment, address health issues and access further education. The Beacon will become an established and valuable pathway to local & national resources for Single Service Leavers requiring assistance & support on discharge.

A Unique Understanding of Veterans Needs

Support for Veterans who are facing homelessness is a key element of Riverside ECHG's range of excellent services.

The Beacon will be a flag ship project, built to a contemporary design, taking our veterans services to a new level, in an area of close to key amenities and resources such as;

- ❖ The Regional Resettlement Centre.
- ❖ A new recreation & leisure complex.
- ❖ A major supermarket, other shops and food outlets.
- ❖ Darlington College further education facility.
- ❖ Richmond Town Centre

Our services have been developed and driven by professional staff, some of whom have served in the Armed Forces themselves, giving them a targeted approach that is highly successful at working with ex-Service Personnel.



The Beacon Can Offer

Our aim is to help each and every single Veteran we work with make a successful transition into civilian life. To ensure we succeed in this aim The Beacon will offer social enterprise partnerships within baking, catering and horticultural businesses which will provide training opportunities to increasing numbers of veterans. It will also provide a technology area, training & education area, fitness area, health resource facility & a multi function room that will be used for various activities.

In the main entrance area we are aiming for a hotel ambience which will be complimented by a small cafe that will give opportunity to residents for training. In the outside areas we will have a BBQ area, allotment & Remembrance garden.

Residents will be able to live at The Beacon for a maximum of 18 months, in that period staff and associated agencies will work with residents to help them move into permanent accommodation in their area of choice. For further information please visit www.spaces.org.uk & click on The Beacon button. Referrals to The Beacon can be made by contacting the SPACES office as follows:

01748/ 833797/ 872940/ 830191 or by emailing spaces@riverside.org.uk

Calling All Landlords!

We have a constant requirement for furnished and unfurnished residential properties for the MOD Substitute Accommodation Scheme across the whole of the UK.

Some of the many benefits of working with HCR include:

- ✓ Guaranteed Rent - Paid by HCR
- ✓ Highly Professional Occupants
- ✓ Average 28 Months Tenancy
- ✓ Guaranteed attendance at move in and move out by HCR
- ✓ Low registration fees - no charges unless your property is let
- ✓ A fair and equitable damages policy
- ✓ Through-life tenancy support by the HCR maintenance team
- ✓ A partnership with a professional company

For more information please call Georgie on:

t: 01256 313762, or e: ll@hcr.co.uk
www.hcr.co.uk

Haig Homes – providing rental accommodation throughout the UK for ex-Service families

Finding a place to live is probably the single most important factor for ex-Service, or soon to be ex-Service, people. From the security of an affordable home, schools can be found for children, work opportunities for the adults – you can begin to build your life ahead.

The immediate prospect of leaving the Services is just one reason why people may find themselves in need of housing – unemployment, redundancy, mental health, physical health and disability or marital breakdown and debt are all reasons for housing problems.



Haig Homes is a charitable housing association providing housing assistance exclusively for the ex-Service community with over 1,330 homes spread throughout the UK. Specific tailor-made housing solutions for people with severe injuries or disabilities and transitional accommodation for job-seeking Service leavers is provided through our sister charity, Haig Housing Trust.

For further information and for a comprehensive guide to eligibility to apply to Haig Homes, please check our websites on www.haighomes.org.uk or contact us at Haig Homes, Alban Dobson House, Green Lane, Morden, Surrey SM4 5NS Tel: 020 8685 5777 Fax 020 8685 5778 E-mail: haig@haighomes.org.uk



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

Alban Dobson House
Green Lane
Morden
Surrey
SM4 5NS

Switchboard: 020 8685 5777
Fax: 020 8685 5778

Email: haig@haighomes.org.uk
enquiries@haighousingtrust.org.uk

For further information please refer to our websites

www.haighomes.org.uk
www.haighousingtrust.org.uk

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



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

charity no: 207318

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

If you have very specific housing needs, please contact enquiries@haighousingtrust.org.uk

Haig Housing Trust has recently launched a major fundraising campaign to raise £20m funding to address the need to provide good, adapted and appropriate accommodation for injured and disabled Service and ex-Service personnel.



www.haighousingtrust.org.uk
Charity no: 1125556

Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	2 & 3 bedroom homes	£99,950	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	£99,950	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 bedroom homes	£174,950	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
Calshot Rise St Columb Minor, Newquay, Cornwall	2 bedroom homes	£134,950	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
Dacre Road Brampton, Cumbria	3 bedroom house	£99,950	L/S*	Annington's appointed agents; Your Move, 19 Fisher Street, Carlisle CA3 8RF. Tel: 01228 537 333 or email: carlisle@your-move.co.uk
Park Road Boulmer, Longhoughton	2 & 3 bedroom homes	£109,950	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
Werstan Close Malvern, West Midlands	4 bedroom homes	£220,000	L/S*	Annington's appointed agents; Philip Laney & Jolly, 21 Worcester Road, Malvern, WR14 4QY, please call 01684 575100 or email: info@philiplaneyjolly.co.uk
Simpson Road Chester, Cheshire	3 bedroom homes	£134,950	L/S*	Annington's appointed agents; Swetenhams, 28 Lower Bridge Street, Chester, CH1 1RS, please call 01244 321321 or email: chester@sequencehome.co.uk
Sandown Road Gravesend, Kent	2 bedroom homes	£180,000	L/S*	Annington's appointed agents; Your Move, 178-182 Parrock Street, Gravesend, DA12 1ES, Tel: 01474 533455 or email: adrian.burkham@yourmove.co.uk
Henlow Close Kirtton in Lindsey, Yorks & Humberside	2 bedroom homes	£72,950	L/S*	Annington's appointed agents; Reeds Rains, 71 Wrawby Street, Brigg, DN20 8JE, please call 01652 654001 or email brigg@reedsrains.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
Annington Ridge Horrabridge, Devon	3 bedroom house	£139,950		Annington's appointed agents; Fox & Sons, 28 Mannamead Road, Plymouth, PL4 7AA, Tel: 01752 662777 or email: mutleyplain@sequencehome.co.uk or Miller and Son, 2 Drake Road, Tavistock, PL19 0AU Tel: 01822 617243 or email: tavistock@millerson.com

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 – May 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.cdvmm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

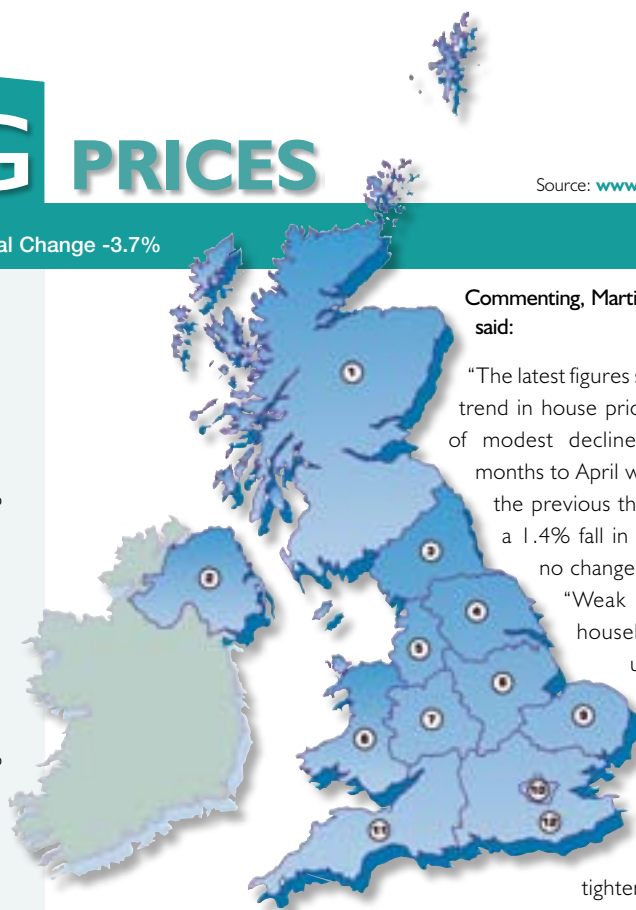
HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £160,395 Monthly Change: -1.4%, Annual Change -3.7%

1 Scotland	Average Price: £119,210 Quarterly Change: +7.1% Annual Change: -6.3%
2 Northern Ireland	Average Price: £115,093 Quarterly Change: -17.4% Annual Change: -6.4%
3 The North	Average Price: £114,069 Quarterly Change: -9.8% Annual Change: -13.1%
4 Yorkshire and The Humber	Average Price: £119,801 Quarterly Change: -4.1% Annual Change: -3.2%
5 The North West	Average Price: £124,276 Quarterly Change: -3.6% Annual Change: -1.6%
6 The East Midlands	Average Price: £136,362 Quarterly Change: -1.9% Annual Change: -2.3%
7 The West Midlands	Average Price: £147,523 Quarterly Change: -2.5% Annual Change: -5.3%
8 Wales	Average Price: £136,672 Quarterly Change: +2.4% Annual Change: +0.1%
9 East Anglia	Average Price: £156,041 Quarterly Change: -0.4% Annual Change: -5.7%
10 Greater London	Average Price: £255,887 Quarterly Change: +1.8% Annual Change: -5.6%
11 The South West	Average Price: £184,038 Quarterly Change: -1.6% Annual Change: +1.0%
12 The South East	Average Price: £228,770 Quarterly Change: -0.2% Annual Change: +0.2%



Commenting, Martin Ellis, chief economist, said:

"The latest figures show that the underlying trend in house prices continues to be one of modest decline. Prices in the three months to April were 1.2% lower than in the previous three months. There was a 1.4% fall in prices in April following no change in March.

"Weak confidence amongst households, partly due to uncertainty over the economic outlook, is constraining housing demand and resulting in some downward movement in prices. Signs of a modest tightening in housing market

conditions, a relatively low burden of servicing

mortgage debt and an increase in the number of people in employment are all likely to be providing support for house prices, curbing the pace of decline. There are signs that house sales are stabilising albeit at a level lower than the historical average."

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 - lclplc.co.uk

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				
ROSYTH The Forth Club Amenity Centre Castle Road	Office Accommodation & Function Suite	Commercial	GVA Grimley, Quayside House, 127 Fountainbridge EDINBURGH EH3 9QG Tel: 0131 469 6021 www.gvagrimsley.co.uk	For Sale on Open Market CLOSING DATE 6th May 2011
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 KW16 9UR Tel: 01334 474200	For Sale on Open Market
Edinburgh & Lothians				
EDINBURGH Former NAAFI Redford Road 1.01 h	Development Site	Retail/ Residential	GVA Grimley, Quayside House, 127 Fountainbridge, Edinburgh EH3 9QG Tel: 0131 469 6021 www.gvagrimsley.co.uk	Under Offer
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
Belwood Crescent 13 & 15				Under Offer
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

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2011 Joint Service Housing Advice Office

Summer 2011

15 Jun	RRC Tidworth
22 Jun	Lossiemouth*
12 Jul	RRC Catterick
14 Jul	RRC Cottesmore
19 Jul	Colchester#
28 Jul	RRC Northern Ireland

Autumn 2011

7 Sep	RRC Tidworth
14 Sep	RRC Aldershot
27 Sep	RRC Portsmouth
29 Sep	RRC Plymouth
12 Oct	RRC Rosyth
18 Oct	SHAPE ^
19 Oct	Germany – JHQ
20 Oct	Germany – Paderborn
1 Nov	RRC Catterick
3 Nov	RRC Cottesmore

8 Nov	RRC London (Northolt)
15 Nov	Colchester
16 Nov	RRC Tidworth
21/24 Nov	Cyprus
1 Dec	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to RRC Northolt Admin Team

* applications to RRC Rosyth

^ applications to UK JSU Tel: 003265445234

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

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

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



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It has pioneered a Forces' Package geared to delivering specialist incentives, and with this has come sustained success at providing new homes along with independent expert advice in the financial, legal and home letting side of purchasing a new home.

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- 5% towards your deposit, curtains, carpets and turf OR
- the 85/15 shared equity scheme; Easystart. This allows you to own 100 per cent of the home but pay just 85 per cent of the price, with Stamford Homes paying the remaining 15 per cent through a repayable loan, interest free for 3 years.

For details of developments, homes, prices and forthcoming roadshows – visit www.gthomesforces.co.uk. Alternatively contact either sales and marketing manager Juliana Russell on 0044 7970 000229, or the sales and marketing suite at Sennelager on 00 44 7968573548, open Tuesday-Friday 11am – 6.00pm, Saturday 9.00am – 4.00pm

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All companies have been part of Galliford Try for several years and have now decided to share one name. It's still the same dedicated team and the same great homes.

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Call **0044 7970 000229**

Email forces@stamford-homes.co.uk

or Juliana.russell@gallifordtry.co.uk

www.gthomesforces.co.uk

GERMANY

Sales and Marketing Suite
open Tuesday to
Friday 11am – 6pm,
Saturday 9am – 4pm

0044 7968 573548

22 Otto Hahn Strasse
33104, Sennelager

*Subject to Easy Start terms and conditions. Offer available on selected plots only. Mortgage application will be subject to status. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. Linden Limited, Reg.No. 01108676 Reg Office: Cowley Business Park, Cowley, Uxbridge, Middlesex UB8 3AL. Image representative only. Price correct at time of going to press.

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