

# HOUSING *Matters*

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

August/September 2010



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buying with a partner

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# HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

I am delighted that during what many consider to be the holiday month you have found time to pick up and read the August/September edition of Housing Matters. Invariably when I sit down to write my editorial I try to identify topics which appear to have come to the top of the agenda. On this occasion I intend to pick up on a variety of issues that are having significant impact on you all. Firstly, for those of you intending to buy. It may be a blip but May's House Price figures suggest the market may be slowing yet again with house prices falling by 0.4% and 0.1% in April. This may help confirm the predicted view from HBOS that house prices will be flat in 2010 as a whole. For those of you seeking mortgages please be aware that mortgage providers are still looking for substantial deposits (up to 40% is not unusual for the best deals in the market place). A number of you have expressed interest in the Affordable Housing Schemes that are available throughout the UK. Please be aware that there is only a limited amount of government funding available and some options are already oversubscribed, check with us and the regional HomeBuy Agents to get up to date details of options available.

If you are seeking social housing to rent as you leave the Service community please be aware of the acute shortage of council and housing association housing in much of the UK. Despite the change to the rules by which time spent in Service accommodation counts towards establishing a local connection your chance of being allocated a council or housing association house as you leave is not high as it is needs based.

Finally for those of you wanting to learn more about how you find housing to suit your needs come along to one of the Housing the Options briefings. Put your application to do so in through your nearest resettlement centre now. Briefings are free and do not count towards any resettlement entitlement. You may also attend a Housing Brief at any stage during your Service career and we do encourage you to bring your partners along too. Details of dates and locations are published on the back inside page of this magazine and on our website at [www.mod.uk/jshao](http://www.mod.uk/jshao).

**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](mailto: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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## Contents

Buying with a Partner.....	4
Spaces .....	8
The MoD Referral Scheme Integrating Choice Based Lettings.....	9
Housing in South West.....	12
Mortgage Types.....	16
Moving out of Service Families Accommodation (SFA).....	18

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# buying with a partner

If you buy a home with another person, you need to decide how you will share ownership of the property. This is important whether you want to buy with your spouse, civil partner, partner, a family member or a friend.

The decisions you make will affect the rights you have if one of you dies, your relationship ends, or one of you wants to leave.

## THINGS TO CONSIDER

If you are buying a home with other people you need to decide who will be the legal owner(s) and what financial share each of you has in the property. If you don't do this, it may be difficult to agree what you are each entitled to if anything should happen to your relationship later on.

Everyone's situation is different, so it's a good idea to get advice before you decide. Your solicitor can discuss the options with you.

## LEGAL OWNERSHIP

The owner of a property is the person whose name is on the [Land Register Online](#) (or the title deeds if your home isn't registered). You can decide that there will be only one legal owner or that you will share ownership between you. It's possible for up to four people to be joint legal owners of a property. If you are a joint owner no one else can:

- force you to leave unless they get a court order
- sell the property without getting your agreement or a court order
- take out a loan against the property without your agreement.

There are two different ways in which you can be joint owners. You can be either joint tenants or tenants in common. The option you choose will affect how ownership of the property is shared between you and who can inherit your home if you die. It's a good idea to discuss the options with a solicitor before you decide. You will have to sign a written agreement confirming what you have decided before the sale goes ahead. This ensures that the correct name(s) are included in all the paperwork.

For more information, please see the section on [joint ownership](#).

## FINANCIAL SHARES

Even if you decide that only one of you will be the legal owner of your home, the other person may still be entitled to a financial stake in the value of the property (**a beneficial interest**). Depending on your circumstances, this may give the non-owner the right to:

- stay in the home even if the owner wants her/him to leave
- get a share of the profits if the property is sold
- inherit the property if the owner dies.

You can agree what financial share of your home you each have as part of the legal preparation when you buy. This may help to settle any later disagreements about what you are entitled to. Verbal agreements can be legally binding, but can be difficult to prove. You may prefer to:

- put both names on the Land Registry or the title deeds
- sign a separate legal agreement (a trust deed).

Being joint owners doesn't necessarily mean that you would each get half of the property. The share you are entitled to will depend on any agreement you made when you bought the property.

## SPLITTING UP

If your **relationship breaks down** and if you don't have a formal legal arrangement and can't agree what should happen to your home, you will probably have to go to court to get a judge to decide. This can be expensive and you will need help from a solicitor.

This normally depends on whether you are joint owners or only one of you is the legal owner. Your rights may also depend on your personal circumstances, such as:

- how long you have owned the property together
- whether you are married/civil partners and/or have children with the other owner

- whether you had a verbal or written agreement about what you are entitled to
- how much money each of you has spent on your home.

## JOINT OWNERSHIP

If more than one name is on the Land Registry or the title deeds to your home, you are joint legal owners. The type of joint ownership you have will affect how you share your home and who can inherit it if you die, but you will normally both have the right to stay in your home if you split up. This can only be changed if you both agree or a court orders one of you to leave.

This section only gives an introduction to the law. If your relationship ends and you are worried about what will happen to your home, use the [Advice Services Directory](#) to find a housing aid centre, citizens advice bureau or other advice service in your area.

### TYPES OF JOINT OWNERSHIP

Up to four people can be joint legal owners of a property. There are two different ways in which you can share ownership of your home:

- as joint tenants
- as tenants in common.

The option you choose will be particularly important if you are not married to the other joint owner. The word 'tenants' is used to describe the different types of joint ownership, but it has nothing to do with renting.

### JOINT TENANTS

Many couples who are married, registered as [civil partners](#), or in long-term relationships buy as joint tenants. This means you have equal rights to the whole of the property rather than a specific share.

If you die, the other joint owner automatically inherits your share of the property. This is the case regardless of anything that is said in your will. You can only leave your share of the property to someone else when you die if you change the legal ownership to a tenancy in common. This can be done quite easily by giving the other person a formal written notice (a notice of severance). You don't need the other person's agreement, but you have to follow the correct procedure. Get advice or contact a solicitor if you want to do this.

### TENANTS IN COMMON

Couples in new relationships and friends and/or relatives who are buying together often choose to be tenants in common. This means that you each own a specific share of the property. You don't necessarily have to have equal shares.

If you die, your share of the property doesn't automatically pass to the other legal owner(s). It will go to whoever is named in your will or, if you haven't got a will, to your next of kin. If you want to leave your share of the property to the other legal owner(s), you can say this in your will. You can also change your legal ownership into a joint tenancy, but only if the other owner(s) agree to it.

### MORTGAGE PAYMENTS

If you have a joint mortgage you will both be responsible for the monthly payments, even if one of you has moved out. This means that your lender can ask you to pay the whole amount if your partner (or friend) stops paying. If the payments aren't made, your home could be repossessed and sold to pay off your mortgage. If you are worried about mortgage payments, get advice immediately. An adviser can help you work out your options and/or negotiate with your lender.

### STAYING IN YOUR HOME

If you are joint owners, you have equal rights to live in the property. This means that none of the joint owners can be forced to leave without a court order. If you want to sell the property or take out a loan against it (a second mortgage) all the joint owners have to agree.

If you decide that you don't want to live together any more and can't agree who should stay or whether the property should be sold, get advice. The rules about what you are entitled to will depend on any legal agreement you made when you bought your home and your personal situation (such as whether you are married or civil partners, and/or have children). You may need help from a solicitor.

You might have to get a court order to decide:

- who can stay in the short term
- whether the property should be sold or not
- if the property isn't sold, who can stay in the long term
- what financial share of the property each joint owner is entitled to.

### IN THE SHORT TERM

If another joint owner tries to force you to move out before you can agree what will happen to your home, you can ask the court for an [occupation order](#). This will give you the right to stay in your home until an agreement is made but won't necessarily mean you can stay there long term. The court will have to assess the housing needs and conduct of each joint owner when deciding whether to grant an occupation order.

If you are experiencing domestic abuse but want to remain in your own home you may also be

able to get a court order (an injunction) to keep the abusive person out of your home, or prevent them coming near your home or contacting you.

You can get more information on injunctions from a housing aid centre, or citizens advice bureau. They may be able to help you find a solicitor specialising in family law. They can also put you in touch with the Police Community Safety Unit.

### IN THE LONG TERM

What the court will decide normally depends on whether you are married, registered as civil partners or living together, and/or whether you have children. If you are married to or in a civil partnership with the other joint owner, the divorce court can order:

- that the property has to be transferred into one person's name
- that the property has to be sold
- that the partner caring for the children stays in the home
- that one partner can stay in the property and pay rent to the other.

These orders can also be made if you are living together and have children, but only if the order would be in the best interests of the children.

If you are living together but don't have children, the court can't transfer ownership into one person's name. However, it can order:

- who can live in the property
- that the property has to be sold
- that the property cannot be sold yet.

### FINANCIAL SHARES

Being a joint owner doesn't automatically mean that you will each get half of the proceeds if the property is sold. If you didn't make a legal agreement about the shares you are each entitled to when you bought your home, it will be more difficult to prove. You will probably need help from a solicitor. If you can't come to an agreement, the courts can decide. The court's decision may depend on:

- whether you are married to each other or not
- whether you have a registered civil partnership or not
- whether you had a verbal agreement
- how long you have been living in your home
- whether you paid part of the deposit when you bought your home
- whether you have made regular payments towards the mortgage.

If you are married and are getting a divorce, or ending a civil partnership, the courts may decide to give you a bigger share. This will depend on your

personal circumstances such as what income each partner has, and who will be responsible for looking after the children.

If you are not married or registered as civil partners, the court is less likely to do this. Its decision will probably be based on what was agreed when you bought the property.

## SOLE OWNERSHIP

If only one name is on the Land registry or the title deeds of your home, then only that person is the legal owner. S/he will have more rights than the non-owner. However, if your relationship ends you may both have rights to live in the property and/or get a share of the profits if it is sold.

This area of law is very complex. The information in this section is only an introduction and not a comprehensive guide. If your relationship ends and you are worried about your home, get advice immediately. The rules about what you are entitled to can be very complicated. Your rights will probably depend on your personal circumstances (such as whether you are married to each other and whether you have children) and whether you have a legal agreement.

## MORTGAGE PAYMENTS

The legal owner is normally responsible for the whole of the mortgage. However, if you are married, the non-owner also has the right to pay it. This can be helpful if the owner moves out or stops paying the mortgage. The non-owner won't be held responsible for missed payments unless the court has ordered that s/he has to pay them.

If you have problems paying the mortgage, you should get advice immediately. It's also important to talk to your lender as soon as possible. If you don't, your lender may try to evict you (and your partner) and sell your home.

## MARRIED COUPLES AND CIVIL PARTNERS

If you are married or registered as a civil partner, the non-owner doesn't have to leave unless the owner gets a court order. The owner can't just throw the non-owner out. The non-owner may also be able to stop the owner from selling the property or taking out any loans against it until the courts have decided how your property should be divided.

## STAYING IN YOUR HOME

If you can't agree about living arrangements in the short-term, the non-owner can apply to the court for an **occupation order**. This will give her/him the right to stay temporarily even if the owner wants her/him to leave.

Decisions about who can live in your home in the long-term are normally made as part of your divorce proceedings. The court may decide:

- to transfer the property into the non-owner's name
- to sell the property and divide the proceeds between you
- that the partner caring for the children stays in the home
- that one partner can stay in the property and pay rent to the other.

## FINANCIAL SHARES

Even if you don't have a formal written agreement, the non-owner may have a right to a share of the value of the property if:

- s/he has anything in writing that says s/he should have a share
- you had a verbal agreement (such as if the non-owner gave up somewhere else on the understanding that s/he would be able to stay long-term)
- s/he has paid towards the deposit or made mortgage payments.

## UNMARRIED/UNREGISTERED COUPLES, FRIENDS AND RELATIVES

As a non-owner you may have fewer rights if you are either not married or not registered in a civil partnership with the legal owner of your home. In some circumstances, the non-owner will have the same rights as a tenant renting accommodation from the owner. Even if you are paying half of the household expenses, this can still be considered rent, rather than mortgage payments. If you are worried about your home, get advice immediately.

## STAYING IN YOUR HOME

In most cases, the legal owner doesn't have to get a **court order** if s/he wants the non-owner to leave, but has to give reasonable notice. The non-owner should get advice immediately if this happens. If s/he doesn't want to leave, s/he may be able to apply to the courts for an **occupation order**. This will allow her/him to stay in the home temporarily until a long-term decision can be made. The court will have to assess the housing needs and conduct of both sides when deciding whether to grant an occupation order.

However, if you were in an unregistered lesbian or gay relationship or bought the property as friends or family members, the non-owner can only get an occupation order if s/he has proof that s/he is entitled to a financial share. This will probably be the case if you signed a formal written agreement when you bought your home.



The non-owner can only stay in the home long-term if s/he can prove to the court that s/he has a financial stake in property. If you have children together the non-owner may have more rights. The court may decide that it would be in the best interests of the children to:

- sell the property and split the proceeds
- transfer the property into the non-owner's name, or
- allow the partner who is caring for the children to stay in the home.

## FINANCIAL SHARES

The non-owner may have a right to a financial stake (a beneficial interest) in the property. If you can't agree what share s/he should get, you can ask the court to decide. The court may recognise the non-owner as having a financial share if:

- you have a written agreement saying that s/he has a share, or
- s/he paid part of the deposit when you bought your home, or
- s/he has paid part of your mortgage payments, or
- you have a verbal agreement (such as if s/he gave up somewhere else on the understanding that s/he would be able to stay long-term).

The owner may be able to sell or re-mortgage the property in the meantime. The non-owner may be able to stop her/him from doing this until a decision can be made by getting a court order or registering her/his **beneficial interest** with the **Land Registry**. However, this can be very complicated.

If you are in this situation, get advice immediately from a Shelter advice centre, Citizens Advice or contact a solicitor. **Use our directory** to find an adviser in your area.

**Housing laws vary between England and Scotland. This applies to England only. For advice relating to Scotland, visit: <http://scotland.shelter.org.uk/>**

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## (Single Persons Accommodation Centre for the Ex Services)

**S**PACES is an accommodation placement service based at the Resettlement Centre in Catterick Garrison North Yorkshire and is run by Riverside ECHG in partnership with the MoD and works nationwide with all housing providers in the UK.

In September we are due to celebrate our 10th Year in operation and little did we know way back in 2000 how memorable 2010 was going to be.

SPACES has gone from strength to strength over the years, a unique and innovative project whose primary goal is to prevent Single Service Leavers from becoming homeless or ending up as rough sleepers, we pride ourselves on our effectiveness and results. To date we have had over 6800 referrals from all 3 services. We have constantly surpassed our targets each year, especially the last year where we had over 1400 referrals (double our target), a most beneficial year for our clients.

As a result of the excellent work carried out at SPACES we are proud to have been

instrumental in evidencing the need for the 2 current supported housing schemes that provide temporary accommodation to ex servicemen and women, both schemes provide fully furnished self contained flats with support staff on site. We have 'The Galleries' in Richmond North Yorkshire, & 'Mike Jackson House' In Aldershot. We are also proud to say that in development we have a new state of the art scheme called 'The Beacon' in North Yorkshire which is presently under construction and due to open in the spring of 2011.

These are very exciting times for SPACES a small professional team in a significant project, achieving big things, backed up by a successful Housing Association, Riverside ECHG.

Our clients are those who are due to leave or have left the Armed Forces and regardless of rank, gender or length of service are given a professional, one-to-one, individual and personal service to suit their housing and support needs. Clients range from mainstream service leavers to those with varying degrees of physical and mental health problems. We maintain contact for as long as the clients requires the service and provide assistance with many of the issues that may arise during this period. We pride ourselves on going that one step further and making a difference to peoples' lives. Each client is provided with our 'Future Contact' card which has our free phone number, making our service easily accessible.

Recently SPACES was nominated for a national housing award, we were shortlisted in the top 6 to receive an award for Support Team Of The Year, this is quite an accolade, we travelled to London for a prestigious awards ceremony at The Hilton Hotel Pall Mall, we were against some tough opposition. Though we did not win the top award we feel that we are all winners and are very proud of the service we provide to our clients.

### THE GALLERIES

After SPACES went live, statistics collected indicated a need for single person accommodation in the North East of England. Recognising that local need, Riverside ECHG, through funding from central and local government, bought and adapted a property (previously an Art Gallery) in Richmond. The property, called The Galleries (TG), providing 13 flats, was opened in November 2002 and has

been full ever since. It is a supported housing scheme designed specifically to cater for the single service personnel who have either no home to return to on discharge or are actually sleeping rough on the streets. It is situated just off the Market place in Richmond North Yorkshire, about 3 miles from Catterick Garrison.

At TG we recently held a neighbourhood forum for clients to meet some of the external agencies we work with, designed to help clients become involved and feel part of the community. The agencies came into to explain what they can do and how they can assist clients in their transition from military to civilian life & support them to deal with any issues they may be experiencing. One other activity we would like to tell you about took place in May this year on Warcop ranges when some of our residents, with members of the local community volunteered to plant over 2000 trees (see pics), to help the environment.

### MIKE JACKSON HOUSE

After TG It soon became obvious that there was a demand for a similar facility in the South of England, a proposal was worked up to make similar provision in Aldershot. In collaboration with the MoD, Riverside ECHG, Defence Estates and ODPM, agreement was reached to provide a second Scheme on a site gifted by MoD to Riverside ECHG. Mike Jackson House (MJH), a 25 flat scheme, was officially opened in July 2008. The scheme benefited from experience gained from the Richmond model, and was designed to include a training kitchen, a computer room, a gym and large communal room. The scheme has satisfied a need in the South and, through SPACES; it is full and maintains a healthy waiting list of potential clients.

At present staff at MJH are in the process of planning a self build project which will see a single storey building being built in the MJH garden area. The aim of the self build is to give construction skills training in a safe environment & widen the future services on offer from MJH for the good and benefit of clients.

### WARCOP RANGES PLANTING TREES



*The Galleries residents doing their bit for the environment*

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## THE MOD

# Referral Scheme and Choice Based Lettings

by Rebecca Mills

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

The Scheme relies on Housing Associations contacting us for referrals for their vacant properties, and the properties offered are not specifically intended for, nor do they belong to, the JSHAO. As a result, we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. So, we are now integrating another strategy that will offer a better and more far-reaching approach to those in housing need.

Upon consideration of your application for the MOD Referral Scheme, we will assess the areas where you would like to live. Where applicable, we will then direct you to Choice Based Lettings (CBL) Schemes operating in your specified areas. Even if a Housing Association is not participating in the MOD Referral Scheme, they may form part of a Common Housing Register. **This means that applicants requesting areas not covered by those Housing Associations that offer referrals or hold their own waiting lists, may be successful through CBL.**

You will be directed to the relevant CBL Scheme and provided with instructions on how to register and 'bid' for properties. The MOD Referral Scheme can then assist with further housing advice and support.

**If you are on our database, we can keep in contact, as well as making you aware of the external support agencies that can help along the way.**

### **How does CBL work and how do I apply for housing?**

Choice Based Lettings Schemes replace the traditional way of allocating housing, whereby Housing Officers used a priority system to match applicants with vacant properties.

With CBL, applicants can apply, or 'bid', for available Social Housing vacancies provided by Local Councils and Registered Social Landlords. You only need to apply once to the Common Housing Register to be able to bid for housing with the multiple housing providers that operate in those areas. These properties are widely advertised, and applicants can see the full range of available properties and bid for any to which they are matched (for example, a single person would not be eligible for a three-bedroom house).

The term 'bidding' is commonly used with CBL and does not involve an exchange of money but it is rather an expression of interest in a property. Bids can be made online, by phone or by visiting the relevant Local Council office. **Applicants must bid for properties in order to be considered for them.**

**To be successful in finding permanent accommodation using CBL, you must actively seek and frequently bid for appropriate properties.** The successful bidder will be the applicant with the highest priority of housing need in the highest band within the banding structure. If more than one

applicant has an identical housing need and band, the property will be given to the applicant who has been waiting the longest.

**If you are unsuccessful, keep bidding!** The CBL Scheme will advise you about bidding restrictions, if any, and tell you if there is a limit for the number of properties you can bid for each week.

For general information on CBL, please see below for useful sources:

[www.direct.gov.uk](http://www.direct.gov.uk) (follow links to Social Housing and Choice Based Lettings)

[www.communities.gov.uk](http://www.communities.gov.uk) (follow links to Social Housing management and Choice Based Lettings)

For further information on housing need, homelessness and your rights, contact The Citizen's Advice Bureau ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) or Shelter (Tel: 0808 800 4444, web: [www.shelter.org.uk](http://www.shelter.org.uk)).



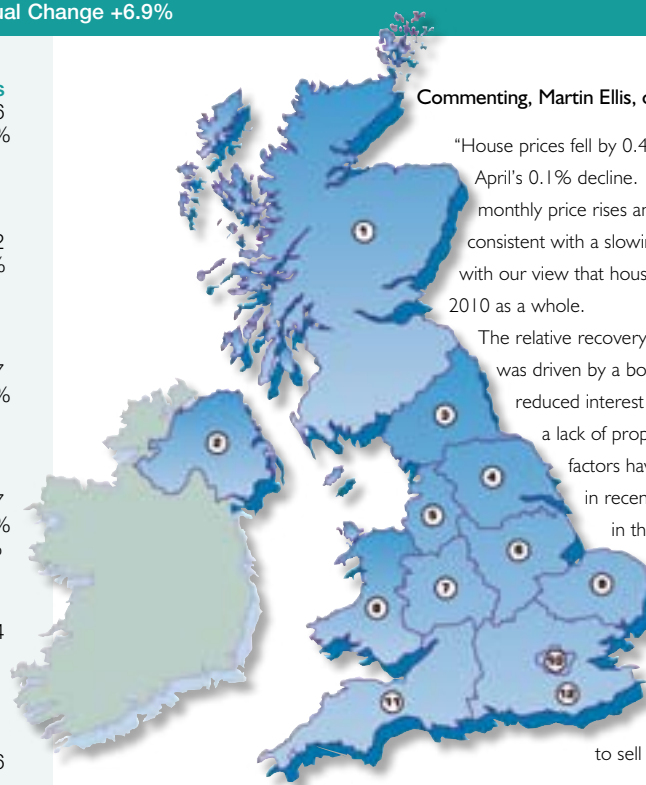
# HOUSING PRICES

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

## United Kingdom

Average Price: £167,570 Monthly Change: -0.4%, Annual Change +6.9%

<b>1</b> Scotland	Average Price: £127,778 Quarterly Change: +2.6% Annual Change: +4.0%
<b>2</b> Northern Ireland	Average Price: £121,129 Quarterly Change: -5.0% Annual Change: -24.3%
<b>3</b> The North	Average Price: £131,407 Quarterly Change: +4.7% Annual Change: +0.2%
<b>4</b> Yorkshire and The Humber	Average Price: £123,356 Quarterly Change: -3.6% Annual Change: +2.7%
<b>5</b> The North West	Average Price: £126,303 Quarterly Change: -1.6% Annual Change: +1.7%
<b>6</b> The East Midlands	Average Price: £139,205 Quarterly Change: +2.0% Annual Change: +3.0%
<b>7</b> The West Midlands	Average Price: £155,716 Quarterly Change: +0.8% Annual Change: +3.3%
<b>8</b> Wales	Average Price: £135,722 Quarterly Change: -1.1% Annual Change: +4.6%
<b>9</b> East Anglia	Average Price: £165,907 Quarterly Change: +1.1% Annual Change: +5.1%
<b>10</b> Greater London	Average Price: £273,647 Quarterly Change: +6.4% Annual Change: +14.2%
<b>11</b> The South West	Average Price: £186,214 Quarterly Change: 0.0% Annual Change: +3.9%
<b>12</b> The South East	Average Price: £227,836 Quarterly Change: +1.1% Annual Change: +10.2%



Commenting, Martin Ellis, chief economist, said:

"House prices fell by 0.4% in May. This followed April's 0.1% decline. The mixed pattern of monthly price rises and falls so far this year is consistent with a slowing market and is in line with our view that house prices will be flat during 2010 as a whole.

The relative recovery in house prices in 2009 was driven by a boost to demand from reduced interest rates combined with a lack of properties for sale. These factors have lost some momentum in recent months. Further falls in the number of people in employment are curbing housing demand whilst the pickup in market conditions last year has encouraged more homeowners to attempt to sell their property."

# MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
<b>Fixed Rates</b>						
Market Harborough 01858 463244	2.89%	Fixed until 31/07/12	70%	£1,295	3% until 31/07/12	L
Loughborough 01509 610707	3.95%	Fixed for 3 years	75%	£575	5% for 3 years	V
Co-Operative/Britannia 0800 0288288	3.99%	Fixed until 31/08/15	75%	£999	5% reducing to 1% until 31/08/15	R
<b>Discounts</b>						
ING Direct 0800 0328822	2.55%	0.95% discount until 31/05/12	70%	£0	1% until 31/05/12	R
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
<b>Flexible</b>						
Alliance & Leicester Via brokers	2.69%	Base + 2.19% for 2 years	70%	£495	2% for 2 years	PV
Co-Operative/Britannia 0800 0288288	2.95%	Fixed until 31/08/12	75%	£999	2% reducing to 1% until 31/08/12	R
First Direct 0800 242424	2.49%	Base + 1.99% for term	65%	£999	None	LO
<b>Trackers</b>						
First Direct 0800 242424	2.39%	Base + 1.89% for term	65%	£499	None	L
ING Direct 0800 0328822	2.84%	Base + 2.34% 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 - [lcpic.co.uk](http://lcpic.co.uk)

www.hive.mod.uk



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

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



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Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.



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3 bedroom conversion

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KNOCKOMIE MEADOWS, FORRES  
2, 3 and 4 bedroom homes

MORAVIA APARTMENTS, ELGIN  
2 bedroom apartments

GOLF VIEW, MACDUFF  
3 and 4 bedroom family homes

THE PADDOCK, ALNESS  
3 and 4 bedroom family homes

# HOUSING IN

## SOUTH WEST

### LOCAL AUTHORITIES IN SOUTH WEST ENGLAND

There are 38 housing authorities in South West England. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country and a fact sheet on any local authority's housing policy is available on request.

The following are the housing authorities operate within the region:

#### SOUTH WEST ENGLAND ([www.gosw.gov.uk](http://www.gosw.gov.uk))

##### BRISTOL ([www.bristol-city.gov.uk](http://www.bristol-city.gov.uk))

BRISTOL HOUSING REGISTER 01179 222400

##### CORNWALL ([www.cornwall.gov.uk](http://www.cornwall.gov.uk))

HOUSING 03001 234161

ISLES OF SCILLY 01720 422537

##### DEVON ([www.devon.gov.uk](http://www.devon.gov.uk))

EAST DEVON 01395 517469 EXETER 01392 277888

MID DEVON 01884 255255 NORTH DEVON 01271 327711

PLYMOUTH 01752 305950 SOUTH HAMS 01803 861234

TEIGNBRIDGE 01626 361101 TORBAY 01803 208723

TORRIDGE 01237 428700 WEST DEVON 01822 813600

##### DORSET ([www.dorset-cc.gov.uk](http://www.dorset-cc.gov.uk))

BOURNEMOUTH 01202 451467 CHRISTCHURCH 01202 495256

EAST DORSET 01202 864200 NORTH DORSET 01258 454111

POOLE 01202 633805 PURBECK 01929 558400

WEST DORSET 01305 251010 WEYMOUTH & PORTLAND 01305 838400

##### GLOUCESTERSHIRE ([www.glooucestershire.gov.uk](http://www.glooucestershire.gov.uk))

CHELTENHAM 01242 775168 COTSWOLD 01285 623300

FOREST OF DEAN 01594 812308 GLOUCESTER 01452 396396

SOUTH GLOUCESTERSHIRE 01454 868005 STROUD 01453 754078

TEWKESBURY 01684 272212

##### SOMERSET ([www.somerset.gov.uk](http://www.somerset.gov.uk))

BATH & N.E. SOMERSET 01225 477000 MENDIP 01749 648999

NORTH SOMERSET 01934 426330 SEDGEMOOR 0845 4082540

SOUTH SOMERSET 01935 462462 TAUNTON DEANE 01823 356581

WEST SOMERSET 01643 703704

##### WILTSHIRE ([www.wiltshire.gov.uk](http://www.wiltshire.gov.uk))

HOUSING 03004 560100 NORTH WILTSHIRE 01249 706111

SWINDON 01793 445500

### HOUSING ASSOCIATIONS

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

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

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





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.

**SOUTH WEST ENGLAND** Activity centred on larger boroughs.

Name	Telephone
Bristol Churches HA	0117 606 6899
Cornerstone	01392 273462
Devon & Cornwall HA	01392 252566
Fosseway Living	0845 050 4034
Guinness Care & Support	01392 686686
Orbit South HA	0800 6781221
Raglan HA	01202 645996
Riverside	0845 111 0000
Sanctuary HA	01803 696123
Sarsen HA	01380 720027
Signpost HA	01258 484800
South Somerset Homes	01935 404500
Sovereign HA	01635 572220
Western Challenge HA	01425 283600

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

**REGIONAL HOMEBUY AGENT**

South West Homes  
 info@southwesthomes.org.uk [www.southwesthomes.org.uk](http://www.southwesthomes.org.uk)  
 Telephone: 0300 100 0021

**AVERAGE HOUSE PRICES IN SOUTH WEST FIRST QUARTER 2010**

£186,214 Annual Change: +3.9% Quarterly Change: 0.0%





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**Support to Families**

**Health Worries**

**Army Welfare Service**  
- the welfare co-ordinators

We are here to help if you need us

Civil: 01722 436569

Mil: 94331 2569

Email: [LF-AWS-WelfareInformationService@mod.uk](mailto:LF-AWS-WelfareInformationService@mod.uk)



[www.army.mod.uk/welfare-support](http://www.army.mod.uk/welfare-support)

# SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
<b>Aberdeenshire</b>				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
<b>Fife</b>				
CUPAR 51 Tarvit Drive Various Addresses	3 x Bedroom Chalet Style Semi-detached House with Gardens	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on open Market
68 Tarvit Drive	3 x Bedroom Bungalow with Gardens and Garage	Residential	Murray Donald Drummond Cook LLP, Details as above	For Sale on open Market
LEUCHARS Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
<b>Orkney &amp; Shetland</b>				
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
<b>Belfast Area</b>				
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

# Mortgage Types



Source: What Mortgage magazine

## WHICH MORTGAGE IS RIGHT FOR ME?

Lenders have a range of different products designed to cater to the requirements of different types of borrowers. But it can be difficult to work out which deal is best for you, especially when you don't know what the options are. Many products are related in some way to what is known as the base rate. This is the interest rate set by the Bank of England's Monetary Policy Committee each month. This rate is set according to the Committee's belief of what would best help the UK's growth without pushing inflation through the roof.

The base rate affects how banks and businesses can borrow money, so is not directly responsible for housing loans. Banks and building societies take note of both the current base rate and what they feel will happen in the future when they design new mortgage products.

While some mortgages are directly linked to the base rate, many are not.

However, they will be affected by any change in the rate. Just to make it more complicated, there is a second rate, which is at least equally important to lenders. The London Inter Bank Offer Rate, or LIBOR, is the rate at which banks and building societies lend each other money. Few mortgages are directly linked to LIBOR – although some are – but the rate does have an effect on the market. The current credit crunch is, in part, down to LIBOR's volatility.

## I'M NOT A 'STANDARD BORROWER'

When we talk about the different mortgage types, we are generally referring to mainstream borrowers – those who are employed and have payslips, and don't have any black marks against them. Those that don't fit into the standard criteria, if you're self-employed, earn a significant income through means other than a standard salary or have a significant part of your income made up of commission or bonuses, may have to apply for a different kind of mortgage – the non conforming product.

Most of the mortgage types on these pages will still be available to you but they may come from non-high street lenders. Because you don't fit the standard underwriting criteria for mainstream mortgages the lender will need to individually assess your application and specialist firms are more geared up to deal with this.

So, the good news is that you can get a loan. But there's bad news too. Firstly, you're likely to need a larger deposit. In most cases you'll need at least 15 per cent to put down – or equity in the property – and in some cases you'll need more. Then there's rates. Lenders will consider you a higher risk, and will charge you accordingly. Deals for non conforming borrowers will be more expensive than their mainstream counterparts. Fees will also be higher.

If you are self-employed, or run your own business, don't assume that automatically you

won't be eligible for a mainstream deal. Most high street lenders will give you the same deal as anyone else if you have three years' certified accounts, and some will help you if you have less than that, or can prove your income in another way.

Remember, though that these are short term steps. No matter what type of borrower you are, if you make your payments on time for the first couple of years, you'll prove to the lender that you are a good bet and they will fall over themselves to offer you mainstream deals.

## THE OPTIONS

### SVR

The standard variable rate (SVR) isn't really a mortgage as such; it's the basic rate on which many lenders calculate their other deals and the rate you move to when your deal is over.

It's a variable rate, which means the lender can raise or lower it as and when it sees fit, and is generally higher than many of the 'deal' mortgages on offer today. Three decades ago, almost every mortgage was an SVR product, and until recently most borrowers would move to the lender's SVR once their deal period ended.

For most borrowers, however, this is a costly option – most SVRs are more expensive than





other deals in the market – and when it comes to the end of your deal it's time to look around for another product – known as remortgaging.

### **FIXED**

Fixed rate mortgages have been popular with borrowers for several years, particularly with first time buyers who like to know what their payments will be.

A fixed rate means exactly that – for the term of the deal, your mortgage payments are guaranteed to remain the same regardless of what happens to the Bank of England base rate, or indeed to the lender. If rates go up, your payments stay the same and you'll save money. If they go down, however, you could end up paying over the odds.

Fixed rate deals generally run for between two and five years, though you can get products with a longer lifespan. At the end of your deal, you will be transferred to your lender's SVR, which could mean a large change in payments.

### **DISCOUNT**

Discount deals offer a reduction from the lender's SVR and, fixed rates, typically run for two to five years. They're a good option for borrowers looking to cut the costs as much as possible at the start of their mortgage, as they can provide the lowest monthly payments.

Like the SVR, however, they are variable, so if the SVR goes up then so will your mortgage. And when you come to the end of your deal, you will have to hunt around for another to avoid payment shock.

### **STEPPED**

Stepped rate mortgages are less common these days, though they are still available with some lenders. They are good way of easing you into your payments, as you start off with a big discount, which then gradually reduces throughout the term of the deal.

### **TRACKER**

Tracker deals are the most transparent of products, following the base rate exactly. A tracker will usually be marketed as 'base rate plus x per cent', the x per cent being the amount the lender adds on top. If the base rate rises, so do your repayments; if it falls then your deal does likewise.

Unlike with other products, the lender has to pass on any rate changes – with other variable rate mortgages, any changes are discretionary.

Some tracker products have a special deal attached to them – so that the 'x' that goes on top of the base rate is reduced for the first two years or so. In the current low rate environment, trackers are good value but if rates rise they will follow.

### **CAPPED**

With a capped rate mortgage, you pay the lender's SVR but if rates rise to a certain level then your repayments are 'capped' until they fall away again.

This is a good way of benefiting from reductions in rates, while at the same time protecting yourself against any large rises. However, these deals are generally relatively uncompetitive as being on the SVR means higher payments than you could find with other products.

### **OFFSET**

An offset mortgage allows your debt to work in tandem with your savings. Because you usually earn less money in interest on your savings than you pay in interest on your mortgage, putting the two together means you earn no interest but pay on a lower total debt. Lenders will allow you to either pay less each month. Or treat the differences as an overpayment, thus paying off your loan earlier.

### **CURRENT ACCOUNT**

Current account mortgages work in the same way offsets but, as the name suggests, they also include your current account. By using your daily balance as an offset against your mortgage, you again can end up paying less interest on your loan.

### **CASHBACK**

This is not a mortgage product as such – the product itself will be a variable rate or fixed rate or whatever – but there are a number of products that offer you a cash payment once the mortgage starts. These payments can range from a couple of hundred pounds to several thousand – a few years ago, one lender was offering cashback of 10 per cent of the mortgage amount.

There tend to be restrictions on these types of mortgage – if the cashback is a significant amount, you probably won't be allowed to use the money to repay part of the loan, and you're likely to be tied in to the deal for a certain period, the more the cashback the longer the period.

The rates on these deals are also likely to be relatively uncompetitive – the lender is not giving away this cash out of goodness of its heart and will want to recoup it somehow – so you need to make sure that the amount you gain from the cashback is not dwarfed by the increased size of your repayments.

### **FLEXIBLE**

Again, this is not a mortgage as such, but a component of some products. 'Flexible' means different things to different lenders, but broadly it will allow you to make capital repayments on your mortgage, or overpay each month. Some lenders will allow you to take a break of up to three months from repaying your loan, and in some cases you will also have additional funds to draw down.



# MOVING OUT OF SERVICE FAMILIES ACCOMMODATION (SFA)



**P**lanning Your Move -The Service Families Task Force has published a Relocation Aide-Memoire – A Guide for Service Families on Moving which you might find helpful. It can be found on the MOD website at:

<http://www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity>

**Booking Your Move-Out** – You are required to inform your Housing Provider that you have been re-assigned within 14 days of receiving your Assignment Order. You are also required to book a Pre Move-Out Advisory Visit (PMOAV) with your HIC/Housing office up to 2 months prior to your expected Move-Out date.

**Pre Move-Out Advisory Visit** – The aim of the PMOAV is to advise you on the agreed Move-Out standard whilst also giving the Housing Officer (HO), the opportunity to assess any repair/maintenance work that may be necessary prior to the SFA being allocated to another family. At your PMOAV, you will be given a leaflet explaining the standard required. The HO will be happy to answer any questions you may have on the Move-Out process. Please note that the PMOAV is a mandatory requirement.

Those areas to which the Move-Out standard applies are outlined below:-

## General

**Carpets** – Vacuumed, stain-free and free of infestation where occupants have had pets

**Floors** – Clean and free of marks

**Walls** – No stains or marks, all holes filled and made good where picture hooks have been removed except where agreement has been given for picture hooks to be left

**Woodwork** – No dust or finger marks

**Windows/Frames** – Glass to be clean inside and out and frames free of mildew

## Bathroom

**Taps and Sanitary Ware** – Clean and free of lime scale inside and out

**Tiles** – No finger or splash marks and free from mildew between the tiles

## Kitchen

**Cooker** – Clean and grease-free inside and out and free of carbon deposits. Cooker hood and filter clean and grease free.

**Cooker Recesses** – Clean and grease-free, underneath, behind the cooker and on side panels

**Work Surfaces and Kitchen Units** – Clean (including the edges and underneath) and grease free

**Tiles** – No finger, splash or grease marks

## Outside

**Gardens** – Tidy, with grass cut, hedges trimmed and flower beds free of weeds

**Paths** – Swept

**Garages** – Swept and empty

**Garden Waste** – Dispose of all prior to Move-Out

**Rubbish Bins** – Empty and clean

**Pre-Payment Cleaning Scheme** – The pre-payment cleaning scheme is an optional arrangement where you pay in advance for your SFA to be cleaned prior to Move-Out. In England and Wales, arrangements are in hand to transfer this service to the HPC. Your Housing Officer should provide you with details of the scheme at your Pre-Move Out Advisory Visit. For details of arrangements for Scotland and Northern Ireland you should contact your HIC in the first instance.

**Move-Out** – Your Move-Out will be attended by the HO who will inspect the SFA to see if it meets the agreed Move-Out standard. If the standard is not satisfactory and there are deficiencies or damages that are not considered to be fair wear and tear, a charge will be raised by the HO (See Chargeable Repairs on page C – 4 of Booklet C). An invoice will follow. The HO will complete the move, and JPA action will then be taken to cease accommodation charges on the property from the date of the Move-Out.

**Redirection of Mail** – GB – It is your responsibility to arrange for your post to be redirected to your new address by making the necessary arrangements with Royal Mail. This takes at least 5 working days to take effect. Any mail arriving at a

property in UK after the occupant has moved out will be returned to the sender. DE Ops Housing is not responsible for redirecting mail.

**Redirection of Mail** – Overseas – The arrangements for overseas are detailed in the appropriate Booklet F.

## Retention

For a variety of reasons, families occasionally wish to retain their present SFA rather than move-on to the next Duty Station. As accommodation is required for incoming personnel retention is admissible in certain circumstances for a specific period of time, which have been agreed by the three Services and are defined in JSP 464. All requests for retention should be made in writing to the HIC. Retention of SFA may be granted on welfare, medical or educational grounds. Each case will be considered on its merits and would involve the appropriate welfare, medical or educational agencies and the LSC.

Limited retention for a period of 28 days can also be authorised by the HIC in cases where SFA is not available at the new Duty Station but this should only occur in exceptional circumstances.

In Naval Port Areas, entitled Royal Navy (RN) and Royal Marines (RM) families occupying SFA at Portsmouth, Plymouth and Clyde may retain their SFA irrespective of any future Assignments.

## End of Entitlement

**Vacation and Notice Period – Licensee** – The minimum period of occupation of SFA is 6 months after which 28 days notice should be given or, on re-assignment, within 14 days of receipt of an Assignment Order.

**Vacation and Notice Period** – Housing Provider – As a Service licensee you will normally be required to vacate your SFA if any of the following circumstances arise:

Assignment elsewhere, (see Retention for RN & RM families)

Resignation, retirement or discharge

Absence Without Leave

Changes in your PStatCat status affecting entitlement

Breach of the licence agreement or station regulations

Vacant possession is required for modernisation, disposal, health & safety reasons or change of use

The length of notice given by your Housing Provider when issuing a Notice to Vacate (NTV) will depend on the following circumstances. In some cases the notice period may be shorter than that stated (but not less than 28 days).

**Assignment** – 28 days – to expire on your Re-assignment date or the end of any period of authorised retention.

**Normal Discharge or Retirement** – 93 days – to expire on the last day of service.

**Short Notice Discharge** – 93 days – even if this goes past the anticipated discharge date. If on disciplinary or misconduct grounds, only 28 days notice is given.

**Compulsory Medical Discharge** – 93 days – continued use and occupancy of SFA will exceptionally be permitted (depending upon personal circumstances) after the date of discharge.

**Absence Without Leave** – 28 days notice given to the Spouse/Civil Partner from the date the licensee is formally declared AWOL.

**Breakdown of Marriage or Civil Partnership** – 93 days notice is given to the remaining occupant(s) from the date that the Housing Provider is notified of a change of PStatCat.

**Death of the Service Licensee** – The bereaved Spouse or Civil Partner is entitled to remain in occupation of SFA for an initial period of 2 years at entitled rates. Retention of SFA may be extended beyond this point at the discretion of the Local Service Commanders(LSC), in consultation with the relevant welfare authorities and the Housing Provider.

**Compulsory Vacation For Other Reason** – As much notice as possible is given but not less than 28 days for those occupying surplus SFA, otherwise not less than 93 days.

### **Irregular Occupancy**

Expiry of the Notice to Vacate (NTV) -Irrespective of the cause of the loss of entitlement to occupy SFA, when a NTV expires and the family or members of the family remain in occupation of SFA they will become Irregular Occupants (IO).

The previous section describes the circumstances where loss of entitlement occurs and the period of notice that the Housing Provider will issue. During the notice period the Service licensee is responsible for paying the accommodation charges. On expiry of the NTV, the remaining occupants become liable to pay Damages For Trespass (DFT) (Violent Profits (VP) in Scotland).

The DFT or VP charge covers use and occupation of SFA and is broadly similar in cost to a market rent, plus charges for furniture and garage (if appropriate), council tax, water and sewerage. The DFT or VP charge is, however, not rent. It is markedly higher than the entitled rate of accommodation charge.

**Repossession** – The Housing Providers, in consultation with the LSC reserve the right to take court action to repossess SFA. Repossession of the property will be in accordance with the DE Ops Housing IO procedures.

**Joint Service Housing Advice Office (JSHAO)** – The JSHAO provides a central contact point for information and advice on Local Authority (Council) and Housing Association accommodation, shared ownership and house purchase in UK. They can also advise on the process for re-housing applicants in Housing Association rented accommodation via the MOD Referral Scheme. Service personnel and their dependents can use the service, as can separated partners occupying SFA. For more information about re-housing options contact them at: [www.mod.uk/jshao](http://www.mod.uk/jshao)

Joint Service Housing Advice Office  
Headquarters Land Forces, Erskine Barracks,  
Wilton, Salisbury, Wiltshire, SP2 0AG Tel: 01722  
436575 / 94331 2575

**SSAFA Forces Help** – SSAFA Forces Help's Housing Advisory Service offers advice and guidance to ex-Service personnel and their families on a range of housing issues such as housing options, relocation, specialist housing, applying to Local Authorities, private rental and house purchase.

They have contacts with a wide variety of housing providers including organisations that provide accommodation exclusively for ex-Service personnel. For more information see [www.ssafa.org.uk/housing.html](http://www.ssafa.org.uk/housing.html).

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### **Welfare**

**HIVE** – The HIVE provides help, information and signposts you to professional agencies. Their core function is the provision of information – virtually anything from bus times to confidential welfare 'signposting'. This means that although they cannot sort out all your problems for you, they can point you towards the best sources of advice and assistance across both military and civilian organisations. HIVE information centres can give you practical assistance in sending e-blueys and provide internet access. HIVE online can be found at: [www.hive.mod.uk](http://www.hive.mod.uk). Alternatively, call 01722 436569.

**SSAFA** – A range of other assistance, including financial, is available from SSAFA Forces Help. In addition to its social workers, in-Service committees and community volunteers in many Port/Garrison/Station areas, SSAFA Forces Help have a network of branches throughout the UK which supports serving, ex-Service personnel and their families. Addresses of these branches are in Service and BT telephone directories and are also available on their website see [www.ssafa.org.uk](http://www.ssafa.org.uk).

Further details of welfare support can be found in Booklet F.

This information has been taken from 'Moving out of Service Family Accommodation', a guide produced by Defence Estates. Further information can be obtained from their website at:

<http://www.mod.uk/DefencInternet/MicroSite/DE/OurPublications/ServiceFamilyAccommodation/AGuideToLivingInServiceFamilyAccommodation.htm>



# MAKE SURE YOU GET YOUR COPY

Far be it for us to tell you what you think of the Magazine, but the number of telephone calls and comments that we get in the office and as we conduct our Housing the Options briefings, suggests you are finding it useful and informative. We still find however some of you do not appear to get the Magazine on a regular basis, there are those we meet who still see it for the first time when attending our briefings. We

have recently updated our distribution list to meet the demand. If you still find it difficult to obtain a copy just let us know and we will add you to the distribution list. Remember however copies are readily available from Education and Resettlement Centres, HIVES, Unit Welfare Officers, DEOH Offices and Welfare Support Staff.



## Can't afford a place of your own?

If you are looking for somewhere to live in the **Hampshire & Isle of Wight area**

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LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
<b>Annington at Coltishall</b> Formerly RAF Coltishall, Norfolk	3 bedroom houses currently released for sale	<b>£112,950</b> for a 3 bed terrace house	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> , or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call <b>01603 760044</b> or email: <a href="mailto:norwich@sequencehome.co.uk">norwich@sequencehome.co.uk</a>
<b>Barnby Road</b> Formerly RAF Coltishall, Norfolk	8 bedroom house	Guide price from <b>£450,000</b>	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call <b>01603 736643</b> or email: <a href="mailto:hautboissales@annington.co.uk">hautboissales@annington.co.uk</a> or contact Annington's appointed agents, Pym & Co. 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call <b>01603 305805</b> , or email: <a href="mailto:homes@pymmand.co.uk">homes@pymmand.co.uk</a>
<b>Fenn Road</b> Marham, East Anglia	3 bedroom homes	<b>£105,950</b>	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call <b>01760 721655</b> or email: <a href="mailto:swaffham@sequencehome.co.uk">swaffham@sequencehome.co.uk</a>
<b>Calshot Rise</b> St Columb Minor, Newquay, Cornwall	2 & 4 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call <b>01637 875847</b> or email: <a href="mailto:sales@starts.co.uk">sales@starts.co.uk</a>
<b>Cardiff Place</b> Bassingbourn, East Anglia	2 bedroom homes	<b>£164,950</b>	L/S*	Annington's appointed agents; William H Brown, 54a High Street, Royston, Hertfordshire SG89 AW, please call <b>01763 242988</b> or email: <a href="mailto:royston@sequencehome.co.uk">royston@sequencehome.co.uk</a>
<b>Landy Close</b> Donnington, Shropshire	4 bedroom homes	<b>£134,950</b>	L/S*	Annington's appointed agents; DB Roberts, 6 Oxford, Oakengates, Telford, Shropshire, TF2 6AA, please call <b>01952 620021</b> or email: <a href="mailto:oakengates@dbroberts.co.uk">oakengates@dbroberts.co.uk</a>
<b>Proctor Road</b> Norwich, East Anglia	2/3 & 3 bedroom house	<b>£169,950</b>	L/S*	Annington's appointed agents; W. H. Brown, Unit 1, Tesco Extra, Blue Boar Lane, Sprowston, Norwich, Norfolk, NR7 8AB please call <b>01603 426640</b> or email: <a href="mailto:claire.wilson@sequencehome.co.uk">claire.wilson@sequencehome.co.uk</a>
<b>Slessor Close</b> Watton, East Anglia	3 & 4 bedroom homes	<b>£184,950</b>	L/S*	Annington's appointed agents; William H Brown Watton, Norfolk, IP25 6AB, please call <b>01953 881951</b> or email: <a href="mailto:ann.lusher@sequencehome.co.uk">ann.lusher@sequencehome.co.uk</a>
<b>Elstob Way</b> Monmouth, Monmouthshire	3 bedroom house	<b>£159,950</b>	L/S*	Annington's appointed agents; Haart of Monmouth, 8 Beaufort Arms, Court, Agincourt Square, Monmouth, NP25 3UA, please call <b>01600 772413</b>
<b>Park Road</b> Boulmer, Longhoughton	2 & 3 bedroom homes	<b>£116,960</b>	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call <b>01665 603443</b> or email: <a href="mailto:alnwick@your-move.co.uk">alnwick@your-move.co.uk</a>
<b>Sandown Road</b> Gravesend, Greater London	3 bedroom homes	<b>£194,950</b>	L/S*	Annington's appointed agents; Your Move, 178 - 182 Parrock, Street, Gravesend, DA12 1ES, please call <b>01474 533455</b> or email: <a href="mailto:adrian.burkham@yourmove.co.uk">adrian.burkham@yourmove.co.uk</a>
<b>Barnsley Close</b> Mytchett, Surrey	4 bedroom house	<b>£229,950</b>	N/A	Annington's appointed agents; Bridges estate agents, 1 Bridge Road Cove, Farnborough, Hants GU14 0HT, please call <b>01252 370001</b> or email: <a href="mailto:ssilby@bridges.co.uk">ssilby@bridges.co.uk</a>
<b>Chetwynd Close</b> Birkenhead, Merseyside	3 bedroom homes	<b>£149,950</b>	L/S*	Annington's appointed agents; Jones & Chapman, 349 Wood Church Road, Prenton, CH42 8PE, please call: <b>0151 608 2287</b> or email: <a href="mailto:prenton@sequencehome.co.uk">prenton@sequencehome.co.uk</a>
<b>Old Church Lane</b> Stanmore, Greater London	3 bedroom houses	Guide price of <b>£575,000</b>	N/A	Annington's appointed agents; Anscombe & Ringland, 38 The Broadway, Stanmore, HA7 4DU, please call: <b>020 8954 6111</b> or email: <a href="mailto:stanmore.sales@anscombes.co.uk">stanmore.sales@anscombes.co.uk</a>

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

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

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

All information is correct at time of going to press – June 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](http://www.belvoir.com)  
[www.blueforces.co.uk](http://www.blueforces.co.uk)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)

[www.hol365.com](http://www.hol365.com)

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

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

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

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

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

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

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

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

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

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

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

## USEFUL BROKER WEBSITES

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

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

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

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

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

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

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

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

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

# HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

## AUTUMN 2010

<b>8 Sep</b>	RRC Tidworth	<b>20 Oct</b>	Germany – Herford
<b>15 Sep</b>	RRC Aldershot	<b>21 Oct</b>	Germany – Elmpt
<b>22 Sep</b>	RRC London (Northolt)	<b>2 Nov</b>	RRC Catterick
<b>28 Sep</b>	RRC Portsmouth	<b>4 Nov</b>	RRC Cottesmore
<b>30 Sep</b>	RRC Plymouth	<b>17 Nov</b>	RRC Tidworth
<b>13 Oct</b>	RRC Rosyth	<b>23 Nov</b>	Colchester#
<b>19 Oct</b>	Germany – SHAPE ^	<b>25 Nov</b>	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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Riverside ECHG provide specialist accommodation for veterans at The Galleries and Mike Jackson House. In 2011 we will open a new veterans accommodation project in North Yorkshire called The Beacon.

Riverside ECHG Supporting Veterans

Visit: <http://www.riverside.org.uk/riverside/echg/>



## Don't be left out in the cold

### Single Service Leavers who require help to find accommodation

Contact:

Catterick Military: (0)47312940

Catterick Civilian: 01748 833797 / 872940

email: [spaces@riverside.org.uk](mailto:spaces@riverside.org.uk) [www.spaces.org.uk](http://www.spaces.org.uk)

SPACES can help you find permanent housing, or they can refer you to either The Galleries in Richmond, North Yorkshire or Mike Jackson House, Aldershot. Both provide temporary accommodation for single Service leavers in modern, fully furnished, self-contained flats, with support staff on site.

For further details please contact the SPACES office. Quoting Ref: HM08 Building 2, RRC, St Aidans Road, Catterick Garrison, North Yorkshire. DL9 3AY



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Minus 5% from Persimmon	=	£6,998
Minus 5% from client (LSAP?)	=	£6,998
<b>Final Amount Payable</b>	=	<b>£125,969</b>

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



Mortgage contact;  
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☎ +44 7500 904143



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

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