

HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Featured:

Buying Property *Abroad*
Affordable Housing Schemes
House Insurance



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June 2010



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HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Hello and welcome to June's edition of Housing Matters Magazine. This is the 91st edition of the magazine and the month of June marks the start of the 19th 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 seems that house price figures have changed direction. HBOS recorded a drop of 1.6% for the average UK house price in February 2010. Seven months prior, according to the same source the UK housing market grew. Now again figures produced by HBOS show an increase in March by 1.1%. What does this all mean? Well, we can definitely 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 two years. There are currently some real bargains to be had but the European market has become substantially less attractive as the Euro has gained in value against the pound. We have sourced an article from www.firstrungnow.com which illustrates some of the issues you may face while deciding to buy aboard.

Our Homebuy article highlights options for those of you who are unable to purchase a home in the open market without financial assistance. Those of you who are posted within an English region are classed as Key Workers and therefore 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 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



Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA
Telephone (01408) 633871 Fax: (01408) 633876
email: ads@methodpublishing.co.uk to whom all enquiries regarding advertising should be addressed.

Design and Typography: @ Method Publishing 2010
Editorial Matter: ©Crown Copyright 2010

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Buying Property *Abroad*

(Source www.FirstRungNow.com)

Traditionally 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 climb, 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 £169,000 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. We have teamed up with Moneycorp who offer an extremely competitive exchange rate.

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.

For a quote for an overseas mortgage contact our [overseas mortgages specialist](#).

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, such as Conti Financial Services, 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 has 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!



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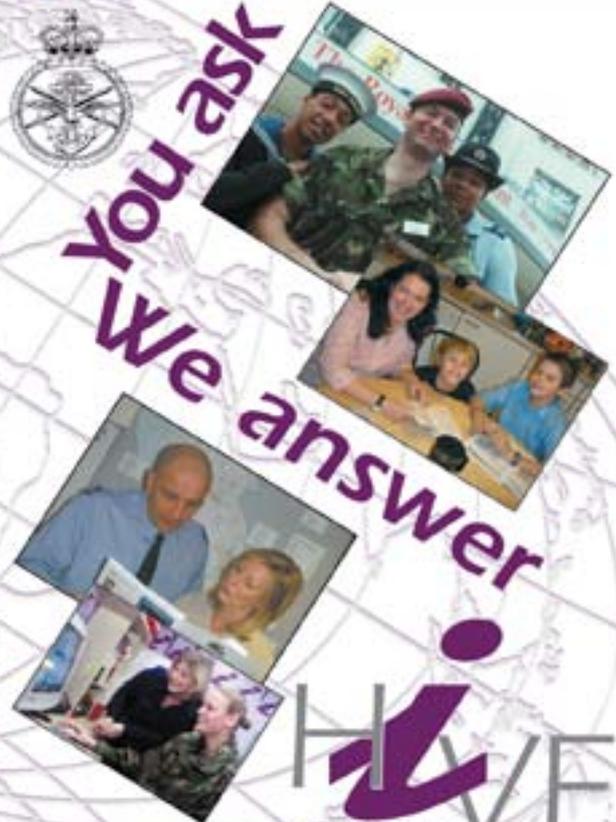
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AFFORDABLE HOUSING SCHEMES

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.

New Build HomeBuy

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 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

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.

Regional Homebuy Agents for 2009-11

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
North West	Cheshire/Merseyside	Plus Housing (Plus Dane)	homeshub@neighbourhoodinvestor.com www.homeshub.co.uk	0845 603 4559
	Cumbria	Riverside HA	ownership@riverside.org.uk www.riversidehomeownership.org.uk	0845 155 9029
	Gtr Manchester/Lancashire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk www.plumlife.co.uk	0161 447 5050
Yorkshire and Humberside	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)	enquiries@my4walls.co.uk www.my4walls.org.uk	0113 243 6893
	South Yorkshire	Manchester Methodist (Plumlife)	enquiries@plumlife.co.uk www.plumlife.co.uk	0161 447 5050
North East	Tees Valley and County Durham	Fabrick	enquiries@time2buy.org.uk www.time2buy.org.uk	0845 604 2942
	Tyne and Wear and Northumberland	ISOS (Nomad E5)	info@isoshousing.co.uk www.isoshousing.co.uk	0191 292 2749
East Midlands	Derbyshire, Leicestershire, Lincolnshire and Rutland, Northamptonshire, Nottinghamshire	E Midlands HA	emhomebuy@emha.org www.emhomebuy.org.uk	0844 892 0112
East of England	Bedfordshire & Cambridgeshire (including Fenland and Peterborough, Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
	Hertfordshire	Aldwyck	leavalleyhomes@aldwyck.co.uk www.leavalleyhomes.co.uk	0158 286 9440
	Essex	Moat	gemma.wallace@moat.co.uk www.moat.co.uk	0845 359 6351
	Norfolk & Suffolk (excluding Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
London	North, East & West London	Metropolitan	housingoptions@mht.co.uk www.housingoptions.co.uk	020 892 07777
	SW and SE London	L&Q	eateam@lqgroup.org.uk www.housingoptions.co.uk	020 829 45000

South East	Berkshire, Oxfordshire, Buckinghamshire & Milton Keynes	Catalyst Housing Group	Homebuy@chg.org.uk www.catalysthomebuy.org.uk	0845 601 7729
	Kent & Sussex	Moat	gemma.wallace@moat.co.uk www.moat.co.uk	0845 359 6351
	Hampshire	Swaythling	info@homesinhants.co.uk www.homesinhants.co.uk	0238 062 8004
	Surrey	Catalystn Housing Group	Homebuy@chg.org.uk www.catalysthomebuy.org.uk	0845 601 7729
South West	SE – Bournemouth, Poole HMA, Weyland and Dorchester HMA, Salisbury HMA, South Somerset and West Dorset HMA	South West Homes	info@southwesthomes.org.uk www.southwesthomes.org.uk	0300 100 0021
	NE – West of England HMA, Swindon HMA, Gloucestershire and Cheltenham HMA	South West Homes	info@southwesthomes.org.uk www.southwesthomes.org.uk	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 www.southwesthomes.org.uk	0300 100 0021
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	Staffordshire (including Stoke) and Shropshire (including Telford)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
	Hereford and Worcestershire	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050

SCOTLAND

In Scotland, you can use your priority status as key workers 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

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/.

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.





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 wear 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)

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“ I applaud this scheme and support any initiative which helps servicemen and women make the transition from military to civilian life. ”

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For more information call **01334 475 881** or visit www.homesforheroesuk.co.uk

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THE MOD referral scheme

by Rebecca Mills

Increasing your housing options

Although your discharge from the Armed forces may seem some time away, it is essential to assess your housing options as far in advance of your exit date as possible. Being prepared and getting informed will ensure that you make the transition to civilian life as easy as possible for yourself and your family.

The earlier you contact the Local Council in the area in which you wish to live, the sooner you can be placed on their waiting list. However, to be housed in Local Authority accommodation you must have established a **'local connection'**. This means that you have close family ties in the area (usually parents or siblings, but not distant relations), or you or a member of your family lived there prior to enlistment. If you have secured permanent, civilian employment in the area, this may also be considered as a local connection. Additionally, the area in which you reside in your Service Accommodation now qualifies as a local connection.

To find the contact details of Local Authorities, go to the government website www.direct.gov.uk. This will direct you to the Council's own website, which should provide information on their policies and how to apply. Links can also be found on our website: www.mod.uk/jshao.

Unlike Local Authority policies, the **MOD Referral Scheme** does not require that you have a local connection with the area for which you are applying. You may apply for a (reasonable) number of areas by choosing properties with a suitable amount of bedrooms from our location list. You are not restricted by where you now live, where your family live, or where you will work, so the Scheme is particularly beneficial for those struggling with the local connection policy.

Service Leavers with families and separated spouses with children may also wish to contact the Services Cotswold Centre, which offers temporary accommodation. Information, advice and hostel accommodation is also available from the Soldiers, Sailors, Airmen and Families Association (**SSAFA**) Forces Help. Details for these Associations can be found on our website.

Single Service Leavers and couples without children may also find it difficult to access housing provided by the Council. However, this should not stop you applying to your Local Authority as all cases are assessed individually and by priority.

Single Service Leavers should also contact **SPACES** (Single Persons Accommodation Centre for the Ex-Services), who may be able to help. For more information, go to www.spaces.org.uk.

On the **MOD Referral Scheme**, singles and couples are just as likely to be housed as families because applicants are chosen by their suitability

for the *type* of property offered by the Housing Association. The Scheme is wholly dependent on the goodwill of Housing Associations, and because they are neither specifically intended for nor belong to the JSHAO, we cannot estimate how many offers we may receive, when they may be offered, or where they may be located. This means that while nothing may be available suitable to your needs or in your area of choice, it is equally possible that, for example, a number of one bed flats may become available which would only be suitable for singles or couples. So, it is definitely worth adding your name to our database.

It is also important to note that, due to the restrictions listed above, applicants should not rely on the Scheme and the provision of housing through this Scheme cannot be guaranteed.

If you do require Social Housing, renting privately, even in the short-term, should be a final resort. Once you have made the step into privately rented accommodation, the Local Council will be unlikely to help because you will have shown that you are able to afford the higher rates. Housing Association accommodation, potentially available through the **MOD Referral Scheme**, is available to rent at a slightly higher cost than Council accommodation, but at a significantly lower cost than private properties. Moreover, they do not require a deposit and often grant Assured Tenancies, enabling you to stay in the property for as long as you wish, providing you adhere to the terms of the tenancy agreement.

In summary, the **MOD Referral Scheme** should not be your only option, but may be a valuable opportunity. The Scheme is one of a number of avenues you should consider when seeking Social Housing upon discharge from the Armed Forces.

For information and advice on these issues, you are welcome to contact our office.



SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	On Market
Fife				
CUPAR 51 Tarvit Drive Various Addresses	3x Bedroom Chalet Style Semi-detached Property with Gardens	Residential		Available soon
68 Tarvit Drive	3x Bedroom Bungalow with Gardens and Garage	Residential		Available soon
LEUCHARS Warwick Close Various Addresses	2x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, 8 Main Street Leuchars KY16 0HN Tel: 01334 838421	Phased Marketing Underway
Edinburgh & Lothians				
PENICUIK Belwood Crescent Various Addresses	Variety of 2 & 3 Bed Terraced Houses	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Belfast Area				
BANGOR 30 Carolsteen Park, Helens Bay, Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner site of c. 0.16 acre/0.066 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimsley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimsley.co.uk	For Sale on Open Market
HOLYWOOD 2 Dalwhinney Road, Holywood, BT18 0LU	Detached 3 bedroom property, 3 reception rooms on a mature corner site of c. 0.3 acre/0.12 hectares	Residential	As above	For sale on Open Market
BELFAST 27 Stormont Park Belfast, BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site of approximately 0.14 acres/0.056 hectares	Residential	As above	For sale on Open Market

HOUSING 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 has a database of information on every local authority in the country and a fact sheet on any housing policy is available 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 Wales:

WALES

Isle of Anglesey County Council

☎ 01248 750057 www.anglesey.gov.uk

Blaenau Gwent County Borough Council

☎ 01495 350555 www.blaenau-gwent.gov.uk

Bridgend County Borough Council

☎ 01656 643643 www.bridgend.gov.uk

Caerphilly County Borough Council

☎ 01443 815588 www.caerphilly.gov.uk

Cardiff County Council

☎ 02920 872000 www.cardiff.gov.uk

Carmarthenshire County Council

☎ 01267 234567 www.carmarthenshire.gov.uk

Ceredigion County Council

☎ 01545 570881 www.ceredigion.gov.uk

Conwy County Borough Council

☎ 01492 574000 www.conwy.gov.uk

Denbighshire County Council

☎ 01824 706101 www.denbighshire.gov.uk

Flintshire County Council

☎ 01352 752121 www.flintshire.gov.uk

Gwynedd Council

☎ 01766 771000 www.gwynedd.gov.uk

Merthyr Tydfil County Borough Council

☎ 01685 725000 www.merthyr.gov.uk

Monmouthshire County Council

☎ 01633 644644 www.monmouthshire.gov.uk

Neath Port Talbot Borough Council

☎ 01639 686868 www.neath-porttalbot.gov.uk

Newport City Council

☎ 01633 656656 www.newport.gov.uk

Pembrokeshire County Council

☎ 01437 764551 www.pembrokeshire.gov.uk

Powys County Council

☎ 01597 827460 www.powys.gov.uk

Rhondda Cynon Taff County Borough Council

☎ 01443 424000 www.rhondda-cynon-taff.gov.uk

City & County of Swansea

☎ 01792 636000 www.swansea.gov.uk

Torfaen County Borough Council

☎ 01495 762200 www.torfaen.gov.uk

Vale of Glamorgan County Borough Council

☎ 01446 700111 www.valeofglamorgan.gov.uk

Wrexham County Borough Council

☎ 01978 292000 www.wrexham.gov.uk

HOUSING ASSOCIATIONS

Housing Associations vary in size dramatically from less than 50 properties to a stock of over 30,000. They are becoming the major providers of social housing in the UK, being responsible for almost a third of new housing. Their objective is to provide affordable good quality homes for rent or low cost home ownership. Some are able to accept direct applications whilst others will only take nominations by a local authority.

HAIG HOMES is an organisation dealing exclusively with ex-Service personnel nation-wide. They have over 1000 properties in the UK, including some in Suffolk. 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

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



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.

Association	Contact
Bro Myrddin HA	01267 232714
Cadwyn HA	02920 498898
Cardiff Community HA	02920 462142
Charter HA	01633 678538
Clwyd Alyn HA	01745 536800
Cymdeithas Tai Cantref	01970 639900
Cymdeithas Tai Clwyd	0345 230 3140
Cymdeithas Tai Dewi Sant	01639 887417
Cymdeithas Tai Eryri	01286 881588
Cynon Taf HA	0345 260 2633
Family HA	01792 460192
Gwerin Cymru HA	01873 857531
Hafod HA	02920 675800
Linc-Cymru	02920 473767
Merthyr Tydfil HA	01685 352800
Mid Wales HA	01686 627476
Newydd HA	01686 621965
North Wales HA	01492 572727
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



AVERAGE HOUSE PRICES IN WALES – FOURTH QUARTER 2009

£137,316

Annual Change: +2.4% Quarterly Change: +2.3%

* These figures are provided by the Lloyds Banking Group website www.Lloydsbankinggroup.com





Moving into Service Family Accommodation (SFA)

The full regulations on entitlement and eligibility can be found in Joint Service Publication (JSP) 464, which is the overarching and definitive policy source document for the provision of Service accommodation. Service personnel can access this document on the MOD intranet. Policy contained within JSP 464 has been developed and agreed by the Service Personnel Policy authorities. The Housing Providers' responsibility is to implement this policy.

Service Personnel are entitled to SFA if they:

- Are married or in a recognised Civil Partnership, or Have dependent children for whom they have parental responsibility (PStatCat 2)
- Are single or unaccompanied but have an entitlement by virtue of appointment



Applicants must also meet the following criteria:

Are aged 18 or over, have completed initial training and have at least 6 months to serve at their Unit

Civil Servants

The Terms and Conditions of Service for UK based civil servants serving with the MOD overseas entitle them to accommodation at public expense for an initial period (See Civilian Personnel Manual Vol 2 – Overseas Transfers). Civil servants (married accompanied/Civil Partnership) are accommodated in SFA under the same entitlement criteria as applied to Service personnel. Single or unaccompanied civil servants may also be accommodated in SFA, categorised as Official Single Housing. The status of civil servants is identified by means of their equivalent military rank (EMR), as identified in JSP 464 (Part 2, Chapter 3, Annex B).

Your entitlement to SFA depends on your Personnel Status Category (PStatCat), the date of your Assignment, marriage or Civil Partnership, and/or the ages of your children and, where applicable, the expected date of the birth of your first/next child.

Single Personnel

Some single Service personnel are also entitled to live in SFA, such as those entitled by appointment, those with prime responsibility for a child, Chaplains, Army Welfare Assistants, Community Workers and others with Service approval.

Entitlement

Entitlement is usually for SFA at your duty station, or within an agreed travelling distance, although you may be eligible to apply for SFA at other locations. The application is to be forwarded to the Housing Information Centre (HIC)/local Housing Provider with a letter explaining the reasons behind the request. The HIC/local Housing Provider may have to direct the application to a higher authority. Allocation will also be subject to availability of SFA. Your entitlement to accommodation in a particular location usually ceases when your tour ends or your PStatCat changes to a non-entitled category.

The location of your SFA depends on where you are Assigned. Officers are allocated SFA primarily by rank, however other factors such as family size, appointment, representational responsibilities and personal choice may influence the final allocation. Other Ranks accommodation is allocated by family size. HICs/local Housing Providers are able to provide details of accommodation sites/areas.

OFFICERS

Type I	4/5 bedrooms
Type II	4/5 bedrooms
Type III	4 bedrooms
Type IV	4 bedrooms
Type V	3 bedrooms

OTHER RANKS

Type D	4 bedrooms
Type C	3 bedrooms
Type B	2 bedrooms

Applying for SFA

Notification of Assignment – If you already live in SFA, you are required by JSP 464 to notify your present Housing Provider (Housing Information Centre (HIC) in UK or Station/Garrison Housing staffs (Overseas) of an Assignment Order within 14 days of receiving it. Prompt notification of movement will assist you and other families to get as much notice as possible of a new address. Details of the HICs are given at the end of this section.

Application for SFA – To apply for SFA you must complete MOD Form 1132 which is available from Units, the MOD Intranet and HICs. After certification by your Unit HR staffs, (responsible officer), send the original to the appropriate HIC or overseas Housing Office serving the location where you are seeking SFA.

Should you have Additional Needs or Disabilities that may prompt modifications to a property please provide details on MOD Form 1132 and include supporting documentation from your specialist advisor/occupational therapist. (In all cases, please ensure that you complete all sections of the application form). Failure to do so may result in your form being returned and delay the processing of your application.

You need to specify a date when the SFA is required. This is to be within 28 days of the date of posting – as detailed on the Assignment Order. Any change to the requested Move-In date should be passed to the HIC or appropriate overseas Housing Office without delay. Unless the change comes about as a result of Service requirements, changes to the Move-In date will not be permitted within 28 days of the scheduled Move-In. The receiving office will also make contact with your current housing provider to help all parties agree a provisional date for your Move-Out and agree a Pre Move-Out Advisory Visit (PMOAV).

Early Allocation of SFA – There are circumstances when it will be necessary for a family to move in advance of the applicant's Assignment date. It may be for educational or medical reasons or that the family are required for Service reasons to move in advance. Application forms (MOD Form 1132) are to be sent to the local Housing Provider with a letter of explanation giving the reasons. The receiving Unit should also be informed. If authority is required from a higher level it is the responsibility of the Housing Provider to staff the case to the appropriate Headquarters.

Provisional Offers – Upon receipt of a properly completed application (presuming the date the accommodation is required is within 4 months), the Housing Providers will aim to send you a provisional offer within 15 working days. You have

10 working days from receipt of the offer to accept or refuse the SFA. If the property is overseas, you may wish to contact the local Housing Provider to gain what information there is available on the type and condition of the SFA and the local amenities.

Acceptance – To accept, you should send written acceptance of the offer to the HIC or Station/Garrison Housing staffs detailed in the offer letter. Failure to do so may result in the offer being withdrawn.

Refusal – If you refuse the offer because it is not to entitlement, the offer will be discounted and another made within the 15 working day period (if there is time remaining) or at the earliest opportunity thereafter. If you refuse the offer for personal reasons, your application will be placed on the waiting list until a property closer to your requirements becomes available. However, please be aware that your application will then be held at a lower priority and will not be subject to the requirement to give you a provisional address within 15 working days.

Firm Offers – 28 days prior to the required date, the Housing Provider will confirm the offer, the address of the SFA and the date and time of the Move-In. If you are unable to attend the Move-In personally, you are required to appoint a Service proxy representative who you authorise to take over and sign for the SFA on your behalf. The Nominated Proxy Form will be included with your Move-In date and time notification.

If for any reason, the Housing Provider is not able to confirm the original offer, you will be offered either:

Alternative SFA
SSFA (not available in all Overseas locations), see opposite or the option to remain on the waiting list until suitable SFA becomes available



If you have children due to attend local schools for whom places have already been secured on the strength of a provisional offer, any alternative offers made will be for SFA or SSFA within the same school catchment area, unless otherwise requested by you.

Substitute Service Family Accommodation (SSFA) – If suitable SFA is not available, you will be issued with a Non-Availability Certificate (NAC) and an application form for SSFA. SSFA is suitable privately rented accommodation near your place of work, which in the UK is sourced by a contractor on behalf of the MOD. If you decline the NAC you will remain on the waiting list until SFA becomes available.

HIC Telephone Number (all locations): 0800 169 6322

Military Network: 94510 8000

Callers from Overseas: 0044 1904 418 000

This information has been taken from 'Moving into Service Family Accommodation', a guide produced by Defence Estates. Further information can be obtained from their website at <http://www.mod.uk/DefenceInternet/MicroSite/DE/DefenceEstates.htm>

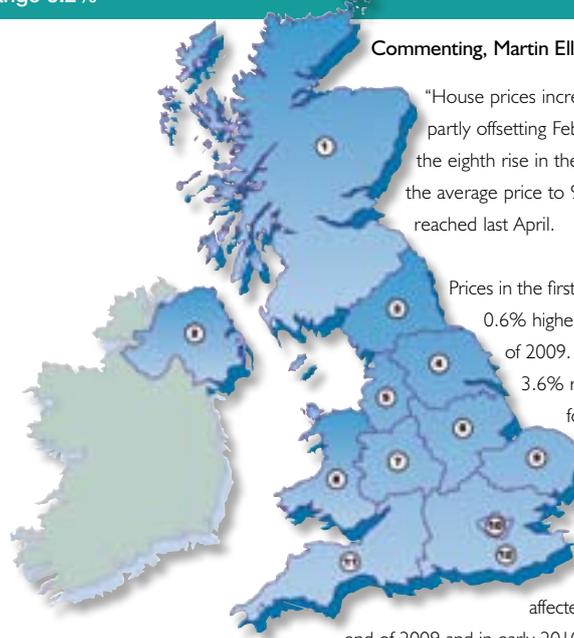


HOUSING PRICES

Source: www.lloydsbankinggroup.com

United Kingdom
Average Price: £168,521 Monthly Change: 1.1%, Annual Change 5.2%

- | | |
|---|---|
| <p>1 Scotland
Average Price: £123,805
Quarterly Change: -1.4%
Annual Change: -6.8%</p> <p>2 Northern Ireland
Average Price: £128,259
Quarterly Change: -13.7%
Annual Change: -17.2%</p> <p>3 The North
Average Price: £123,746
Quarterly Change: -2.2%
Annual Change: -0.2%</p> <p>4 Yorkshire and The Humber
Average Price: £127,852
Quarterly Change: +7.9%
Annual Change: +4.2%</p> <p>5 The North West
Average Price: £128,506
Quarterly Change: -0.1%
Annual Change: +0.4%</p> <p>6 The East Midlands
Average Price: £136,032
Quarterly Change: +1.4%
Annual Change: -2.3%</p> | <p>7 The West Midlands
Average Price: £154,053
Quarterly Change: +2.0%
Annual Change: -0.9%</p> <p>8 Wales
Average Price: £137,316
Quarterly Change: +2.3%
Annual Change: +2.4%</p> <p>9 East Anglia
Average Price: £163,334
Quarterly Change: +5.0%
Annual Change: -3.6%</p> <p>10 Greater London
Average Price: £255,473
Quarterly Change: +3.2%
Annual Change: +1.5%</p> <p>11 The South West
Average Price: £186,124
Quarterly Change: +5.3%
Annual Change: +5.5%</p> <p>12 The South East
Average Price: £224,991
Quarterly Change: +3.3%
Annual Change: +4.9%</p> |
|---|---|



Commenting, Martin Ellis, chief economist, said:

"House prices increased by 1.1% in March, partly offsetting February's 1.6% fall. This was the eighth rise in the past nine months, taking the average price to 9.1% above the low point reached last April.

Prices in the first three months of 2010 were 0.6% higher than in the final quarter of 2009. This was smaller than the 3.6% rise between the third and fourth quarters of 2009, suggesting a slowdown in the trend rate of house price growth. The return of the lowest stamp duty threshold to £125,000 affected housing demand at the end of 2009 and in early 2010. The bad weather in the first two months of this year also had an impact on demand at the start of this year.

There are signs that an increase in the number of properties available for sale is beginning to reduce the imbalance between supply and demand. This should help to contain the upward pressure on house prices."

MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
HSBC 0800 494999	2.99%	Fixed until 31/07/12	70%	£999	2% reducing to 1% until 31/07/12	L
Leek United 01538 380047	3.90%	Fixed until 30/06/13	75%	£495	5% until 30/06/13	
Yorkshire 0845 1200100	4.69%	Fixed until 31/05/15	75%	£495	5% reducing to 3% until 31/05/15	L
Discounts						
HSBC 0800 494999	1.99%	1.95% discount for 2 years	60%	£999	2% reducing to 1% of loan for 2 years	L
Furness 0800 22 05 68	3.49%	1.95% discount for 3 years	60%	£0	3% for 3 years	R
Coventry 0845 7665522	3.35%	Variable rate	65%	£999	None	LV
Flexible						
Alliance & Leicester Via Brokers	2.69%	Base +2.19% for 2 years	70%	£495	2% for 2 years	PV
Woolwich 0845 6066566	3.59%	Fixed until 30/06/12	70%	£199	3% until 30/06/12	R
First Direct 0800 242424	2.59%	Base + 2.09% for term	65%	£499	None	LO
Trackers						
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£499	None	L
ING Direct 0800 0328822	2.69%	Base + 2.19% for term	75%	£945	None	R

Key: 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.

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

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 bedroom flats 2, 3 & 4 bedroom houses currently released for sale	£74,950 for a 2 bed flat £99,950 for a 2 bed terrace house	L/S*	Sales office open Thursday to Monday, 10.30am to 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
Barnby Road Formerly RAF Coltishall, Norfolk	7 bedroom house 8 bedroom house	Guide price from £450,000	N/A	Sales office open Thursday to Monday, 10.30am to 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
Proctor Road Norwich, East Anglia	2/3 & 3 bedroom house	£172,950	N/A	Annington's appointed agents; W H Brown, Unit 1, Tesco Extra, Blue Boar Lane, Sprowston, Norwich, Norfolk, NR7 8AB, please call 01603 426640 email: claire.wilson@sequencehome.co.uk
Calshot Rise St Columb Minor, Newquay, Cornwall	2 & 4 bedroom homes	£136,950	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
Elstob Way Monmouth, Wales	3 bedroom house	£169,950	L/S*	Annington's appointed agents; Haart of Monmouth, 8 Beaufort Arms Court, Agincourt Square, Monmouth, NP25 3UA please call 01600 772413
Fenn Road Marham, East Anglia	3 bedroom homes	£tbc	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
Marlborough Park Bedford, Bedfordshire	3 bedroom homes	£tbc	L/S*	Annington's appointed agents; Your Move, 38 Allhallows, Bedford, MK40 1LN, please call 01234 340022 or email: bedford@your-move.co.uk
Martin Close Redruth, Cornwall	3 bedroom homes	£169,950	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth, TR1 5 2RZ, please call 01209 217281 or email: redruth@your-move.co.uk
Newcastle Dumpling Hall Newcastle upon Tyne	3 bedroom homes	£134,950	L/S*	Annington's appointed agents; Your Move, 130 The Roman Way, West Denton, Newcastle, NE5 5AD, please call 01912 676374 or email: westdenton@your-move.co.uk
Park Road Boulmer, Loughoughton	2 & 3 bedroom houses	£tbc	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
Sandown Road Gravesend, Greater London	3 bedroom homes	£194,950	L/S*	Annington's appointed agents; Your Move, 178 - 182 Parrock Street, Gravesend, DA12 1ES please call 01474 533455 or email: adrian.burkham@yourmove.co.uk

ANNINGTON will be launching a number of sites across England and Wales in 2010. Please go to www.annington.co.uk for a full listing of all our forthcoming sites and register your interest.

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

All information is correct at time of going to press - April 2010.

*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.blueforces.co.uk
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.property4forces.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.blueforces.co.uk

www.cdvm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

SUMMER 2010

08 Jun	Germany – JHQ
09 Jun	Germany – Paderborn
10 Jun	Germany – Fallingbostal
16 Jun	RRC Tidworth
23 Jun	Lossiemouth*
28/30 Jun	Cyprus
1 Jul	Cyprus
13 Jul	RRC Catterick
15 Jul	RRC Cottesmore
20 Jul	Colchester#
29 Jul	RRC Northern Ireland

AUTUMN 2010

8 Sep	RRC Tidworth
15 Sep	RRC Aldershot

22 Sep	RRC London
28 Sep	RRC Portsmouth
30 Sep	RRC Plymouth
13 Oct	RRC Rosyth
19 Oct	Germany – SHAPE ^
20 Oct	Germany – Herford
21 Oct	Germany – Elmpt
2 Nov	RRC Catterick
4 Nov	RRC Cottesmore
17 Nov	RRC Tidworth
23 Nov	Colchester#
25 Nov	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified
 # applications to IERO 18 AEC Colchester
 * applications to RRC Rosyth
 ^ applications to UK JSU
 Tel: 003265445234

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

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



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please quote reference: HM 05/10