

HOUSING matters

www.mod.uk/jshao

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Featured:

THE HOMEBUY SCHEME

MOD Referrals

**WHERE TO GET
MORTGAGE ADVICE**

Establishing a Local Connection

April 2012

JSHAO 



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*Based on a two bedroom apartment at School Walk. *Based on a two bedroom apartment at Hartwell Meadows. Rent subject to annual review Service charges applicable. Photographs show typical Sovereign Living properties, for illustration purposes only. Prices correct at time of print. Eligibility conditions apply and can be located at www.sovereignliving.org.uk Sovereign Living is a trading name of Sovereign Housing Association Limited, a charitable association.

HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Welcome to the April edition of Housing Matters. I do love this time of the year and very much look forward, as I am sure most of us do, to the summer weather. This is also a time of the year when the housing market will get busier. Hopefully we have included some information in this edition which will help you in some of the housing decisions you may have to make.

It has announced by HBOS this week (WC 7 Feb 12) that the average UK house price has risen by 0.6% in January 2012. This now makes the average UK 3 bedroom semi-detached property at just over £161,000. This is a significant amount and those of you thinking about house purchase will still need to save a minimum of 10% for the deposit. For those of you who are desperate to buy but have found prices above those you can afford, have you investigated the Shared Ownership/Shared Equity routes? There are government assisted schemes that give Service personnel Priority Status and there are various commercial alternatives across the UK. We have included a very useful article on those government schemes that are currently available within the UK.

Should you need further help and advice, please do not hesitate to call the JSHAO team.

JAMES TURNER, OIC



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MOD news
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Sales Lists

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WHERE TO GET MORTGAGE ADVICE?

You've recognised the fact that you need to plan ahead for when married quarters are no longer an option for you and you're now thinking of buying a house. How do you find the best mortgage for your needs?

The short simple answer – Track down an independent adviser who can prove they know what they are doing when arranging mortgages for **HM Forces** and their families.

Why? Let's have a go at explaining this more fully

A chat with your friends might prove helpful and then there's the rumour mill. But think about it, if your appendix needed removing would you be happy if, because he had had the same operation 6 months earlier, the local car dealer turned up

to operate on you? There are many reasons why professionals advising on residential mortgages have to be qualified to do so.

Where to start?

DIY

You do not have to take advice to get a mortgage. You can source your own. The Sunday papers usually have a top of the mortgage charts which give you limited details of products which might be available. If you are feeling confident you can surf the net. Google "mortgages" for UK only and you will get **About 62,200,000 results** pages to choose from. Even with the continuing financial situation, there are numerous comparison sites clambering for your attention. So if you know your loan to values from you early

redemption charges and are sure that the deal meets your needs it's up to you.

Possible problems to be aware of. When you've typed in all your details and hit enter some of the sites will automatically be checking your credit file (did you read the small print)? This means that they might have placed a 'footprint' (a note of an enquiry) on your credit file. Mortgage lenders tend to be rather touchy about searches from other lenders. So one or two 'footprints' may not cause a problem but more than that and you could be building up a problem.

The second point to consider is – are you really happy to accept a mortgage on a '**non-advised basis meaning it's buyer beware**'?

If you are not keen on that idea who will advise you?

Well there's always **your own bank or local building society**.

Pros:

If you have a good relationship with your bank or building society, then you could be given a quick decision. Some sell deals that are only available directly from them.

Cons:

These advisers are not independent. They cannot tell you if another lender could offer you a better deal. Also the staff on the front-desk are rarely familiar with the circumstances of service life and frequently are not fully aware of the lenders criteria for H.M. Forces.

The actual sale is often done on a non-advised basis.

All mortgage brokers and financial advisers have to be professionally qualified. The firm they work for or through has to be regulated by the Financial Services Authority (FSA) if they deal in residential mortgages. Full financial advisers have to be individually registered.

That means you can either contact the FSA directly or go to www.fsa.gov.uk/Pages/register to check that the firm or individual are who they say they are. The FSA Register will also confirm if an adviser is "authorised" meaning they really are independent or an "appointed representative" meaning they are not.

Appointed representatives work for the firm that pays them.

Independent advisers work for you.



Regardless of who they are working for, you should be formally told fairly early on as to what type of adviser they are, what type of product they can advise on, if they have access to the whole of market and how they will be paid. **All fees and commission that may be paid must be made known to you in advance of you committing yourself to anything.**

Independent advisers often have special 'intermediary deals' which are not available directly from the lender and those that offer a fee option may also tell you about those deals that are only available directly from a lender.

Yet another point to consider when you first approach an independent adviser. Do they have access to the whole of the mortgage market or a panel of mortgage lenders? Some of those with limited access like to say that the products they can sell are "representative of the whole of the market". That can mean a few or nearly all of them so always ask just how many that really is.

When you have an idea of what mortgage you want you might start thinking about life insurance, building and contents cover and so on. The adviser who has access to the whole of the market for mortgages may be able to sell insurance too. BUT here again they might only be able to sell from one provider. Just because they might have access to the whole of market for mortgages it does not necessarily follow that they have for insurance also. So you need to check do they have access to more than one insurance provider, a limited number or many?

Independent Financial Advisers (IFA) are qualified to give advice on all areas of personal finance. pensions, investments, tax planning as well as mortgages and insurance. The question to ask with these is, how often do they sell mortgages? Like solicitors they can have areas of expertise.



So back to where to get advice.

Independent mortgage advisers (or brokers as they are sometimes know as) and IFAs can be found through the FSA; web sites such as www.unbiased.co.uk, local directories and so on.

However there is one final BIG question (referring back to that short answer) I recommend you ask of any type of adviser you may approach. **What experience have they had of working with military personnel?**

- What if you are currently living at a BFPO address?
- Will the adviser know what CILACT is or HDT?
- Do they know the terms and conditions of the Long Service Advance of Pay or the differences between AFPS(75) and AFPS(05)?
- Do they know which insurance providers will cover you if you die in an area of conflict?
- Would they know that several of the big name lenders will let you have a residential mortgage on a property and let it out without having lived in it? **Yes you can get someone else to pay your mortgage.**
- Will they make sure that the mortgage lender they recommend will allow you to let your home if you are posted away without making you switch your mortgage and incurring heavy charges?
- Have they heard of the **Armed Forces Home Ownership**

Scheme and who is eligible to apply? (That's up to £75,000 interest free for 10-years).

Most financial advisers who work with HMF can tell you the horror stories. For example there's the guy who, on posting, (even though he had told the lender from the start that he is in the Army) found that his payments had increased because they had added another 1% to his interest rate for the pleasure of being allowed to let the property. Another was told at the start; yes you will be able to let the house out if you are posted. When it came to it, yes he could, but he had to switch to a **Buy to Let** mortgage paying another huge stack of fees.

The list goes on and on.

To find these advisers recommendations from your colleagues can be useful.

You can also

- contact the JSHAO (www.mod.uk/jshao) or
- the Services Insurance and Investment Advisory Panel (www.siiap.org).
- and of course read Housing Matters.

Article sourced by Ros Thomson, Senior Consultant, Pearson Independent Advisers.
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www.pearsonia.co.uk

What does non-advised mean?

To quote the FSA –

Buying without advice

You don't have to take advice, but if you don't and the mortgage you choose turns out to be unsuitable, you will have fewer grounds for complaint.

If you do not have grounds, it is likely that you will have to pay to switch your mortgage.

Buying with advice

Only FSA-regulated firms and their agents should give advice about mortgages, and these firms must follow our standards when dealing with you. So check they are regulated, and therefore on our Register, before you deal with them. You have a right to expect the adviser to recommend only products that are suitable for you. If the product they recommend is unsuitable for your specific needs and circumstances based on the information you gave them, you can complain to the firm and expect compensation for any loss.

FSA – Money made clear

MOD REFERRALS

JSHAO have been able to secure full-time staff to administer this post.

This has resulted in several positive improvements and some successful placements into properties for applicants who submitted applications to JSHAO as they were experiencing great difficulty in getting onto other Social Housing providers Housing Needs Registers.

JSHAO are now actively campaigning Housing Associations with a view to increasing the number of

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

Removing the Key Worker Status has had the positive benefit to MOD ex service personnel in that Housing Associations who received some government

funding to build property have a commitment to provide housing nominations to priority status workers; MOD veterans retain this Priority Status for twelve months following their discharge

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



ADVERTISING FEATURE

PACKAGES GOING FORWARD INTO 2012

Redundancy Package

Forces Property Direct (FPD) have created an exclusive scheme to enable those service men and women who are under redundancy to take an interest free advance against their redundancy benefits.

This scheme, we hope, will provide much needed support to those service personnel facing redundancy in these difficult economic times.

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.

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 redundancy 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.

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
- No interest on the loan until you get your redundancy benefits (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

Resettlement

The resettlement scheme works the same way as the redundancy package but may be taken up to five years before termination of contract.

Firstbuy: a force to be reckoned with for military buyers

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

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

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

Military purchasers are given priority over other interested parties, but for buyers that do not meet the requirements of FirstBuy, which is expected to help over 10,000 families get onto the property ladder, Further information can be found at www.fpdirect.uk.com

FirstBuy works by eligible applicants being offered an equity loan of up to a maximum of 20% of the purchase price (based on the open market value).

Contact details: - fpdirect.uk.com info@fpdirect.com



FPD Direct
FORCES PROPERTIES DIRECT



We're the UK's largest provider of Government funded, private housing to the Military and the MOD.

- PROVIDING A FREE SERVICE FOR OVER 12 YEARS!
- OFFERING OVER 16,000 DISCOUNTED NEW HOMES FOR BUY-TO-LET OR TO LIVE IN, ACROSS THE UK
- AVAILABLE TO MILITARY PERSONNEL AND MOD CIVILIANS, BOTH UK BASED AND OVERSEAS
- MORTGAGE ADVICE AND EXCLUSIVE MILITARY MORTGAGE PRODUCTS
- YOUR COMPLETE ONE-STOP-SHOP - SEE OUR COMPREHENSIVE LIST OF SERVICES OVERLEAF

Remember! These deals and services are not available to the general public.



VISIT OUR COMPREHENSIVE WEBSITE NOW TO VIEW OUR LATEST PROPERTIES ACROSS THE WHOLE OF THE UK!!!

fpdirect.uk.com



Don't take our word for it, follow us on Twitter and Facebook to see what our customers are saying about us...



JUST LOOK AT THE SERVICES WE OFFER! LOOK AT THE KIND OF DEALS WE ARE OFFERING!

- Government funding
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- Redundancy Package
- Resettlement Package
- Solicitors
- Rental Agents
- House Selling
- Part Exchange



All homes offered are selected brand new properties constructed by two of the UK's largest and most respected new home developers.

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



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☎ +44 7872 157617



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

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

Typical example:

3 bedroom house in Gloucester with garage

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



General public price
£194,995

Exclusive Forces price
£155,996 (80% FirstBuy* Price)

5% Deposit (paid by builder)
£7,800

5% Deposit
£7,800 (could be LSAP)

Balance
£140,396

THE HOMEBUY SCHEME



The HomeBuy Scheme, launched on 01 April 2006, enables social tenants, Armed Forces personnel and first time buyers to buy a share of a home and get a first step on the housing ladder.

Regular Armed Forces personnel (including MPGS), MOD Police, Defence Fire Service and clinical staff in MOD medical establishments have been granted Priority Status to access the Government Affordable Housing Programmes across all regions in England.

Shared Ownership

This option offers brand new homes for sale on a part buy/ part rent basis but how does it work? Homes are available through Housing Associations. You can buy shares worth between 25% and 75% of the properties market value and

you pay a subsidised rent on the remaining share. You will normally be required to buy a share to the maximum you can afford. You may need to raise a mortgage to purchase your share or you may have a large deposit or equity from a previous sale.

Shared Ownership Resales

When any existing shared ownership home becomes available for resale, you can buy the share from its current owner but how does it work? Homes are available through different Housing Associations. You can buy the share being offered for sale at open market value plus any additional share that you can afford.

Equity Loan Schemes

Is a scheme which has helped thousands of first time buyers into Affordable Home Ownership over the previous years. The opportunity gives you a head start on the property ladder by helping you to become a home owner without having to purchase 100% of the property. Housing Associations and private developers offer new homes under this scheme but how does it work? You pay for a majority stake in a new home, usually with a mortgage and the developer pays for the rest with a loan. The loan is usually repayable when the property is sold on at any agreed term i.e. 25 years. When this occurs the developer will be entitled to receive their share of the value of the property at the time of the sale. The main difference between this and shared ownership is that you do not pay rent on an equity loan.

Rent to HomeBuy Scheme

This scheme 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 through the Intermediate Rent Scheme 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 shared ownership 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.

Eligibility:

Service Personnel wishing to be considered as Priority Status under these schemes must fulfil the following eligibility criteria:

- i Must be a member one of the following; Regular Service, MPGS, MOD Clinical Staff (excluding doctors and dentists), MOD Police, Uniformed staff in Defence Fire Service.
- ii Must have completed Phase 1 training.
- iii Household income must be below £60k per annum.
- iv Must be a first time buyer or have a requirement to move home to meet their household needs (the existing property would have to be sold) and unable to buy, or afford market rents without assistance.

The Affordable Homes programme is run on behalf of the Government by "HomeBuy Agents" these are housing associations (otherwise known as Registered Social Landlords or RSLs) that run the

programme in their area of the country. HomeBuy Agents can register your interest, assess your eligibility and provide details of schemes in your area. Interested personnel should contact the "HomeBuy Agent" who covers the location of your permanent duty unit. www.homebuy.co.uk. For more detailed information visit our website at www.mod.uk/jshao and read our fact sheet on the Affordable Homes programme.

NOTE: Priority Status has also been extended for Service personnel to 12 months after their exit date as long as you have completed 6 years service.

The following shared ownership schemes are available in Wales, Northern Ireland and Scotland;



Wales

In Wales you have priority access to the Homebuy scheme. You will be eligible for this scheme if you cannot afford to buy a property that meets your households needs. The Welsh Assembly Government will provide an equity loan, normally between 30% and 50% of the purchase price. You take out a mortgage for the remainder. The equity loan offered by the Government will take into account your family needs, regional house prices and what you can afford to pay on a mortgage. You do not have to pay interest on the equity loan. If you sell the property you must pay back the same percentage of the sale price as you borrowed originally.



For more information on the scheme, go to <http://wales.gov.uk/> and select housing, buying and selling.



Northern Ireland

Co-Ownership – This scheme works in similar way to shared ownership but is for properties on the open market. The applicant purchases at least 50% of the property and pays a charge for the part not owned around 2.5%. The scheme is run by the Co-Ownership Team in Belfast for the whole of Northern Ireland. For more information look at their website at www.co-ownership.org.



Scotland

Low-Cost Initiative for First Time Buyers (LIFT) – The Scottish Government is committed to helping people meet their aspirations to become home owners. Shared equity is one way to do this. The Scottish Governments Shared equity schemes enable people to buy a home in partnership with a registered social landlord. An owner generally pays between 60 and 80 per cent of the price of a home with the remainder held by a registered social landlord using a Government grant.

The New Supply Shared Equity scheme and the Open Market Shared Equity Pilot scheme aim to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. They are part of the range of assistance from the Scottish Government under its Low-cost initiative for First-Time Buyers, LIFT.

The Scottish Governments' shared

equity schemes mainly aim to help first-time buyers, such as people living in social housing, people in the Armed Forces or veterans, the schemes can however help others too. For example, they may be able to help people who are looking for a new home after a significant change in their household circumstances. They may also be able to help disabled people access more suitable housing.

For more information look at the following websites;

www.scotland.gov.uk/lift
www.scottishhousingregulator.gov.uk
www.scotland.gov.uk
(Select 'Housing', 'buying')

Frequently asked Questions

Q. Will members of the Reserve Forces/Territorial Army be eligible?

A. Not as Priority Status because the MoD is not their main employer however any individual can apply as a first time buyer.

Q. Do I have to have a certain length of Service remaining in order to have Priority Status?

A. No. As long as you are still serving in one of the eligible groups of MoD Employees when you complete the purchase of your home, you are classed as a Priority Status and are therefore priority for this scheme.

Q. Will I be tied into any return of service period if I get assistance under this scheme?

A. No.

Q. If I leave the MoD after buying a home through this scheme, will I have to repay the equity loan?

A. No.

Q. What happens if I get posted away from the area where I purchased the property will I have to sell it and repay the equity loan?

A. No. The Scheme recognises that fact that Military personnel

are sometimes compelled to move to another part of the country for Service reasons. Therefore Sub let arrangements have been agreed for serving Armed Forces whose tour of duty requires them to serve away from the area in which they live (a distance of at least 50 miles or 90 minutes travelling time) for a fixed period.

Q. What if I decide to sell the property?

A. If you decide to sell the property, any assistance received will have to be repaid on a percentage basis.

Q. Can I still access the programme if I am injured and receive funds from the Armed Forces Compensation Scheme (AFCS) or War Pensions Scheme (WPS)?

A. Yes. A full disregard against AFCS and WPS payments has been agreed when assessing for affordability and sustainability.

Q. What happens if a Service person in receipt of assistance dies whilst on duty?

A: In such cases, only the sale of the property or transfer of ownership would trigger repayment of the equity loan.

Q. What size house am I entitled to?

A. The HomeBuy Agent must determine the current needs of the applicant's household, taking into account the number of people in the household, their age and gender and other family circumstances e.g. where the applicant has divorced or separated and children visit on a regular basis, there may be need for an additional bedroom. As a guide, applicants are allowed one bedroom more than required based on their current household composition.

Q. What if any of my circumstances change?

A. You are obliged to inform the HomeBuy Agent of any changes in your circumstances such as leaving the Service or you are posted away from the area in which the property is located, within 7 days of the change.



Q. Can I use this scheme to upgrade my current home?

A. You will not be able to do this when your current housing needs are met by your existing property.

Q. What happens if I get divorced?

A. If, under the terms of a divorce settlement, the property is the subject to a transfer of ownership, the court will advise the HomeBuy Agent (as one of the mortgagees) of this order. The HomeBuy Agent will then ask to see the financial statement and agree with the Housing Corporation whether repayment of the equity loan should be triggered or be deferred.

Q. How does the Housing Association ensure that they get their money back on sale of the property?

A. Their interest is secured through the lease.

Q. As I only own a percentage of the property do I only have to pay a percentage of the council tax?

A. No. You will be liable to the whole of all charges and bills associated with the property. This includes any legal fees and stamp duty land tax associated with the purchase.

Q. Do I have to pay the full stamp duty?

A. Shared ownership purchasers can elect to pay Stamp Duty Land Tax (SDLT) at the outset on the market value of the property. In this case there will be no further SDLT charges at any stage; however, there is no stamp duty on properties bought under a shared ownership scheme until 80% of the property is owned. Any further 'staircasing' payments which take the purchaser above this level – including the acquisition of the freehold, will attract SDLT.

HOUSING IN YORKSHIRE AND HUMBERSIDE

LOCAL AUTHORITIES IN YORKSHIRE AND HUMBERSIDE

There are 19 housing authorities in this region – eight in North Yorks, four in South Yorks, five in West Yorks and two in Hull & East Riding. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists.

THE FOLLOWING ARE THE HOUSING AUTHORITIES OPERATING WITHIN THE REGION:

NORTH YORKS (www.northyorks.gov.uk)

CRAVEN	01756 700600	HAMBLETON	0845 1211 555
HARROGATE	01423 500600	RICHMONDSHIRE	01748 829100
RYEDALE (HA)	01653 600666	SCARBOROUGH	01723 232323
SELBY	01757 705101	YORK	01904 551550

WEST YORKS

BRADFORD	01274 431000	CALDERDALE	0845 245 6000
KIRKLEES	01484 221252	LEEDS	0113 222 4444
WAKEFIELD	01924 306090		

SOUTH YORKS

BARNSELY	01226 770770	DONCASTER	01302 736000
ROTHERHAM	01709 382121	SHEFFIELD	0114 290 0200

HULL AND EAST RIDING (www.eastriding.gov.uk)

EAST RIDING	01482 393939	KINGSTON UPON HULL	01482 300300
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HOUSING ASSOCIATIONS

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

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

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

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

AVERAGE HOUSE PRICES IN YORKSHIRE AND HUMBERSIDE – FOURTH QUARTER 2011

Standard price	£114,588
Annual Change	-4.4%
Quarterly Change	-8.1%

(Figures sourced from www.lloydsbankinggroup.com)



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.

YORKSHIRE AND HUMBERSIDE

North, South & West Yorkshire, Hull & East Riding of Yorkshire

Main areas of provision are West and South Yorks and Hull; North Yorks very limited (exc. Harrogate)

Name	Tel	Counties Covered
Accent	01274 733660	East, North, West
Brunel & Family	01274 492767	West
Chevin	0845 270 1088	All
English Churches	0845 111 0000	All
Harewood	01132 021260	All
Joseph Rowntree HT	01904 735000	East, North
Leeds Federated	0113 3861000	North, South, West
Places for People	0845 4320002	All
Northern Counties	0845 6059 000	South, West
Sanctuary	0800 7810401	All
South Yorkshire	0114 290 0200	South
Connect Housing	01484 353535	West
William Sutton Homes	0845 217 8601	All
Yorkshire Metropolitan	01484 431666	South, West



REGIONAL HOMEBUY AGENT

Region	Zone	Homebuy Agent
Yorkshire and Humberside	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)

Email/Web Address	Contact Tel
enquiries@my4walls.co.uk www.my4walls.org.uk	0113 243 6893



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

Web: 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.

ADVERTISING FEATURE

ARMED FORCES HOME OWNERSHIP SCHEME (AFHOS)



The Armed Forces Home Ownership Scheme (AFHOS) was launched early in 2010 to help members of the forces struggling to afford their first home, and has already proved a great success. During the two years that the scheme has been running over 130 service personnel have received help to buy their first home.

To be eligible for the scheme, applicants will need to have served more than 4 but less than 6 years, and be unable to buy a home on their own. If approved, you may be offered a loan of up to £75,000 to top up what you can afford on your own and help you to buy a suitable home.

There is no interest to pay on the loan whilst you remain in active service. A particular feature of this scheme is its flexibility, recognising that circumstances can and often do change. There is the possibility to sublet the home, pay off part or the whole loan, or indeed move house in the event of a posting elsewhere.

Full details of the scheme including how to apply can be found at www.afhos.co.uk or by calling the Scheme Agents Radian on 0800 028 1980.

If the scheme is not suitable, don't despair! Serving personnel are now the highest priority for all government funded affordable home ownership schemes, including the new FirstBuy scheme. For details on what is available in your area, visit www.homesandcommunities.co.uk/homebuy_agents

Armed Forces Home Ownership Scheme

If you have more than 4 but less than 6 years service, the Armed Forces Home Ownership Scheme (AFHOS) is a way for you to buy a home suited to your needs, with some extra help to top up your mortgage.

If you are eligible, we could give an equity loan of between 15-50% of the value of the home you choose on the open market. For example, if you qualify for a mortgage of £65,000 and have a deposit available of £10,000, you could potentially purchase a property worth up to £150,000.



For more details and to find out if you qualify for the scheme:

Visit: www.afhos.co.uk
Call: **0800 028 1980**



Armed Forces
Home Ownership Scheme

www.afhos.co.uk



The Armed Forces Home Ownership Scheme is administered by Radian Group on behalf of the Homes and Communities Agency. Please note that the market value of the home you buy can go up or down and your home is at risk if you do not keep up the repayments on a mortgage or other loan secured on it.



28 November 2008

To Chief Housing Officers of all Local
Housing Authorities in England

Dear Sir or Madam,

HOUSING AND REGENERATION ACT 2008: COMMENCEMENT OF SECTION 315: CIRCUMSTANCES WHEN LOCAL CONNECTION MAY BE ESTABLISHED UNDER SECTION 199 OF THE HOUSING ACT 1996

This letter notifies chief housing officers that section 315 of the Housing and Regeneration Act 2008 comes into force on 1 December 2008.

Section 315 of the *Housing and Regeneration Act 2008* ("the 2008 Act") amends section 199 of the *Housing Act 1996* ("the 1996 Act"). Section 199 of the 1996 Act sets out the circumstances when a person may establish a "local connection" with a district for the purposes of an application for homelessness assistance under Part 7 of the 1996 Act or an application for social housing under Part 6 of that Act.

The effect of the amendments is that someone serving in the Armed Forces will be able to establish a local connection with a district through residence of choice or employment there, in the same way as a civilian person. The amendments apply in respect of all applications for housing under Part 6, or housing assistance under Part 7, of the 1996 Act made on or after 1 December 2008.

Local authorities are reminded that, as for other applicants, serving or former members of the Armed Forces may have a local connection somewhere other than the district where they have most recently been living or working. This could include residence in an area where they had previously been posted or residence in an area prior to joining the Services. This is likely to be particularly relevant in the case of Service personnel returning from a final posting overseas.

The statutory codes of guidance on homelessness and the allocation of housing will be revised to reflect these changes, in due course.

Any inquiries regarding the changes to Part 6 of the 1996 Act (allocations) should be directed to Frances Walker. Inquiries regarding Part 7 of the 1996 Act (the homelessness legislation) should be directed to Alan Edwards.

Department for Communities and Local Government
(FW) Zone 1/E2, (AE) Zone 1/B5
Eland House
Bressenden Place
London
SW1E 5DU

Frances Walker
Tel 020 7944 3666
email frances.walker@communities.gsi.gov.uk
Alan Edwards
Tel 020 7944 3665
email alan.edwards@communities.gsi.gov.uk

Yours faithfully,

Handwritten signature of Alan Edwards in blue ink.

Handwritten signature of Frances Walker in blue ink.

Alan Edwards
Homelessness, Overcrowding and Worklessness Division

Frances Walker
Allocations, Access to Housing and CBL Branch

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
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Aberdeenshire

BODDAM, PETERHEAD 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Gardens	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on Open Market
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Fife

ROSYTH The Forth Club Amenity Centre Castle Road	Office accommodation & Function Suite	Commercial	GVA Grimley, Quayside House, 127 Fountainbridge, Edinburgh EH3 9QG Tel: 0131 469 6021 www.gvagrimley.co.uk	Under Offer
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Edinburgh & Lothians

PENICUIK 19 Belwood Crescent	Last one remaining! 2 x Bedroom Terraced Property with garden	Residential	Stuart & Stuart WS, 12 John Street, Penicuik, Midlothian EH26 8AD Tel: 01968 677294	For Sale on Open Market
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Ross & Cromarty

TAIN 6 Culplesant Drive	5 x Bedroom 2 x Bathroom Detached House with Garage, Gardens front and back	Residential	MacKenzie & Cormack, 20 Tower Street, Tain, Ross-shire IV19 1DY Tel: 01862 892046	Under Offer
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Argyll & Bute

CAMPBELTOWN MoD Machrihanish	1025 acres / 415 hectares		Drivers Jonas, Delta House, 50 West Nile Street, Glasgow G1 2NP Tel: 0141 226 4200 Fax: 0141 226 4212	Community Bid – Under Offer
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Orkney & Shetland

BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway
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ADVERTISING FEATURE



New homes in Plymouth already attracting service families

A new housing development between Plymouth and Dartmoor National Park is already attracting the interest of service families in the South West.

Cobham Field and its new neighbour 504K are both by the Torbay-based homebuilder Cavanna

Homes and on the site of the disused second runway at Plymouth Airport.

Cobham Field, named after the pioneer airman Sir Alan Cobham, is almost complete with two service families already making it their home. Building work is well underway at 504K – named after Cobham’s aeroplane – with the first phase offering a selection of 100 new homes, from one bedroom apartments to three bedroom townhouses.

All properties offer low-cost living in terms of energy efficiency and easy access to public transport. Homeowners have access to a bespoke travel website which provides cycle, bus and car share opportunities. Each family also receives a free six month bus pass when they move in.

New homes at 504K will go on sale this summer priced from £100,000 to £220,000. For further information please contact the sales office on 01752 768595 or email cobhamfield@cavanna.co.uk



Are you looking for an affordable home in Essex, Kent or Sussex and have a household income of less than £60,000 per annum?

Then we invite you to join the thousands of people who are on the first step of the home ownership ladder.

To find out more call us on 0845 359 6161 or you can check eligibility, search for properties and apply online at www.HomeBuyOptions.co.uk.

MoD personnel will be given the highest priority for any HomeBuy homes.

Other eligibility criteria may apply. Please quote ref MoD1 when applying.

Moat Homes Limited is a charitable housing association. January 2012



COMING SOON

504K consists of a wide range of 1, 2, 3, and 4 bedroom homes with parking within close easy reach of Plymouth City Centre. Located on Plymbridge Lane, Derriford



Allington A three bedroom house benefiting from an en-suite master bedroom, kitchen/dining room and a downstairs cloakroom.

Image shown is a typical Allington house type

Stokesay II A three bedroom townhouse with an en-suite master bedroom, kitchen/breakfast room, separate dining room and a downstairs cloakroom.

Image shown is a typical Stokesay II house type



For more information please contact our Sales Advisor at our Cobham Field development on 01752 768595 or email 504k@cavanna.co.uk

504K PLYMOUTH
Anticipated opening date June 2012



Special discounts for Armed Forces

£1,000 off for every £25,000 spent on a new Barratt home - that's a discount of up to £10,000 on a £250,000 house!*

Shared Equity and other low deposit schemes also available - visit us today to find out more!

Buying could
be cheaper than
you think!

barratthomes.co.uk

or call 0844 811 99 88

Bluebell - Queen Elizabeth Road, Camp Hill,
Nuneaton CV10 9BS

1, 2, 3 & 4 bedroom homes

02476 399 520 Open daily, 10am to 5pm

Icon - Lythalls Lane, Coventry CV6 6HY

2, 3 & 4 bedroom homes

Call **01676 525410** for details

Zest - Exhall Road, Keresley End,
Coventry CV7 8LP

1, 2, 3 & 4 bedroom homes

02476 335 831 Open daily, 10am to 5pm

Three Spires - Upper York Street, Coventry,
West Midlands CV1 3GP

1, 2 & 6 bedroom homes

Call **07826 851652**

Open Thursday to Monday 10am to 5pm

**FIND
THE
ONE**


**BARRATT
HOMES**



All offers subject to Barratt Homes terms and conditions. *Offer available exclusively to Forces personnel - Forces identification to be presented at time of reservation. Offer only available on properties up to the value of £250,000. Prices and details correct at time of going to press.

HOUSING PRICES

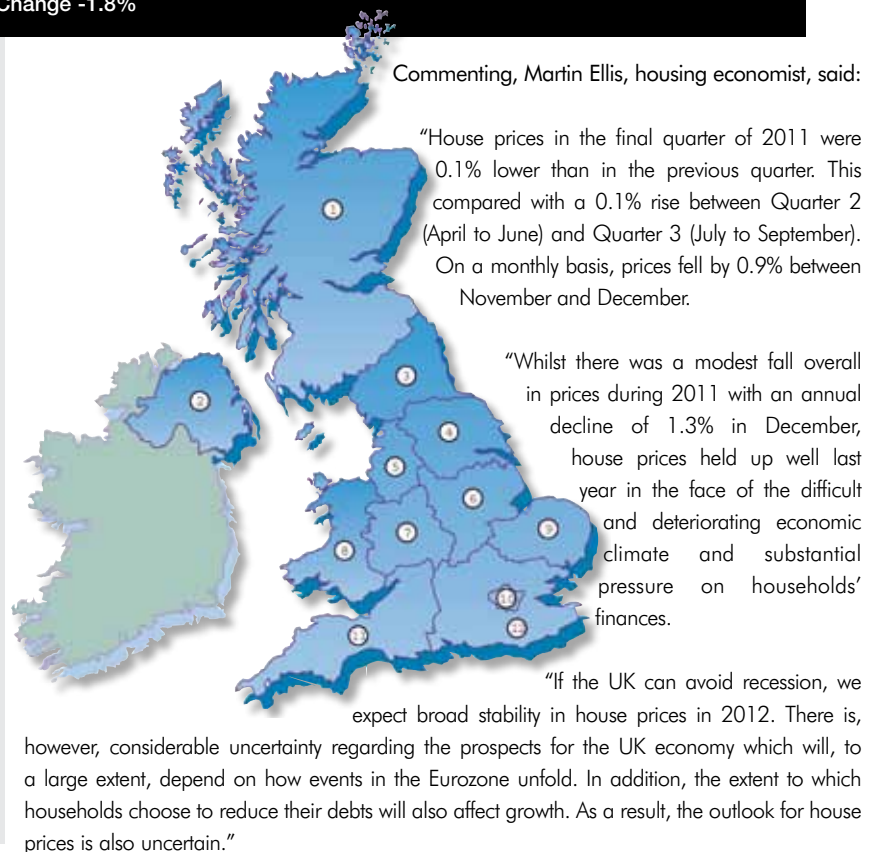
HOUSING
matters

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £160,907 Quarterly Change: +0.3%, Annual Change -1.8%

<p>1 Scotland Average Price: £112,226 Quarterly Change: -5% Annual Change: -1.6%</p>	<p>7 The West Midlands Average Price: £150,825 Quarterly Change: +1.1% Annual Change: -0.2%</p>
<p>2 Northern Ireland Average Price: £107,418 Quarterly Change: -1.6% Annual Change: -22.8%</p>	<p>8 Wales Average Price: £138,038 Quarterly Change: -1.2% Annual Change: +3.2%</p>
<p>3 The North Average Price: £128,751 Quarterly Change: +4.9% Annual Change: +2.4%</p>	<p>9 East Anglia Average Price: £164,675 Quarterly Change: -1.5% Annual Change: +5.0%</p>
<p>4 Yorkshire and The Humber Average Price: £114,588 Quarterly Change: -4.4% Annual Change: -8.1%</p>	<p>10 Greater London Average Price: £271,628 Quarterly Change: +2.6% Annual Change: +8.0%</p>
<p>5 The North West Average Price: £122,218 Quarterly Change: -1.5% Annual Change: -5.2%</p>	<p>11 The South West Average Price: £176,819 Quarterly Change: -0.3% Annual Change: -5.1%</p>
<p>6 The East Midlands Average Price: £137,126 Quarterly Change: -1.2% Annual Change: -1.0%</p>	<p>12 The South East Average Price: £227,540 Quarterly Change: +2.2% Annual Change: +0.0%</p>



CAN THE POPPY HELP YOU?

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

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

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

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

Tell someone about Poppy Support today.
Call us on 0800 168 202
or visit www.britishlegion.org.uk to find out more.

POPPIES SUPPORT
For Service people past and present and their families

THE BRITISH LEGION
Registered Charity No. 215279

MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
ING Direct 0800 0328822	3.79%	Fixed until 31/03/14	60%	£945	3% reducing to 2% until 31/03/14	R
First Direct 0800 242424	2.89%	Fixed for 2 years	65%	£699	3% first year 2% second year	R
Yorkshire BS 08451 200835	2.84%	Fixed until 28/02/2014	75%	£995	3% until 28/02/2014	R
Discounts						
Melton Mowbray BS 01664 414141	2.59%	2.59% discount until for years	60%	£598	3.5% for first year	O F L
Melton Mowbray BS 01664 414141	2.59%	2.59% discount until for years	75%	£998	3.5% for first year	O F L
Loughborough 01509 610707	2.89%	2.30% discount for 2 years	80%	£495	5% for 2 years	
Capped Rates						
First Direct 0800 242424	2.88%	Base + 2.38%, capped 31/03/15	65%	£0	3% first year then 2% to 31/03/2015	
Flexible						
First Direct 0800 242424	2.99%	Base + 2.49% for 2 years	65%	£0	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	3.14%	Fixed until 28/02/14	75%	£495	3% until 28/2/14	LOVY
First Direct 0800 242424	2.28%	Base + 1.78 % for term	65%	£1499	None	LO
Trackers						
HSBC 0800 494999	2.39%	Base + 1.89% for term	60%	£0	None	L
First Direct 0800 242424	1.99%	Base + 1.49% for 2 years	65%	£1499	None	L

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.

17 Feb 2012 Trigold

ADVERTISING FEATURE



The Armed Forces & Veterans Group (AFVG) aims to provide access to discounted goods and services in line with the Armed Forces Community Covenant schemes being established throughout the UK.

There is significant goodwill among several UK retailers and service providers for our Armed Forces and its Veterans (*collectively known as the Armed Forces Community*). This goodwill is evident by the many companies who are happy to provide 'Forces Discount'.

AFVG aims to act as a conduit by which companies such as high street retailers and financial institutions can offer eligible members of the Armed Forces Community a better deal. In this way they can offer their support in a meaningful way.

AFVG has its own free magazine distributed throughout the BFPO network, military establishments within

the UK as well as several Veterans based organisations. This magazine provides advice on training, education and employment opportunities that are available to the Armed Forces Community. You can view and subscribe to the latest version of *Equipped* at www.afvg.co.uk.



AFVG has contracted with the best UK companies to meet your Housing, Finance, Training and Lifestyle based needs. This includes access to exclusive property deals and bespoke financial products such as mortgages and insurance.

Of particular note are the Lloyds Group and RBS / Natwest who are offering tailor made mortgage products handled independently through the UK's leading mortgage brokerage, John Charcol. They understand the problems that service life can bring and are keen that you are not disadvantaged by credit checking facilities and postings overseas.

AFV Estates has access to many properties which it can offer you at prices not available on the open market. Through bulk purchase, AFV passes on the subsequent saving to registered members of the AFVG. One such example at The Willows development in Portsmouth (PO2 8NU) allowed property valued at £72k to be sold at less than £50k. See www.AFVestates.co.uk for more details.

AFVG has recently launched the AFV Privilege Card. This is a pre-paid MasterCard® that offers you up to an unprecedented 10% Cashback at hundreds of participating UK retailers. You can only spend what you've got and never get into debt. To find out more visit www.afvg.co.uk or call us on **0300 600 00 00** for more details.



We'll get you on the property ladder

We provide you with exclusive access to property deals that represent real value

Home to live in or investment property

5% Gifted deposit available

We will help you get the mortgage that's right for you

Visit our website for exclusive property deals

One Stop Property Shop - Call 0300 600 00 00

AFV Legal Panel

For complete peace of mind you can depend on the AFV Legal Panel to look after your property purchase or sale.

England & Wales
 Shoosmiths - call 03700 868686

Scotland
 McClure Naismith - call 0141 2042700

Northern Ireland
 Carson McDowell - call 028 90244951

Previous sales in 2011

3 Bed Married Quarters in Colchester
 Market Value £145,000
 AFV Sale Price £106,000
Saving £39,000

5 Bed New Build Detached House in Hull
 Market Value £320,000
 AFV Sale Price £275,000
Saving £45,000

3 Bed Apartment in Portsmouth
 Market Value £130,000
 AFV Sales Price £82,500
Saving £47,500

*For more details on any previous sales, please call 0300 600 00 00

AFV Mortgage Services

Getting a mortgage is incredibly tough right now.

It's best to have someone nimble and ruthlessly effective on your side.

Unleash the Financial Dogs of War!

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 more than mortgages



AFV Estates is part of the Armed Forces & Veterans Group

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We are looking for enthusiastic and self motivated people to work from home.

The successful candidates must be able to work on their own initiative, be hardworking, imaginative and demonstrate flair and enthusiasm. The role involves selling advertising over the telephone to an existing client base, as well as developing new business.

Excellent communication and administrative skills are essential.

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In return we offer you

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All business expenses incurred, including Telephone costs, will be reimbursed in full.

Do you have the drive and the ambition we are looking for?

Please email your CV to Lynda Norris

l.norris@methodpublishing.co.uk



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Provincial Press Ltd**

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www.methodpublishing.co.uk

Method Publishing, publishers to the Ministry of Defence and to Army Garrisons and Establishments throughout the world since 1964

Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Altair Way Northwood, Greater London	3 & 4 bedroom homes	£525,000	L/S*	Annington's appointed agents; Gibbs Gillespie, Pinn House, High Street, Pinner, Middlesex, HA5 5PW, please call 0208 8662777 or email: pinnersales@gibbs-gillespie.co.uk
Venning Road Arborfield	2 bedroom homes	£174,950	L/S*	Annington's appointed agents; Roger Platt, Asda Complex, Chalfont Way, Lower Earley, Reading, please call 01189 876767 or email: lowerearley@sequencehome.co.uk
Mostyn Road Bushey, Greater London	4 bedroom homes	£425,000	L/S*	Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, Middlesex HA7 4DU, please call 0208 954 6111 or email: stanmore.sales@anscombes.co.uk
Spitfire Row St Eval, Cornwall	2 & 4 bedroom homes	£210,000	L/S*	Annington's appointed agents; Start & Co, 25 Cliff Road, Newquay, Cornwall, TR7 2NE. Please call 01637 875847 or email: sales@starts.co.uk

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

Legal and Survey Fee Incentive (L/S)

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

All information is correct at time of going to press – February 2012.

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

USEFUL PROPERTY WEBSITES

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

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

www.home.co.uk

www.home-sale.co.uk

www.linkprop.co.uk

www.naea.co.uk

www.new-homes.co.uk

www.primelocation.co.uk

www.propertybroker.co.uk

www.propertyfinder.co.uk

www.reallymoving.com

www.rightmove.co.uk

www.smartestates.com

USEFUL BROKER WEBSITES

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

www.cdvmm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2012

Joint Service Housing Advice Office

SUMMER 2012

2/3 Apr Cyprus
 11 Apr RRC Tidworth
 18 Apr RRC Aldershot
 25 Apr Gibraltar

 15 May RRC Portsmouth
 17 May RRC Plymouth
 23 May RRC London (Northolt)
 29 May RRC Catterick

 7 Jun RRC Tidworth
 12 Jun Germany – JHQ
 13 Jun Germany – Gutersloh
 14 Jun Germany – Hohne
 20 Jun Lossiemouth*
 27 Jun RRC Portsmouth

 10 Jul RRC Catterick
 12 Jul RRC Cottesmore
 17 Jul Colchester#
 26 Jul RRC Northern Ireland

AUTUMN 2012

5 Sep RRC Tidworth
 12 Sep RRC Aldershot
 19 Sep RRC London (Northolt)
 25 Sep RRC Portsmouth
 27 Sep RRC Plymouth

 9 Oct RRC Aldershot
 10 Oct RRC Rosyth
 16 Oct SHAPE
 17 Oct Germany – JHQ
 18 Oct Germany – Paderborn

 6 Nov RRC Catterick
 8 Nov RRC Cottesmore
 14 Nov RRC Tidworth
 16 Nov RRC Aldershot
 20 Nov Colchester#
 29 Nov RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to RRC Northolt Admin Team
 * applications to RRC Rosyth
 ^ applications to UK JSU
 Tel: 003265445234

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

Application to be made on MoD Form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. You can now also apply through JPA depending on your circumstances.



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.

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.

Write or phone for details or visit our website at www.volwork.org.uk

reach

89 Albert Embankment, London SE1 7TP

Tel: 020 7582 6543

Registered Charity No 278837

Supporting independent living for our ex-Service community



Are you looking for accommodation that :

- Has comfortable en suite rooms
- Is friendly
- Has excellent facilities
- Is affordable
- Includes meals and laundry
- Is tailor made for ex-service people

Find our more **www.svronline.org**
at:

SVR houses veterans of any age with any service background.



ROSENDAEL
3 Victoria Road, Broughty Ferry,
Dundee, DD5 1BE
01382 477078

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

SVR is a registered Charity No. SC015260



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family homes

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2, 3 and 4 bedroom family homes

Knockomie Meadows, Forres
2, 3 and 4 bedroom family homes

Golf View, Macduff
4 bedroom family homes

Dunkinty (Phase 2), Elgin
2 & 3 bedroom exclusive courtyard
homes

Duncanshill, Elgin
2, 3 & 4 bedroom bungalows

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STYLISH 2, 3 AND 4 BEDROOM HOMES NOW AVAILABLE IN ELGIN, BUCKIE, MACDUFF AND FORRES

Most people are surprised by the standard features and level of choice included in the price of a Springfield home and all this backed up by our industry leading, award winning after sales service.

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Visit our Showhomes open midday to 5pm Thursday to Sunday at Forres and Buckie.

For location maps and more information please visit www.springfield.co.uk



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www.springfield.co.uk

e: info@springfield.co.uk

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space to invite all your friends in an annington home



visit www.annington.co.uk

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

Should you wish to register your details with us, in order to receive information on current and future availability, please call our sales enquiry hotline.

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 04/12