

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



*Featured:*

## **BUYING PROPERTY ABROAD**

Affordable Housing Schemes

**PROPERTY INSURANCE**

**June 2011**



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# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

**H**ello and welcome to June's edition of Housing Matters Magazine. This is the 101st edition of the magazine and the month of June marks the start of the 20th year that the Joint Service Housing Advice Office has been providing civilian housing advice and information to Service personnel and their dependants.

As I write this editorial in April, once again it appears that house price figures are remaining reasonably static, as they have for several months. Figures produced by HBOS published April 2011 show an increase in March by a marginal 0.1% but what does this all mean to you? Well, we can defiantly draw one conclusion; the UK housing market is very unpredictable. What makes it unpredictable is that it is heavily influenced by a number of external factors which are continually changing. One piece of advice we can give you; if you are thinking about house purchase our key message is still to save. In today's market a good deposit will definitely help your buying power, especially if you're trying to negotiate to get that bargain.

This month our main articles are on Buying Overseas, Property Insurance and HomeBuy. Just like in the UK the overseas market has taken a big hit during the past few years. There are currently some real bargains to be had but the European market has become substantially less attractive as the Euro gained in value against the pound. We have sourced an article from [www.firststrungnow.com](http://www.firststrungnow.com) which illustrates some of the issues you may face while deciding to buy abroad.

Our Homebuy article highlights options for those of you who are unable to purchase a home in the open market without financial assistance. MoD Personnel have Priority Status for the Homebuy schemes. Those looking at other parts of the UK such as Scotland or Wales also have a priority for those affordable housing schemes. More details can be found in this addition of the magazine or at our website [www.mod.uk/jshao](http://www.mod.uk/jshao) under Affordable Housing Schemes.

On a separate note, the information and service we provide is dependant upon feedback from our customers, you! So please give me and my team feedback on whether you find this publication useful and how we can improve the service we give. Our email address is LF-JSHAO Mailbox@mod.uk so please use it and talk to us.

**James Turner**



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# BUYING PROPERTY *Abroad*

**T**raditionally it was a sign of affluence to buy a property abroad but now it can be the result of a financial struggle. House prices in the UK continue to remain high, distancing first time buyers even further from their dream of home-ownership. Being a first time buyer buying overseas could be an answer.

Having been priced out of the UK property market, an increasing number of first timers are buying overseas to get their foot on the ladder. It can be a way to grow a deposit for a first home in the UK.

Rather than intending to live abroad, most first-time buyers regard their foreign property as an investment. For example, you can still buy a two-bed apartment in the Cape Verde islands, off the North West coast of Africa, for around £50,000 (compared to an average property price of around £163,000 in the UK).

The advantage of buying a property abroad is that the property can then be sold and the equity used for a deposit on a UK home. If rental returns can be guaranteed by such as lease-back schemes (where you are practically guaranteed a rental income to cover any mortgage), this option becomes all the more affordable.

To buy property abroad you will need a typical deposit of 25% of the purchase price as well as accounting for home-buying costs and British and overseas legal fees. It may still be hard to raise such a deposit. There is more about **raising a deposit** and **how parents might help** on our site.

If you want to transfer money to or from abroad for an overseas property you will need to employ the services of a **currency exchange** service.

You will not be able to secure a mortgage with a UK lender against a property that is built on overseas soil. Instead you will need to arrange a mortgage with a lender operating in the country in which you are buying. You will need an overseas mortgage as your first mortgage!

How much you can borrow will depend on your existing liabilities. Typically, your entire outgoings such as rent, debts and bills – as well as your foreign mortgage repayments – must not exceed 40% of your net income – but this only really applies if you are a UK first time buyer. Although this sounds like a low 'allowance', if you are sensible with your UK rental outgoings and head for a county where property prices are low, the mortgage payments will not be onerous.

Be aware that interest rates on overseas mortgages are sometimes higher than in the UK and often variable. Some countries, such as Croatia and Thailand, do not offer mortgages to foreign nationals at all.

Before signing anything, it is crucial to seek independent advice and enlist the help of an English-speaking lawyer locally. There are companies, that will arrange an overseas mortgage on your behalf and property agents that, for a percentage fee, will hold your hand through the entire property buying process. They have local legal contacts in many countries.

## Researching your Property Abroad

It is absolutely imperative that you do your homework before buying a property abroad. Laws vary enormously between countries. In some countries there may be title disputes on land and in others a new owner can unwittingly take on debts attached to a property.

It might also be the case that you need to seek permission from the government of the country before buying a property. Taxes, home-buying and legal fees also vary.

If you need an overseas mortgage, different levels of deposit are required in different countries and some won't lend at all to overseas investors. Especially where you do not speak the language, it is absolutely imperative to seek professional and independent advice.

Remember also to factor the cost of this into your budget.

## Why Buy a Property Abroad?

There are a growing number of reasons why buying a holiday home abroad is appealing.

Property abroad can produce good capital/equity growth

Rental yields can also be excellent

Rising house prices in the UK has given homeowners the opportunity to remortgage and release equity

Funds released are often enough to buy a holiday home outright or they can be used for a deposit for a first home



In some recent EU-member countries there is still plenty of room for medium-term capital growth on property abroad. This may provide better returns than on pensions, stock market investments or cash savings in the UK

The introduction of the Euro in 2002 enabled people to compare property prices between countries more easily

Airlines run flights to more places than ever before, more regularly, and at historically low prices

The internet has made property research and overseas communication faster and easier

There are more financial, legal and estate agency services available than ever before to help you buy abroad safely.

### **Points to Consider when Buying a Property Abroad**

**Before you buy a property abroad consider the following key points:**

What the place will be like in winter/summer

If it's a holiday home, whether you really want to holiday in the same place every year

If you need an overseas mortgage to fund your holiday home, you will have to research the mortgage situation. Many UK lenders are prepared to consider mortgages on foreign property; however, it may be advantageous to seek a mortgage in the country you are buying.

If you are buying in cash, whether it will cost you to remortgage your current property because you are tied into a deal with your lender

If you will need to rent out your holiday home to generate an income. This will affect where you buy. (Some countries do not allow renting in certain areas or impose a minimum period of time for one let)

If you do rent out your property abroad, whether you will pay someone to manage it

What tax liabilities you will incur both at home and abroad

If the seller has the right to sell the land

Taxes payable – property, VAT, land, residential, inheritance, capital gains, dual taxation

The local property buying and selling contractual process.

### **Listed below are the top tips for buying a property abroad from an overseas mortgage specialist**

Never sign a contract that you do not understand (for example – if it is in a foreign language)

Always ensure that you seek specialist advice from independent Solicitors, Architects and Surveyors before considering a purchase overseas. They should be proficient in your chosen country's laws and processes and also know the specifics involved in buying a property there

Before proceeding with the purchase (and this would especially apply to a re-sale property, regardless of age), ensure an Independent Valuation of the property is carried out, which should point out any problems with the property – ie: subsidence, damp, wiring defects – and could also possibly highlight any boundary disputes etc

Ensure you do not inherit a debt on the property abroad before you purchase. This is something which a solicitor should be able to check – ie: If the developer has borrowed money to build the development and this amount has been allocated against each plot as additional security to the developer's bank

Always give yourself a 'cooling off' period if you see a 'must-have property' and are tempted to put down a deposit there and then

If you are arranging finance on the property, ensure that this is stated in any contract and you have an 'opt-out clause' if the loan is not agreed (which will ensure any deposit paid is refunded)

Try to arrange your mortgage finance 'in principle', before agreeing to purchase the property, or before signing any contracts and paying over a deposit

Arrange your mortgage in the currency that you earn in where possible, unless you are going to receive rental income from that property in the local currency and then this may be a possible alternative option, dependent on the lender's criteria

Think about combining your cash with friends or family: it could bring a Villa with pool within your financial reach, rather than simply an Apartment

Check with the Estate Agent or vendor that you are aware of the costs charged by the legal and government authorities for purchasing a property in your chosen country

Open a bank account in your chosen country and ensure you get a Certificate of Importation for the money you bring in from your home country



Set up standing orders in a local bank account to meet bills and taxes. Failure to pay your taxes in some countries, such as France, Portugal and Spain, could lead to court action and possible seizure of your property

Remember that bills do not end at the asking price. Lawyer's fees, Taxes, Insurance etc must all be met in your host country and can often be more expensive.

### Things to Remember

Buying a property abroad can be a stressful experience. Here are some tips to help you get through without too many headaches.

Deciding to buy a property abroad is exciting. Whether it is a way to step onto the property ladder or as a holiday home, thoughts of holidays in the sun at any time of year, with only an airfare to pay can quickly overtake the realities.

Rush into a purchase, and you could be counting the cost sooner than you think. Instead, take your time and you'll be enjoying the full benefits of your property abroad for years to come.

### Where?

You need to decide where you want to buy your property abroad. This decision is linked to why

you want the property and how you are planning to use it. If you just want a base in your favourite holiday spot, it's a pretty straightforward choice. If you're investing for a good rental or re-sale return, you need to do a bit more research.

### What?

What sort of property do you want? A city dwelling, apartment close to the beach, or a private villa with a pool? Perhaps you'd like to renovate a farmhouse or build your own home on a plot of land. Decide what you want before you go looking. If you want to rent it out are you looking at holiday lets or long term tenancies? Is there a market?

### How much?

Decide how much you can afford to spend before you start looking for properties. That way, you can manage your expectations, or look at quieter areas where you may get more for your money. Remember to include legal fees and other administrative costs in your budget.

### Finding and viewing

Use a registered and well-established estate or property agent to help you find your property abroad. They can help you to find properties that match your requirements and they can also recommend solicitors, notaries and other

professionals who can help your purchase to run smoothly. Make sure that you travel to the country and view a range of properties – never buy on the basis of a brochure or a picture on the internet. Also be very careful about so-called fly and buy trips – the pressure to buy from the sales team – many of whom work on a commission-only basis – can be horrendous. Only go on a fly and buy trip if you are certain that you are better at refusing than they are at selling. And beware – the sales people are very clever indeed.

### Legalities

Laws governing the purchase of property differ from country to country. Before you put in an offer for a property abroad, make sure you know what the local regulations are, and appoint a registered solicitor who can explain everything to you before you sign any documents. The same goes for taxation legislation and any other rules that you have to follow as an overseas buyer.

### Organisation

The more organised you are, the easier the process will be. Buying a property abroad can take some time, but when you're sitting out by the pool with a cocktail, you'll know that the organisation, research and planning was all worth it!

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

## ADVERTISING FEATURE



**B**elvoir Lettings has been operating since 1995 and is the national company with the local presence. We are one of the biggest franchised lettings agents in the UK with over 140 offices as far afield as Moray in Scotland and Portsmouth in the South of England. Each is owned and managed by a local lettings specialist. We provide landlords with a professional lettings and property management service which embraces the principles of quality and customer care. We do this by offering specialist services in property rental and residential lettings only. Belvoir have a choice of properties to fulfil tenant's needs and the experience to let your property whether it is a house, apartment, city or studio flat.

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strict standards of quality and customer care they launched Belvoir Property Management in February 1995. The pilot business was based near Grantham in Lincolnshire and is now run as a fully-fledged, and very successful, Company owned outlet. Belvoir's first outlet in Moray was opened in June 1996 and is celebrating 15 years with Belvoir this year.

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# THE MOD Referral Scheme

The aim of the MOD Referral Scheme is to, where possible; help service leavers and their families into Social Housing following their discharge from the Armed Forces.

The MOD Referral is wholly dependant on the goodwill of Housing Associations and the properties offered through the Scheme are not specifically intended for, nor do they belong to JSHAO. As a result, we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located, so the applicant should not be reliant on the Scheme.

All applicants are strongly advised to contact their Local Authority and consider alternative housing options, in addition to applying for the Scheme. The MOD Referral Scheme should not be the only option, but may be a valuable opportunity. The Scheme is one of a number of avenues Service Personnel and their dependants should consider when seeking Social Housing Options.

If you are thinking of applying to our MOD Referral Scheme all you need to do is to download an application form from our website which is [www.mod.uk/jshao](http://www.mod.uk/jshao) and either send it to us in the post, our address is JSHAO, Room 6, Building 183, Trenchard Lines, Upavon, SN9 6BE or by fax to 01980 618068 / 94344 8068 or send it to our group e-mail address which is LF-JSHAO-MAILBOX@mod.uk.

## Application Checklist

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

## Eligibility

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

**Or I am** a separated spouse, living in Service Families Accommodation (SFA) or hostel accommodation provided by SSAFA or the Services Cotswold Centre.

**Or I am** a single Service leaver within six months of my discharge date occupying Single Living Accommodation (SLA), or 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 private rent. **I do not** live with friends/family, **unless I am single.**

## 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 and I have signed the form.

## Supporting documentation

**I have** included evidence of the date 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 DIO within six months of discharge). NB DIO new name for Defence Estates (DE).

**Or** SLA – occupants – a copy of my **'MOD Form 1166'** (available from 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 DIO at the start of the 93 day notice period). NB DIO new name for Defence Estates (DE).

**Please note** that a paragraph has been added to the MOD Referral Scheme factsheet and application form. The paragraph is called CONTACT RULES.

All applicants need to be contactable at all times. When the JSHAO receive an offer from a Housing Association the JSHAO will need to ring the chosen applicant as soon as possible. The applicant needs to be contactable within 1 working day. If the applicant accepts the offer, then the JSHAO will contact the Housing Association and pass on the applicant's details. The Housing Association will be in touch with the applicant, to arrange a viewing.

**If the applicant is not contactable within 1 working day, the JSHAO will remove the applicant from the MOD Referral Scheme.**

## CONTACT RULES

JSHAO require applicants to respond to contacts within **1 WORKING DAY**. JSHAO will attempt to make contact with applicants using **TELEPHONE, EMAIL AND FAX** methods supplied by applicant. Applicants must respond **WITHIN 1 WORKING DAY OR YOU WILL BE REMOVED FROM THE MOD REFERRAL SCHEME.**

JSHAO will look forward to hearing from you.



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# AFFORDABLE HOUSING SCHEMES

Note that there are some small changes going on within affordable housing at the time of writing this article. It's not yet known what the full extent of these changes are, however there are thought to be minor only. Please check on the JSHAO website for current information. [www.mod.uk/jshao](http://www.mod.uk/jshao)

## ENGLAND

The following Affordable Housing Schemes are managed by Housing Associations and are accessed through HomeBuy Agents and the following shared equity products are available. It should be noted that when any property purchased with one of these products is sold the equity loan provider will be entitled to a percentage share of any increase in the value of the property. MoD Personnel have priority status for these schemes.

### New Build HomeBuy (Shared Ownership)

This is offered on new build properties and is a part buy part rent model. You can buy between 25% and 75% of a housing association property which is funded with a mortgage and deposit if available. You will pay a charge on the percentage of the property that you do not own; this is set at maximum of 3% per annum.

### Intermediate Rent Scheme

This is a subsidised rental scheme that is run by a registered social landlord. The rent is normally set at a level between that charged by social and private landlords. The tenant is likely to pay between 75% to 80% of the local market rent for the type of property that they live in. They would have an assured shorthold tenancy whilst they remain a key worker. The properties available under this scheme are predominantly flats and bedsits aimed at singles or couples with no children.

### Rent to HomeBuy Scheme

The government has asked the Homes and Communities Agency to pilot this scheme which aims to help prospective first time buyers who find that they are unable to buy a share of a property through HomeBuy at the present time (for example because they have been unable to find a suitable mortgage) but could do so in the future, for example when mortgage availability has improved. Eligible households will be able to rent a new build property at less than market rent for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the New Build HomeBuy scheme. The affordable rent will enable household's time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

### HomeBuy Direct (Shared Equity)

HomeBuy Direct will give eligible first time buyers keen to own a place of their own the chance to buy some newly built properties. Buyers will be offered an equity loan of up to 30% of the value, co-funded by the government and the developer, free of charge for five years. As with other HomeBuy schemes, any first-time buyers whose household income is under £60K will be able to apply.

For further details on any of the schemes or to register an interest, contact the "HomeBuy Agent" who operates in the area you wish to live.

## SCOTLAND

In Scotland, you can use your priority status worker to access either of the two

shared equity schemes that form part of Scotland's Low Cost Initiative for First Time Buyers (LIFT) which is provided across all of the regions.

- **New Supply Shared Equity scheme.** Registered Social Landlords will offer new build properties and you will normally purchase between 60% to 80% of the property with a normal mortgage arrangement and the Scottish Government will fund the remaining percentage on a shared equity basis. You are not required to pay any additional rents or charges, however if you sell the property the relative funded by the Government must be paid back
- **Open Market Shared Equity Pilot.** If you wish to apply for this scheme you will be assessed by Registered Social Landlords using a form of 'means testing'. You will need to demonstrate that you cannot buy a suitable home that meets your needs without help from the Open Market scheme. Maximum property value limits are set regionally in Scotland by the Registered Social Landlords. The amount that you contribute must be the maximum mortgage that you can afford.

For more information please visit

[www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/lift](http://www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/lift)

## WALES

The Assembly's HomeBuy scheme can help people who are unable to meet their housing needs in the market to buy a suitable home.

It is operated by Registered Social Landlords (RSLs) but is only available where the local authority decides that it is a priority for the use of Social Housing Grant. It is intended to assist people who would otherwise require social housing. It is not intended for people who can afford to buy a suitable home without assistance or those who are adequately housed but who wish to move to a more expensive location.

Where the scheme is available an RSL can provide an equity loan for an agreed percentage (usually 30% but up to 50% in some areas) of the purchase price. The purchaser funds the balance through a conventional mortgage and savings. No interest is paid on the loan, but when the loan is repaid the amount repayable will be the same agreed percentage of the value of the property at that time. The loan can be repaid at any time but must be repaid when the property is sold.

Armed Forces personnel have Priority Status for this scheme and continue to have Priority Status up to 12 months after discharge.

For more information visit [www.new.wales.gov.uk/topics/housingandcommunity/housing/](http://www.new.wales.gov.uk/topics/housingandcommunity/housing/).

## NORTHERN IRELAND

The Co-Ownership scheme in Northern Ireland is administered by the Northern Ireland Co-Ownership Housing Association (NICHA) and is intended to help those who would like to own their own homes but are not in a position to be able to afford the full purchase price. With Co-Ownership, if accepted for the scheme, you purchase a minimum of 50% of the property you have selected and pay rent to the housing association for the remainder. At a later date you may go on to purchase further shares until, if you wish, you will own the freehold of your home outright. Members of the Armed Forces are not granted priority status for this Scheme.

Further details can be found at [www.co-ownership.org](http://www.co-ownership.org).



## REGIONAL HOMEBUY AGENTS FOR 2009-12

REGION	ZONE	HOMEBUY AGENT	EMAIL/WEB ADDRESS	CONTACT TEL
<b>North West</b>	Cheshire/Merseyside	Plus Housing (Plus Dane)	homeshub@neighbourhoodinvestor.com <a href="http://www.homeshub.co.uk">www.homeshub.co.uk</a>	0845 603 4559
	Cumbria	Riverside HA	ownership@riverside.org.uk <a href="http://www.riversidehomeownership.org.uk">www.riversidehomeownership.org.uk</a>	0845 155 9029
	Gtr Manchester/Lancashire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk <a href="http://www.plumlife.co.uk">www.plumlife.co.uk</a>	0161 447 5050
<b>Yorkshire and Humberside</b>	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)	enquiries@my4walls.co.uk <a href="http://www.my4walls.org.uk">www.my4walls.org.uk</a>	0113 243 6893
	South Yorkshire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk <a href="http://www.plumlife.co.uk">www.plumlife.co.uk</a>	0161 447 5050
<b>North East</b>	Tees Valley and County Durham	Fabrick	enquiries@time2buy.org.uk <a href="http://www.time2buy.org.uk">www.time2buy.org.uk</a>	0845 604 2942
	Tyne and Wear and Northumberland	ISOS (Nomad E5)	info@isoshousing.co.uk <a href="http://www.isoshousing.co.uk">www.isoshousing.co.uk</a>	0191 292 2749
<b>East Midlands</b>	Derbyshire, Leicestershire, Lincolnshire and Rutland, Northamptonshire, Nottinghamshire	E Midlands HA	emhomebuy@emha.org <a href="http://www.emhomebuy.org.uk">www.emhomebuy.org.uk</a>	0844 892 0112
<b>East of England</b>	Bedfordshire & Cambridgeshire (including Fenland and Peterborough, Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
	Hertfordshire	Aldwyck	leavalleyhomes@aldwyck.co.uk <a href="http://www.leavalleyhomes.co.uk">www.leavalleyhomes.co.uk</a>	0158 286 9440
	Essex	Moat	marketing@moat.co.uk <a href="http://www.moat.co.uk">www.moat.co.uk</a>	0845 359 6351
	Norfolk & Suffolk (excluding Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
<b>London</b>	North, East & West London Metropolitan		housingoptions@mht.co.uk <a href="http://www.housingoptions.co.uk">www.housingoptions.co.uk</a>	020 892 07777
	SW and SE London	L&Q	eateam@lqgroup.org.uk <a href="http://www.housingoptions.co.uk">www.housingoptions.co.uk</a>	020 829 45000
<b>South East</b>	Berkshire, Oxfordshire, Buckinghamshire & Milton Keynes	Catalyst Housing Group	Homebuy@chg.org.uk <a href="http://www.catalysthomebuy.org.uk">www.catalysthomebuy.org.uk</a>	0845 601 7729
	Kent & Sussex	Moat	marketing@moat.co.uk <a href="http://www.moat.co.uk">www.moat.co.uk</a>	0845 359 6351
	Hampshire	Swaythling	info@homesinhants.co.uk <a href="http://www.homesinhants.co.uk">www.homesinhants.co.uk</a>	0238 062 8004
	Surrey	Catalyst Housing Group	Homebuy@chg.org.uk <a href="http://www.catalysthomebuy.org.uk">www.catalysthomebuy.org.uk</a>	0845 601 7729
<b>South West</b>	SE – Bournemouth, Poole HMA, Weyland and Dorchester HMA, Salisbury HMA, South Somerset and West Dorset HMA	South West Homes	info@southwesthomes.org.uk <a href="http://www.southwesthomes.org.uk">www.southwesthomes.org.uk</a>	0300 100 0021
	NE – West of England HMA, Swindon HMA, Gloucestershire and Cheltenham HMA	South West Homes	info@southwesthomes.org.uk <a href="http://www.southwesthomes.org.uk">www.southwesthomes.org.uk</a>	0300 100 0021
	Peninsula – West Cornwall HMA, Plymouth HMA, Polycentric Devon and Cornwall, Torbay HMA, Exeter HMA and Taunton HMA	South West Homes	info@southwesthomes.org.uk <a href="http://www.southwesthomes.org.uk">www.southwesthomes.org.uk</a>	0300 100 0021
<b>West Midlands</b>	Birmingham, Dudley, Walsall, Wolverhampton Sandwell and Solihull	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
	Coventry and Warwickshire	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
	Staffordshire (including Stoke) and Shropshire (including Telford)	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
	Hereford and Worcestershire	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050



## PEARSON INDEPENDENT ADVISERS

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

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

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

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

Fax: 0044 (0)1793 772280

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

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



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

## CIVVY STREET NEEDS YOUR HELP.

If you are about to leave the Forces and have time to spare, come and work as a part-time volunteer for charity.

The organisational skills you learned can be of vital importance to the success of a voluntary organisation – and help give you a new lease of life into the bargain!

REACH provides a free job-finding service throughout the UK and could find you a satisfying, voluntary opportunity nearby.

Phone for details or visit our website at [www.volwork.org.uk](http://www.volwork.org.uk)

# reach

89 Albert Embankment, London SE1 7TP.

Tel: 020 7582 6543

Registered Charity No 278837

#### ADVERTISING FEATURE



**F**orces Property Direct (FPD) have created an exclusive scheme to enable those service men and women who are in their last 5 years of their 22 year engagement to take an interest free advance against their terminal benefits.

For many years there has been a misconception that if you are close to leaving your service in the military then it's too late to own your own home, or worse still, that you will have to wait until you get your gratuity before you purchase and then have to struggle to secure a mortgage. This is not the case, it is far easier to buy before you leave and secure an appropriate mortgage whilst you have a full time contract of employment. The main reason for not doing this has been lack of funds for a deposit, this is where Forces Property Direct could help.

Forces Property Direct could furnish you with an interest free loan until you receive your funds allowing you much more flexibility to gain a mortgage, get your home and secure your family's future, allowing you to concentrate on your transition to civilian life.

## RESETTLEMENT PACKAGE

In conjunction with this scheme FPD have also negotiated a 5% deposit contribution on your purchase.

With this exclusive scheme you are able to fund your deposit whilst still serving and settle in your family home prior to the stressful resettlement period.

On receiving your terminal benefits merely pay back the interest free loan and if you wish also reduce your outstanding mortgage balance to bring your monthly payments within your pension limits.

Never before has it been possible to fund your home purchase in such a cost effect way and settle the family whilst still serving.

In conjunction with the Long Service Advance of Pay (LSAP) providing all or the majority of the required deposit outstanding this scheme provides a New Build family home with no or very little deposit from the purchaser.

Properties available cover England, Scotland and Wales and are only available via Forces Property Direct

#### Key facts:

- Any home in England Scotland or Wales currently offered in the civilian market by Persimmon Homes or Charles Church subject to availability
  - You only need 5% of the gross price to buy, could use your LSAP if appropriate
  - No interest on the loan until you get your Gratuity (max of five years)
  - Save on removal cost by only moving once
  - A gentle transition to civilian life by securing the family home, sourcing the children's education and establishing a firm base in your chosen location.
  - Full use of our one stop shop , financial advisors, solicitors, property specialists etc.
  - As always, a completely free service
  - Please note, this scheme is not open ended and can end at any time so please contact us to find out more, as always terms and conditions apply
- Contact :- [fpdirect.uk.com](http://fpdirect.uk.com); [info@fpdirect.com](mailto:info@fpdirect.com)





**FPDirect**  
FORCES PROPERTIES DIRECT



# Proud to be N<sup>o</sup>.1



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

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

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

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

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

Typical example:

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

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

**EXCLUSIVE  
TO BRITISH FORCES!**

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



### Less than 5 years to serve?

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

### Important information

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

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

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



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



Mortgage contact;  
**NIGEL GARSIDE**  
info@bigmortgages.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 WALES



## LOCAL AUTHORITIES IN WALES

There are 22 housing authorities in Wales many of which give priority to people who have a previous local connection with the area. The JSHAO can obtain information on every local authority in the country on request.

In 2001 the Welsh Assembly placed the onus on their local authorities to house personnel leaving the Service if they have no settled accommodation to go to. If you believe you will be in this position, you should contact the local authority shortly before or immediately after you leave the Service. Tell them you need help because you are under threat of homelessness.

The following operate within the region:

ISLE OF ANGLESEY COUNTY COUNCIL

Tel: 01248 750057 [www.anglesey.gov.uk](http://www.anglesey.gov.uk)

BLAENAU GWENT COUNTY BOROUGH COUNCIL

Tel: 01495 350555 [www.blaenau-gwent.gov.uk](http://www.blaenau-gwent.gov.uk)

BRIDGEND COUNTY BOROUGH COUNCIL

Tel: 01656 643643 [www.bridgend.gov.uk](http://www.bridgend.gov.uk)

CAERPHILLY COUNTY BOROUGH COUNCIL

Tel: 01443 815588 [www.caerphilly.gov.uk](http://www.caerphilly.gov.uk)

CARDIFF COUNTY COUNCIL

Tel: 02920 872000 [www.cardiff.gov.uk](http://www.cardiff.gov.uk)

CARMARTHENSHIRE COUNTY COUNCIL

Tel: 01267 234567 [www.carmarthenshire.gov.uk](http://www.carmarthenshire.gov.uk)

CEREDIGION COUNTY COUNCIL

Tel: 01545 570881 [www.ceredigion.gov.uk](http://www.ceredigion.gov.uk)

CONWY COUNTY BOROUGH COUNCIL

Tel: 01492 574000 [www.conwy.gov.uk](http://www.conwy.gov.uk)

DENBIGHSHIRE COUNTY COUNCIL

Tel: 01824 706101 [www.denbighshire.gov.uk](http://www.denbighshire.gov.uk)

FLINTSHIRE COUNTY COUNCIL

Tel: 01352 752121 [www.flintshire.gov.uk](http://www.flintshire.gov.uk)

GWYNEDD COUNCIL

Tel: 01766 771000 [www.gwynedd.gov.uk](http://www.gwynedd.gov.uk)

MERTHYR TYDFIL COUNTY BOROUGH COUNCIL

Tel: 01685 725000 [www.merthyr.gov.uk](http://www.merthyr.gov.uk)

MONMOUTHSHIRE COUNTY COUNCIL

Tel: 01633 644644 [www.monmouthshire.gov.uk](http://www.monmouthshire.gov.uk)

NEATH PORT TALBOT BOROUGH COUNCIL

Tel: 01639 686868 [www.neath-porttalbot.gov.uk](http://www.neath-porttalbot.gov.uk)

NEWPORT CITY COUNCIL

Tel: 01633 656656 [www.newport.gov.uk](http://www.newport.gov.uk)

PEMBROKESHIRE COUNTY COUNCIL

Tel: 01437 764551 [www.pembrokeshire.gov.uk](http://www.pembrokeshire.gov.uk)

POWYS COUNTY COUNCIL

Tel: 01597 827460 [www.powys.gov.uk](http://www.powys.gov.uk)

RHONDDA CYNON TAFF COUNTY BOROUGH COUNCIL

Tel: 01443 424000 [www.rhondda-cynon-taff.gov.uk](http://www.rhondda-cynon-taff.gov.uk)

CITY & COUNTY OF SWANSEA

Tel: 01792 636000 [www.swansea.gov.uk](http://www.swansea.gov.uk)

TORFAEN COUNTY BOROUGH COUNCIL

Tel: 01495 762200 [www.torfaen.gov.uk](http://www.torfaen.gov.uk)

VALE OF GLAMORGAN COUNTY BOROUGH COUNCIL

Tel: 01446 700111 [www.valeofglamorgan.gov.uk](http://www.valeofglamorgan.gov.uk)

WREXHAM COUNTY BOROUGH COUNCIL

Tel: 01978 292000 [www.wrexham.gov.uk](http://www.wrexham.gov.uk)

## 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 nationwide. 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.

## WALES

Activity centred on larger boroughs.

Name	Telephone
Bro Myrddin HA	01267 232714
Cadwyn HA	02920 498898
Cardiff Community HA	02920 462142
Charter HA	01633 212375
Clwyd Alyn HA	01745 536800
Cymdeithas Tai Cantref	01239 712000
Cymdeithas Tai Clwyd	01745 815220
Cymdeithas Tai Eryri	01286 881588
Cynon Taf HA	0345 260 2633
Family HA	01792 479200
Group Gwalia Cyf	01792 460609
Hafod HA	02920 675800
Linc-Cymru	02920 473767
Merthyr Tydfil HA	01685 352800
Mid Wales HA	01686 627476
Newydd HA	01443 408080
North Wales HA	01248 680789
Pembrokeshire HA	01437 763688
Pontypridd & District HA	01443 404910
Swansea HA	01792 479200
Taff HA	02920 259100
United Welsh HA	0800 294 0195
Wales & West HA	0800 052 2526



# Are you an aspiring home owner?

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

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



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

Or for more information call **0845 601 7729**



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



# HOUSE INSURANCE

For most people a house is the single most expensive and important thing they will ever buy. The cost of making repairs if it should ever be damaged, or rebuilding in the event of a natural disaster would be far too high for most of us to pay. For this reason it is vital that you buy insurance to cover the cost of restoring your property to its original state no matter what the eventuality.

Not only does our home provide us with somewhere permanent to live, and put a roof over our heads, it also contains most, if not all of our worldly possessions. Even if you do not own the property you live in, or even the furniture within it, it is still important to have insurance to cover the cost of your possessions. In the event of a fire or a flood it is not only the costly things you need to replace, like TVs, stereos or computers, but also the every day items such as clothing and kitchen ware that you may not consider when first thinking about insurance.

There are many different types of insurance for the home, from buildings cover to insuring a family heirloom and at first they may seem confusing and difficult to dissect. This guide aims to help explain the basics of insuring all elements of your home – whether you are a tenant or a homeowner – as well as outlining some special circumstances that may affect your policy for example: sharing a house as a student or living in a listed building.

Make sure you browse through our important info section for advice on how to keep your insurance policy valid and your home in good condition. As well as this we've included some helpful advice to help avoid having to claim on any insurance policy you choose, in the form of a section on home security and home safety. There you can find tips on keeping your property secure, including deterring potential intruders as well as ways to avoid the most common hazard to your home and possessions: fire.

We've also compiled a list of UK policy providers that you can easily access from the internet to help start you on your search as well as a glossary of terms to help decode some of the insurance jargon you may come across as you search for a policy.

## **Buildings insurance or contents insurance?**

There are two main types of home insurance:

those policies which cover the actual building you live in or those policies that cover the contents of your property. If you are a tenant living in rented accommodation then buildings insurance is usually not your responsibility, it is down to the actual owner of your building however, as with everything when renting a property, be sure to check the terms of your lease to see exactly what you are required to pay for. Buildings insurance will be dependent on the stability of the land your property is on and on the structure of the house itself. Policy pricing and the amount that may be paid out both depend on specific features of the property – such as age, location and building materials so be sure to be fully armed with all the appropriate information when applying for a policy.

Both tenants and homeowners should have contents insurance. Homeowners may find that the company providing buildings insurance will offer a deal on contents insurance if you purchase both policies from them. Some insurers may even offer discounts on things like motor or travel insurance when you take out buildings insurance with them, so be sure to keep an eye out for any deals offered by your provider. Tenants should be aware that their landlord's insurance probably won't cover their possessions within the house and so should be sure to cover everything not just items of value. Remember policies have differing definitions of "contents" and while some may exclude items such as garden equipment or bicycles some may even cover items from within the home that are lost while abroad so be sure to check the fine print.

Remember, there isn't a time limit so shop around to find the best deal. Also be sure to let any potential insurers know all the details of your property – even if the policy may end up costing more. For example, not informing your insurer that you live in an area with a high flood risk may actually invalidate your policy so that in the event of flood damage to your house or property you may find yourself unable to claim at all.

More in-depth information for homeowners such as advice for covering different types of buildings or on getting a survey can be found in our buildings insurance section. Advice for both homeowners and tenants for insuring their home's contents

from calculating the value of items in your home to liability insurance against damage of others' property can be found in our contents insurance section.

## **Buildings insurance**

Buildings insurance covers the cost of the permanent structures in the home as well as the land you own. This can include not only the outside structure of the house itself but may also include permanent fixtures such as sinks, toilets, baths and fitted kitchens or boundary features such as walls or fences that surround your property. Buildings cover may also cover outbuildings such as garages or garden sheds, but as always check with the policy provider first to make sure you get the most appropriate coverage.

Your mortgage provider will normally insist on you taking out buildings insurance as until the mortgage is paid off in full your house is considered their investment too. Some mortgage providers may offer buildings insurance along with your mortgage itself, this may prove to be competitive or it may turn out to be rather over priced. Remember: you are not obliged to buy from them so consider their quote in comparison with those from traditional insurance providers to ensure you get the best deal possible on your buildings insurance.

## **What's covered?**

Buildings insurance usually covers a set list of eventualities, including damage from:

- Fire • Floods • Vandalism or riots • Earthquakes
- Subsidence • Impact by vehicles • Falling objects from aircraft • Malicious behaviour • Storms • Falling trees or branches

Some policies may also cover factors such as frost damage to the pipes connecting your house to the mains supply, which are considered your responsibility, however this may be exempted from others so be sure to check. Factors such as subsidence may only be covered if they have been previously reported, this should be noted on any survey of the property although the post code of the property is often enough to inform insurance companies of any possible subsidence.

The cover provided for certain eventualities may depend on where your home is situated. An example of this is a policy for a building in a high risk area for flooding. It may cost more but failure to declare this risk to your provider may end up voiding your policy. Remember to give your



potential provider all the appropriate information about your property to ensure you have adequate insurance, that you will actually be able to claim on should anything go wrong.

In addition to the above, policies may cover accidental damage to the permanent fixtures in your house. Examples of permanent fixtures are items of bathroom furniture or fitted kitchens. Accidental damage to glass in your doors and windows may also be covered although in the majority of policies this is included as an optional extra, see the additional options section for more information.

### What's not covered?

Certain types of damage may be exempted from your policy, one common example of this is damage caused to the property while performing DIY. Other examples include damage resulting from:

- War
- Terrorism
- Radioactive contamination
- Pressure waves from aircraft
- Pollution

Be sure to check with your policy provider exactly what eventualities are covered, and make sure that you are not in a high risk area for any uncovered situation before purchasing a policy. Some insurers may allow you to take out extra cover for these situations; this may be worthwhile in the long run so make sure to check out all of your options.

### Getting a survey

It is vital to have a professional survey done before purchasing a house, not only to make you aware of any problems the previous owner may have conveniently forgotten to mention but also to allow for accurate buildings insurance cover. Factors such as subsidence may only be covered if you have had a fully comprehensive survey done, so be sure to check with your provider.

### Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. This value may vary depending on the type of claim you make so be sure to check your policy when making a claim to see how much you are required to pay.

### Additional Options

Like most other insurance policies, additional circumstances can be added onto your policy for an additional price. This may be worthwhile if you are at risk of a particular type of damage to your property not usually covered by your provider (although it may be a good plan to see if any other providers offer this as standard in one of their policies first). Factors that can be covered at an extra cost often include:

Accidental damage to items within the home. Although this may cause some overlap between

your buildings insurance and your contents insurance (see our contents insurance section for more information). Make sure to check both policies to ensure you aren't unnecessarily insuring the same thing twice at extra cost to you.

Public liability, this means that you are covered for legal expenses if someone injures themselves on your property or if somebody else's property is damaged while they visit you. Specific levels of cover will differ between policies so as always be sure to read the small print carefully.

Alternative accommodation may not be provided for by your policy, this can be especially useful as an added extra if, for example, rebuilding or renovations make it impossible for you or your family to continue living on your property.

### No Claims Bonus

Like car insurance policies those covering buildings may also come with a "no claims" discount providing a cheaper policy if you have not previously claimed on your buildings insurance. Some companies may let you combine your no claims bonus for both building and contents insurance so be sure to check if this is an option if both of your policies are provided by the same insurance firm.

### Tenant's Liability Insurance

Most contents insurance policies will include tenant's liability insurance but your landlord may insist that you have this kind of cover if you are renting a property. Tenant's liability insurance covers the homeowner for damage to the structure of their property by a person who is renting it out.

If you are a landlord it may be worthwhile to check if this is covered under your buildings insurance policy. Be sure to advise your insurance provider that you will be renting your property out to a third party as this may affect the type of policy that you need to take out, or the price of your premiums. It is recommended that you have this kind of cover as damage to the structure of the building itself may end up costing more than the deposit given to you by the tenants.

### Contents insurance

Unlike buildings insurance contents insurance is optional as the property concerned is yours alone

and not the concern of your bank or landlord. However, the cost of replacing all your worldly possessions in the event of a fire or flood, or your valuables or electrical items in the event of a burglary will almost certainly be higher than you think.

When we think of contents insurance we mostly think of the type of item that may be stolen from your home such as a TV or DVD player, expensive jewellery or your CD collection however if your home was to be destroyed you would not only have to replace these items but also your clothes, kitchenware, furniture, bedding, books even the food within your freezer. Because of this, contents insurance is vital and it is essential that you value the property within your house correctly.

If you own your own property then you will be required to have buildings insurance for your home. A lot of insurers offer discounts on contents insurance if you take it out from them at the same time as the buildings insurance. This may end up saving you money so be sure to check any deals on offer by your buildings insurance provider while you shop around.

### What's covered?

Contents insurance covers any item that is not a part of the fabric of your home, as well as furniture, clothing and valuables carpets and curtains may be covered and in some policies even the cost of replacing the food in your house can be covered.

Some policies may cover for items outside the home as an additional extra, such as replacing the contents of your handbag or wallet if it is stolen on a night out, however the terms of each policy will vary on this matter. Here are some of the items commonly used outside the home that you should check to see if your policy covers:

- A laptop if being used at work, school or college
- A pedal cycle kept outside the home
- The contents of your handbag or wallet
- Items found in your





garden shed, such as lawnmowers, hedge trimmers etc. • Credit cards and baggage if travelling abroad.

Although some policies may cover the basic items taken with you when travelling it is always advisable to consider a travel insurance policy, as not all your belongings will be covered by your contents insurance.

Some insurers have an automatic increase in the sum covered for the weeks either side of family weddings and Christmas. Be sure to check with your insurer if this is available and to notify them if a member of your immediate family is getting married.

A large number of eventualities will be covered by your insurance policy, some may be more important than others. For example if the only pet you own is a goldfish it may not be worthwhile paying for a policy that extensively covers damage done to your property by a household pet. Some typical situations that will be covered by contents insurance include:

- Theft • Damage by fire • Damage caused by flooding • Earthquake damage • Vandalism against your home

Some policies may pay for the replacement of locks in your house if your house keys are lost or stolen, but this differs between providers so be sure to check the small print on each one.

### What's not covered?

As always contents insurance policies will have some exceptional circumstances under which you will not be covered. These may include:

- Loss of an item outside a certain distance from your property • Wilful damage of property • Damage caused by DIY or damage to glass within your property

Remember to check through your policy carefully to see which exceptions apply to you.

Items such as works of art or antiques may not be covered as standard by your provider so be sure to take out adequate extra cover for these items.

### Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. Because of the relatively low cost of some household items it may prove

cheaper to replace them yourself without claiming on your policy, remember claiming on your policy also affects your "no claims bonus" as it would on a car insurance policy so only try to claim when absolutely necessary.

### Additional Options

Contents insurance policies will often offer extensions of cover to insure items that would not usually be covered by the policy. These often come at an additional cost and may even be offered as standard by another provider. Be sure to shop around to avoid paying extra. That said, it is vital that you are correctly insured, if you have large pets or young children in the house it is vital that you take out accidental damage cover to protect your possessions.

Extensions of cover for valuable items may also be offered; this is worthwhile if you own antique jewellery, a large DVD collection or any expensive electronics equipment. Items such as these will be covered up to a certain amount as standard, but if your possessions are worth more than the standard amount it is vital that you insure them for their full worth.

Items such as pedal cycles may only be covered on your contents insurance policy up to a certain value. If you cycle on a regular basis it is recommended that you either extend your cover or take out a separate insurance policy, especially if it is your primary means of transportation.

### New for Old Cover vs. Indemnity Policies

Although your possessions may not be worth very much in their particular age and condition, replacing them with a new item could cost a lot more. Most insurers offer "new-for-old" cover; this covers the cost of replacing the item that is lost or damaged with a new version. New for old cover may cost a little more than other options but it is definitely worth the extra cost when insuring items such as furniture and electrical equipment. Some items may not be covered under new-for-old policies so be sure to check carefully for exceptions, these usually include items of clothing, which are viewed as having a "life span" so they only last for a few years before becoming unusable, as opposed to items like sofas or televisions.

The alternative to new-for-old cover is an indemnity policy. This takes into account the wear-and-tear to the item, the cost of replacing the item is paid out but with a deduction for any everyday wear and tear on the item and also for any depreciation of value of the item. These policies do have lower premiums than new-for-old policies, however they may be less practical when it comes to replacing the contents of your house.

### Valuing your property

Like buildings insurance contents insurance can either be on a bedroom-rated basis or a sum-insured basis. It is vital that you calculate the value of your property before taking out either type of policy to make sure that you are adequately insured. Some categories of item (for example computing equipment or clothing) may add up to more than the standard sum for that type of item and so will require extra cover.

The value of the possessions you own will almost definitely add up to more than you think it will so start by making a checklist and going through each room one by one adding up how much each item would cost to replace as new. Check your policy to see which items are grouped together, for example TVs and DVD players may come under the heading of "electrical equipment" but your computer may fall under a different category entirely. Note the maximum value that each category is insured up to and see how this compares to the value of the items you have in your home. If your possessions add up to more than the standard claim it may be wise to consider taking out extra cover for these items. Don't forget to check if outbuildings are covered by your policy and make a note of the items within them too.

Make a list of all the valuable items in your home, in the event of a burglary it is likely that only some of these would be taken so it is vital to recognise the cost of the items that have been taken, remembering every item in your jewellery box may be harder than it first appears!

Make a note of any items excluded from your policy, such as ornaments, artwork or antique jewellery and check to see if your policy provider offers extra cover for these items. It may work out cheaper to get these items separately insured with a specialist so be sure to shop around for the best deal before you buy your policy.

Most policies will link the sum insured to the rate of inflation to account for the rising cost of the items you own, despite this you may wish to keep an eye on the changing value of the more expensive items within your home to ensure that you always have enough cover.

Source: ([www.homeinsuranceguide.org.uk](http://www.homeinsuranceguide.org.uk))





# Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	2 & 3 bedroom homes	<b>£99,950</b>	L/S*	Sales office open Thursday to Monday, 10.30am-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>Fen Road</b> Marham, East Anglia	3 bedroom homes	<b>£99,950</b>	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call <b>01760 721655</b> or email: <a href="mailto:swaffham@sequencehome.co.uk">swaffham@sequencehome.co.uk</a>
<b>Slessor Close</b> Watton, East Anglia	3 bedroom homes	<b>£174,950</b>	L/S* E/A*	Annington's appointed agents; William H Brown, Watton, Norfolk IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Calshot Rise</b> St Columb Minor, Newquay, Cornwall	2 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Graham Road</b> Redruth, Cornwall	3 bedroom homes	<b>£161,950</b>	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth, TR15 2RZ, please call <b>01209 217281</b> or email: <a href="mailto:redruth@your-move.co.uk">redruth@your-move.co.uk</a>
<b>Park Road</b> Boulmer, Longhoughton	2 & 3 bedroom homes	<b>£109,950</b>	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call <b>01665 603443</b> or email: <a href="mailto:alnwick@your-move.co.uk">alnwick@your-move.co.uk</a>
<b>Werstan Close</b> Malvern, West Midlands	4 bedroom homes	<b>£220,000</b>	L/S*	Annington's appointed agents; Phillip Laney & Jolly, 21 Worcester Road, Malvern, WR14 4QY, please call <b>01684 575100</b> or email: <a href="mailto:info@philiplaneyjolly.co.uk">info@philiplaneyjolly.co.uk</a>
<b>Simpson Road</b> Chester, Cheshire	3 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; Swetenhams, 28 Lower Bridge Street, Chester, CH1 1RS, please call <b>01244 321321</b> or email: <a href="mailto:chester@sequencehome.co.uk">chester@sequencehome.co.uk</a>
<b>Lancaster Crescent</b> St Eval, Cornwall	3 bedroom homes	<b>£160,950</b>	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Henlow Close</b> Kirton in Lindsey, Yorks & Humberside	2 bedroom homes	<b>£72,950</b>	L/S*	Annington's appointed agents; Reeds Rains, 71 Wrawby Street, Brigg, DN20 8JE, please call <b>01652 654001</b> or email <a href="mailto:brigg@reedsrains.co.uk">brigg@reedsrains.co.uk</a>
<b>Lawrence Road</b> Wittering (3 bedroom houses available at Radford Close and Lale Walk)	3 bedroom homes	<b>£114,950</b>	L/S*	Annington's appointed agents; William H Brown, 7-9 Cowgate, Peterborough, PE1 1LR, please call <b>01733 311022</b> or email: <a href="mailto:Peterborough@sequencehome.co.uk">Peterborough@sequencehome.co.uk</a>

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

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

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

## 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](http://www.belvoir.com)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.hol365.com](http://www.hol365.com)

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

[www.home-sale.co.uk](http://www.home-sale.co.uk)

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

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

[www.new-homes.co.uk](http://www.new-homes.co.uk)

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

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

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

[www.reallymoving.com](http://www.reallymoving.com)

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

[www.smartestates.com](http://www.smartestates.com)

## USEFUL BROKER WEBSITES

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

[www.cdvmm.com](http://www.cdvmm.com)

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

[www.moneyextra.com](http://www.moneyextra.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.mortgage-next.com](http://www.mortgage-next.com)

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

[www.virginmoney.com](http://www.virginmoney.com)

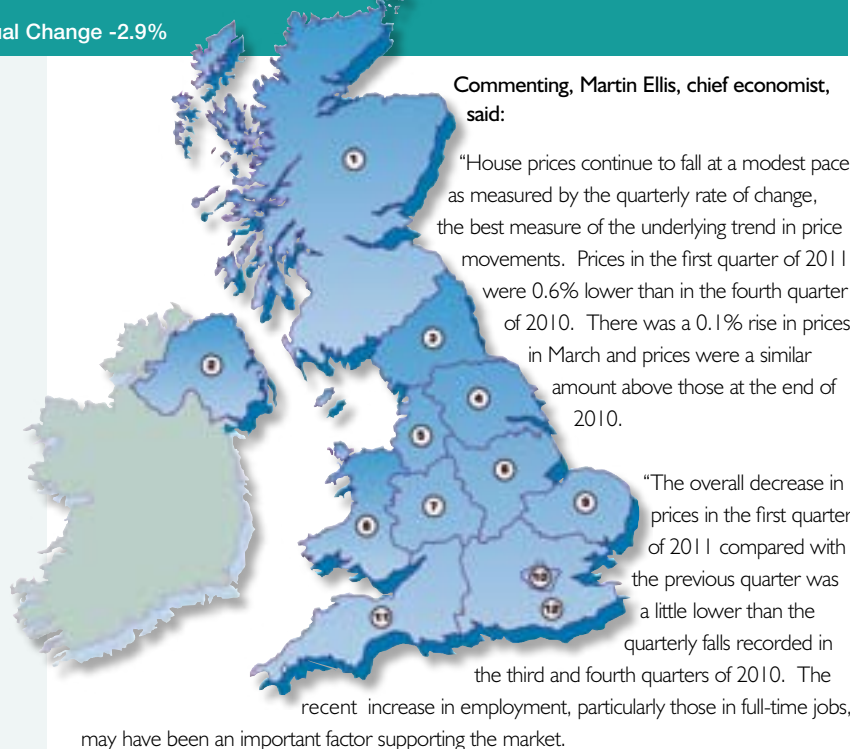
# HOUSING PRICES

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

## United Kingdom

Average Price: £162,912 Monthly Change: +0.1%, Annual Change -2.9%

<b>1</b> Scotland	Average Price: £111,780 Quarterly Change: -6.9% Annual Change: -10.6%
<b>2</b> Northern Ireland	Average Price: £140,178 Quarterly Change: +9.0% Annual Change: +8.5%
<b>3</b> The North	Average Price: £127,260 Quarterly Change: +1.5% Annual Change: +1.1%
<b>4</b> Yorkshire and The Humber	Average Price: £125,730 Quarterly Change: +1.0% Annual Change: -1.3%
<b>5</b> The North West	Average Price: £128,875 Quarterly Change: +5.5% Annual Change: +0.7%
<b>6</b> The East Midlands	Average Price: £138,446 Quarterly Change: -4.9% Annual Change: +1.0%
<b>7</b> The West Midlands	Average Price: £151,663 Quarterly Change: -1.3% Annual Change: -1.5%
<b>8</b> Wales	Average Price: £133,371 Quarterly Change: -1.2% Annual Change: -2.9%
<b>9</b> East Anglia	Average Price: £156,652 Quarterly Change: -0.1% Annual Change: -3.6%
<b>10</b> Greater London	Average Price: £250,720 Quarterly Change: -3.0% Annual Change: -2.9%
<b>11</b> The South West	Average Price: £187,918 Quarterly Change: +2.3% Annual Change: +0.7%
<b>12</b> The South East	Average Price: £229,073 Quarterly Change: +2.3% Annual Change: +1.9%



"Our forecast remains for a 2% decrease in house prices in 2011 as a whole. Uncertainty over the general economic outlook and individual financial circumstances are likely to constrain housing demand, resulting in some modest downward pressure on prices."

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
National Countries 0845 603 4876	3.09%	Fixed until 31/03/13	75%	£495	2% reducing to 1% until 31/03/13	P
ING Direct 0800 0328822	3.99%	Fixed until 30/06/14	60%	£195	3% reducing to 2% until 30/06/14	R
First Direct 0800 242424	4.59%	Fixed for 5 years	65%	£199	3% reducing to 2% for 5 years	L
<b>Discounts</b>						
ING Direct 0800 0328822	2.50%	1.00% discount until 30/06/13	70%	£0	1% until 30/06/13	R
HSBC 0800 494999	2.79%	1.15% discount for 2 years	80%	£99	5% for 2 years	
Coventry 0845 7665522	2.99%	Variable rate	65%	£199	None	LV
<b>Capped Rates</b>						
Coventry 0845 7665522	2.49%	Base + 1.99%, capped at 4.39% until 31/03/13	65%	£999	4% until 31/03/13	LV
<b>Flexible</b>						
First Direct 0800 242424	2.59%	Base + 2.09% for 2 years	65%	£199	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	3.89%	Fixed until 30/04/13	75%	£495	3% until 30/4/13	LOVY
First Direct 0800 242424	2.79%	Base + 2.29 % for term	65%	£199	None	LO
<b>Trackers</b>						
First Direct 0800 242424	2.29%	Base + 1.79% for 2 years	65%	£199	None	L
HSBC 0800 494999	2.29%	Base + 1.79% for term	60%	£99	None	

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

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



# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Aberdeenshire</b>				
ABERDEEN Ashwood Circle 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
<b>Fife</b>				
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  <b>CLOSING DATE 6th May 2011</b>
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
<b>Edinburgh &amp; Lothians</b>				
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
<b>Ross &amp; Cromarty</b>				
TAIN 6 Culppleasant Drive	5 x Bedroom Detached House with Garage, Gardens & outbuildings	Residential	Details to Follow	Available Soon
<b>Outer Hebrides</b>				
BENBECULA 7 & 8 Tuzo Close	3 x Bedroom Semi-detached Properties with Garage and Gardens	Residential	Details to follow	Available Soon
<b>Orkney &amp; Shetland</b>				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

# HOUSING, *The Options!*

## ONE DAY HOUSING BRIEFINGS 2011 Joint Service Housing Advice Office

### Summer 2011

<b>11 May</b>	RRC London (Northolt)	<b>12 Jul</b>	RRC Catterick	<b>1 Nov</b>	RRC Catterick
<b>17 May</b>	RRC Portsmouth	<b>14 Jul</b>	RRC Cottesmore	<b>3 Nov</b>	RRC Cottesmore
<b>19 May</b>	RRC Plymouth	<b>19 Jul</b>	Colchester#	<b>8 Nov</b>	RRC London (Northolt)
<b>24/26 May</b>	Cyprus	<b>28 Jul</b>	RRC Northern Ireland	<b>15 Nov</b>	Colchester#
<b>7 Jun</b>	Germany – JHQ	<b>Autumn 2011</b>		<b>16 Nov</b>	RRC Tidworth
<b>8 Jun</b>	Germany – Gutersloh	<b>7 Sep</b>	RRC Tidworth	<b>21/24 Nov</b>	Cyprus
<b>9 Jun</b>	Germany – Hohne	<b>14 Sep</b>	RRC Aldershot	<b>1 Dec</b>	RRC Northern Ireland
<b>15 Jun</b>	RRC Tidworth	<b>27 Sep</b>	RRC Portsmouth	<p><i>All courses will start at 0900 unless otherwise notified</i></p> <p><i># applications to RRC Northolt Admin Team</i></p> <p><i>* applications to RRC Rosyth</i></p> <p><i>^ applications to UK JSU Tel: 003265445234</i></p> <p><i>For courses in Germany, applications should be sent to RRC Herford Tel: 0049 5221 880 466 or 94882 3388</i></p> <p><i>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</i></p>	
<b>22 Jun</b>	Lossiemouth*	<b>29 Sep</b>	RRC Plymouth		
		<b>12 Oct</b>	RRC Rosyth		
		<b>18 Oct</b>	SHAPE ^		
		<b>19 Oct</b>	Germany – JHQ		
		<b>20 Oct</b>	Germany – Paderborn		

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



### ADVERTISING FEATURE

## STAMFORD HOMES – A FORCE TO BE RECKONED WITH

*when it comes to buying your dream home for less*

LEADING housebuilder Stamford Homes has an established and enviable track record in developing prestigious new homes throughout the UK.

From the South West of England right through to the Home Counties, East Midlands and Yorkshire, Stamford Homes and other strong brands under the Galliford Try group, build around 3,000 homes a year.

The award-winning company is a force to be reckoned with when it comes to selling homes to service personnel both in the UK and overseas.

The Stamford Homes arm of the business has been successfully serving the Forces for over 20 years, and has had a permanent sales presence in Sennelager, Germany since 2006.

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.

And with a comprehensive, user-friendly website, details of Stamford Homes' current and forthcoming developments are available at the touch of a button

– and the regular roadshows to Germany and Cyprus allow the experienced sales management team to showcase the latest selection of new homes direct to forces personnel.

Furthermore, Stamford Homes currently offers fantastic incentives to forces personnel looking to re-locate or move back into 'civvy street'.

The current Forces package consists of

– 5% towards your deposit, carpets, £500 towards legal fees

– 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 visit [www.gthomesforces.co.uk](http://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 and Saturday 9-4.00pm





“ Can I really afford to buy a home in the UK right now? ”

# YES

“ There are exclusive Forces offers to help us buy the new home we really want. ”



A typical Stamford Homes interior

As one of the UK's leading homebuilders, we fully understand the very specific housing needs of serving members of HM Forces. You may be relocating within the UK, returning from overseas, be based overseas or simply keen to get onto the property ladder as an investor. Rest assured we can help, with a range of offers exclusive to Forces personnel that make buying a brand new home so much easier.

**Stamford Homes, Midas Homes, Rosemullion Homes and Gerald Wood Homes are now called Linden Homes.**

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.

### Exclusive offers\*

- 85%/15% shared equity purchase
- 5% towards your deposit

### Wide availability

- 2 bedroom apartments and 1, 2, 3 & 4 bedroom homes from £79,995
- Across Yorkshire, East Midlands, Devon, Cornwall and the Southern Counties

### Service

- Professional letting assistance
- Specialist legal support
- Independent financial advice
- Easily dealt with by email, post and telephone whilst you're abroad

To find out more

Call **0044 7970 000229**

Email [forces@stamford-homes.co.uk](mailto:forces@stamford-homes.co.uk)

or [Juliana.russell@gallifordtry.co.uk](mailto:Juliana.russell@gallifordtry.co.uk)

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

**Sales and Marketing Suite  
open Tuesday – 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 2AL. Image representative only. Price correct at time of going to press.



# the time ... is just right for an annington home



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

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

Should you wish to register your details with us, in order that you can receive information and details of future home availability, please call our sales enquiry hotline

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 05/11