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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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April
2013

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HOUSING matters

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Welcome once again to 'Housing Matters'. With Winter finally gone, this time of year traditionally sees an increase in the amount of properties up for sale. Although house prices remain generally static across the UK, we have recently seen an increase in mortgage approvals, with the January 2013 figure standing at 55,785; the highest figure since December 2012. This may be a result of the Government 'Funding For Lending' scheme, launched in the Summer of 2012, which aimed to give up to £60Bn to banks and building societies. The deal was that they borrow the

money at low interest rates as long as they lend it on to businesses and individuals.

What does this all mean to the service person looking to buy a home? Well it could mean that more attractive mortgage deals are available on the market.

If you would like to know where best to get mortgage advice, look no further than page 8 of this issue. Also included inside are articles on Affordable Housing, an area where service personnel are given priority status, as well as on House Insurance. As always if you have any comments or suggestions on the magazine, please let me know.

Our busy Housing Briefing programme for 2013 is now well into its stride, and you are all welcome to attend one of our presentations when we are in your area. Details of the dates and locations can be found at the back of the magazine, and I look forward to meeting some of you in the near future.

Paula Jones, OIC JSHAO



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AFFORDABLE HOUSING

Are you in the Armed Forces Community and looking to buy a home?

INTRODUCTION

There are a number of affordable housing schemes in England, Scotland and Wales that are designed to help members of the Services buy their own homes. As Armed Forces personnel, you have “priority status” to access them whilst serving, and for a further 12 months after you leave.

Affordable housing schemes are intended for SINGLE people as well as for families.

This information about some of the schemes available and the extra measures that have been added for the benefit of Armed Forces personnel. It will also tell you where you can get further information to help you decide which scheme best meets your needs. Before committing yourself to one of these schemes, you are strongly advised to seek professional financial advice on whether it is right for you.

A similar scheme exists in Northern Ireland but you do not have priority status. Information on it is included at the end of this article.

KEY FACTS

Affordable housing schemes help people to get on to the property ladder, by introducing new ways to find the necessary money. The Government has designated its MoD personnel as ‘Priority Status’ which means they receive the highest priority when applying for affordable housing schemes across all regions in England. The Devolved Administrations in Scotland and Wales have also given a priority status to Armed Forces personnel when accessing their own schemes. This status ensures applications from Service personnel are

given a higher priority than others when they are assessed for the schemes. It doesn’t mean you will automatically be accepted.

Are you eligible for these Government and Devolved Administration schemes?

- In **England** you are eligible if your household income (normally the combined income of you and your husband/wife/partner) is £60,000 or less, and you cannot afford to buy on the open market without help.
- In **Scotland** and **Wales** you are eligible if you cannot afford to buy a property that meets your household’s needs without help

For all schemes you may also be eligible if you have sold a property, and cannot afford to repurchase in a new posting area that is more expensive without assistance, to meet the needs of your family.

If you apply for one of the schemes, the providers will decide with you your household’s needs. They will also assess how much you can afford to pay. They will not want you to over-reach yourself, but they may expect you to buy as big a share in the property as you can.

Common to all of the schemes in England, Scotland and Wales are the following key benefits:

- **Priority status begins from the date that you are on trained strength, as long as you meet the eligibility criteria.**
- **You can let (rent out) your property to someone else if you are posted, as long as your mortgage lender agrees.**
- **You can apply to purchase a property through a scheme**

in any region, in order to settle your family – it doesn’t have to be near your duty station.

- **You can apply for a property from an overseas station and let it until you return to the UK, provided you intend to occupy it long term.**
- **Once you have a property, it doesn’t matter if your circumstances change. If you leave the Armed Forces, you do not have to vacate or sell the property, and no additional financial penalties will apply.**
- **You will retain your priority status for 12 months after you leave the Armed Forces.**
- **In the event of death in Service, priority access to the schemes for 12 months is transferred to bereaved spouses, civil partners and other partners of Service personnel.**

Special arrangements apply if you have received a lump-sum payment under the Armed Forces Compensation Scheme (AFCS).

- **If you need adaptations made to the property, the AFCS payment will be disregarded when you are assessed for a Disability Facilities Grant in England and Wales, or grants for disabled adaptations in Scotland.**
- **In England and Wales, the AFCS payment will be disregarded when scheme providers assess how much you can afford to pay. In Scotland, your compensation payment may be disregarded when making the assessment – it depends on your circumstances.**

Long Service Advance of Pay can be used in conjunction with all these schemes, as long as you

comply with the usual terms for LSAP (see Joint Service Publication 752).

SCHEMES IN ENGLAND

There are two main products available from the Government in England to help you buy a property. They operate in different ways:

- **Shared Ownership**, which involves a Shared Ownership (leasehold) arrangement. You buy between 25% and 75% of a new build property with a normal mortgage (or savings). The scheme provider, usually a housing association, finances the rest. As well as your mortgage payments, you pay a subsidised rent on the scheme provider’s share of the property, which will be a maximum of 3% in the first year, and is then reviewed. The scheme provider will hold the deeds of the property. At any time you can buy a bigger share, up to 100%, though there may be restrictions in some rural sites.
- **Equity Loan – HomeBuy Direct**

Eligible applicants will be offered an equity loan of up to a maximum of 30% of the purchase price based on the full market valuation of the property.

Applicants are required to fund at least 70% of the purchase price by means of a conventional mortgage, savings and any deposit where required. Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding



percentage under the equity loan, rising after year 6 at RPI + 1% pa.

The equity loan is provided by the HCA and developer as a second charge.

Equity Loan – FirstBuy

Eligible applicants will be offered an equity loan of up to a maximum of 20%* of the purchase price (based on the open market value).

Applicants are required to fund at least 80% of the purchase price by means of a conventional mortgage, savings and any deposit where required. Applicants must obtain their conventional mortgage from a Qualified Lending Institution. For the first five years there is no fee charged on the equity loan component. At the start of year six a fee is collected of 1.75% of the market value of the property at the time the loan is entered into multiplied by the outstanding percentage under the equity loan, the annual fee of 1.75% will be uplifted by RPI + 1% p.a.

The equity loan is provided by the HCA and developer and held as a joint second charge.

For either scheme, if you sell the property you will need to repay your mortgage and equity loan providers using the money you get from the sale. If the property has increased in value you will share the profit with the equity loan providers (for example if you had a 25% equity loan, your equity loan provider gets 25% of the proceeds when you sell). If the value goes down, you may not have to repay the equity loan provider in full, but you will still need to repay the whole of your mortgage.

There are also schemes for those who are interested in buying a property, but not yet able to do so:

- **Intermediate Rent**

Scheme and Rent to Buy

With Priority Status you can rent an available new build property through a Registered Social Landlord such as a housing association. You will pay 80% of the local market rent for that type of property. But you also get the right to purchase a share of the property after a specified period (usually around 5 years, or sooner if you are able) by switching to the **Shared Ownership** scheme outlined above, after saving for a deposit while renting. Time restrictions apply.

For further information on the various affordable housing schemes available in England please visit www.direct.gov.uk, and select the Home and Community section.

SCHEMES IN SCOTLAND

In Scotland, you can use your priority status to access one of the shared equity schemes that form part of the Low Cost Initiative for First Time Buyers (LIFT) which is provided across the Scottish regions. These are the New Supply Shared Equity scheme, the New Supply Shared Equity with Developers Trial, and the Open Market Shared Equity Pilot.

Under these schemes, which are operated by Registered Social Landlords, you will have to show that you cannot afford to buy a house that meets your needs without assistance. If accepted, you will normally purchase between 60% and 80% of the property with a standard mortgage arrangement. You will need to demonstrate what you can afford to pay, and the amount you contribute must be the maximum mortgage that you can afford. In most cases the Scottish Government will fund the remainder. You will hold the deeds of the property. You are not required to pay any additional rents or charges to the Scottish Government, but if you sell the

property you must pay back to them the percentage share they funded.

The differences between the schemes are as follows:

- **New Supply Shared Equity scheme** Registered Social Landlords will only offer new build properties to meet the needs of your family under this scheme.
- **New Supply Shared Equity with Developers Trial** This scheme operates like the New Supply Shared Equity scheme, except you purchase a home built by a developer rather than the housing association and the Scottish Government and the developer will each fund part of the cost of your home through an interest free equity loan.
- **Open Market Shared Equity Pilot** This scheme can be used to buy new or existing properties. However the value of the property must be inside the limits set by Registered Social Landlords for each region of Scotland to meet the needs of your family.

Also offered across Scotland is a Shared Ownership scheme:

- **Shared Ownership** This scheme allows you to buy 25%, 50% or 75% of a new build property to meet the needs of your family on a leasehold arrangement, using a normal mortgage (or savings). A housing association finances the rest and will hold the deeds of the property. In addition to your mortgage repayments you pay an occupancy charge, which the housing association will set based on the stake you are buying. You can increase your share at any point to own either 50%, 75% or 100% of the property.

For more information please visit www.scotland.gov.uk/LIFT

SCHEMES IN WALES

In Wales you have priority access to the HomeBuy Scheme.

- **HomeBuy Scheme** You are eligible to apply for this scheme if you cannot afford to buy a property that meets your household's needs without help. The Welsh Assembly Government will provide an equity loan, normally of between 30% and 50% of the purchase price of the property. 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. However if you sell the property you must pay back the same percentage of the sale price as you borrowed from the Government.

For more information please visit www.wales.gov.uk

MOD ARMED FORCES HOME OWNERSHIP PILOT SCHEME

You also may be eligible for the MOD's Armed Forces Home Ownership Scheme (AFHOS), launched in January 2010. The 4 year pilot is independent of the wider government schemes and is available in England only. It has its own eligibility criteria and offers a range of benefits for Service personnel which are different from

the benefits of the other Government schemes described above.

- **Armed Forces Home Ownership Scheme.** Currently this scheme is only available to serving personnel of all ranks with between 4 and 6 years service. It can only be used to purchase a property in England. However Service personnel do not have to be located in England in order to join the scheme. MOD will fund between 15% and 50% of the property's value up to a maximum of £75,000. Properties valued up to £300,000 can be purchased. Whilst you are still serving in the Armed Forces no charges or interest are applied (to the MOD element of the funding) unless you wish to sublet the property or it is located over 50 miles from your work location. In that case a charge of £200 per year applies. If you wish to move whilst serving

you can 'port' the loan to another property. On leaving the Armed Forces you have a further 12 months without charges, but after 12 months has passed, charges will apply at a gradually increasing rate.

Currently eligibility for this scheme does not transfer to bereaved spouses in the event of the death of a serving partner.

For more information please visit www.afhos.co.uk

SCHEMES IN NORTHERN IRELAND

The scheme available in Northern Ireland is as follows:

- **Co-Ownership Housing Scheme.** This is a Shared Ownership (leasehold) arrangement. You must show that you cannot buy a property to meet your needs, without help. You can choose a property on the open market, anywhere

in Northern Ireland, costing up to £175,000. You must buy at least 50% of it. As well as your mortgage payments, you will pay an annual charge of 2.5% of the amount which is paid by the scheme provider. The scheme provider will hold the deeds of the property, but you can increase your share at any time, up to 100%, and the annual charge is adjusted to match this. The scheme is operated on a first-come first-served basis, and **there are no priority groups.**

For more information please visit www.co-ownership.org

JOINT SERVICE HOUSING ADVICE OFFICE

The MOD Joint Service Housing Advice Office can offer further information on the schemes mentioned in this article, as well as on many other issues related to housing. See the contact details in the front of this magazine.

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WHERE TO GET MORTGAGE ADVICE?

Article sourced by Ros Thomson, Senior Consultant, Pearson Independent Advisers
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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 your 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 HM 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 CILCOT 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 or
- the Services Insurance and Investment Advisory Panel (www.siiap.org).
- and of course read Housing Matters.

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.

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Armed Forces & Veterans Estates (AFV Estates) aims to provide access to social, affordable and higher value residential property throughout the UK. Properties are offered at a substantial discount to current market value. The following Q&A will explain.

What is the New Employment Model?

The New Employment Model aims to encourage servicemen into houses of their own, whilst reducing the burden on the Defence Infrastructure Organisation to provide service families accommodation. This is a step change for many servicemen and their families.

We have partnered with Forces Homes to provide a bespoke service which aims to meet your housing needs. Whether you are looking to purchase or rent, we aim to find a solution for you. A property portal is available at www.afvestates.co.uk where you can view the latest deals.

Where do you get your properties?

We source our properties from small to medium sized developers throughout the UK. In this way we can secure the best deals possible. In addition, we wholesale purchase developments so that we can pass on the majority of the resulting discount to our clients.

Do you act as an agent for a major house builder?

Definitely not! We are familiar with the marketing strategies of 'tied agents' who act as a 'front' for some of the major builders. We offer properties sourced from across the whole UK marketplace giving you real choices. We offer tangible discounts not 'perceived' ones.

Do you have your own mortgage advisory service?

Yes we do. This is specifically geared towards the Armed Forces Community. The problems encountered by many servicemen are fully understood, even those servicemen and women from foreign or commonwealth countries.

We are experts in assisting with Long Service Advance of Pay (LSAP)

applications and have strong relationships with many of the biggest lenders to ensure you get the best mortgage deal currently on the market.

How do you make money?

We generally negotiate a sales fee from the developer however we may also charge you for aspects of the services we offer. That said, remember our aim is to save you thousands of pounds from the very outset.

Do you provide rental properties?

Yes we do. Our property portal allows you to access the Belvoir rental database of thousands of properties throughout the UK. These are offered to servicemen on a preferential basis. We also have our own 36 apartment housing unit in Newcastle aimed at providing accommodation and employment support for our Veteran Community. More supported housing in major cities is planned for 2013 - 14.

How do I get access to your services?

You can register for free at www.afvestates.co.uk. You can also call us for free on **+44 (0)300 11 11 239**

ADVERTISING FEATURE



What assistance to purchase a home is available to the military going into 2013?

Forces Property Direct will be continuing to offer its unique one stop shop completely free of charge to any member of HM Forces either UK based or overseas, this includes access to discounted New Build property across England, Scotland and Wales.

Government funded assistance.

Solicitors who specialise in military purchases for clients serving any where in the world.

Mortgage products specifically for serving personnel, even on a BFPO address.

Discounted fully managed national rental agents etc....

We are pleased to confirm that the popular government funded scheme "FirstBuy" will be continued into 2013. This has proved to be very popular with our military clients in the past as it lifts their purchasing ability by 20% and reduces the deposit needed to 5%. An additional 12000 New Build Homes have just received allocation in England.

Forces Property Direct is now also able to offer its military clients NewBuy funding across England and Scotland. This is basically going

back to the days of a 95% loan to value and 5% deposit, again its government backed, it should enable a lot more of our clients to purchase this year.

The MOD are still offering assistance with the Long Service Advance of Pay (LSAP)

We still have the full backing of major high street lenders to assist military purchasers so all in all its very positive.

We are proud to say that Forces Property Direct are still the No.1 provider of government funded New Build Property for H.M Forces and still currently the only organisation to offer a completely free service to the military to assist a purchase across England, Scotland and Wales, no matter where you are serving in the world!

Contact: Steve Matthews on +44 7872 157617 or email: info@fpddirect.uk.com www.fpdirect.uk.com



HOUSE INSURANCE

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

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

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

sharing a house as a student or living in a listed building.

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

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

Buildings Insurance or Contents Insurance?

There are two main types of home insurance: those policies which cover the actual building you live in or those policies that cover the contents of your property. If you are a tenant living in rented accommodation then buildings insurance is usually not your responsibility, it is down to the actual owner of your building however, as with everything when renting a property, be sure to check the terms of your lease to

see exactly what you are required to pay for. Buildings insurance will be dependent on the stability of the land your property is on and on the structure of the house itself. Policy pricing and the amount that may be paid out both depend on specific features of the property – such as age, location and building materials so be sure to be fully armed with all the appropriate information when applying for a policy.

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

Remember, there isn't a time limit so shop around to find the best deal. Also be sure to let any potential insurers know all the


details of your property – even if the policy may end up costing more. For example, not informing your insurer that you live in an area with a high flood risk may actually invalidate your policy so that in the event of flood damage to your house or property you may find yourself unable to claim at all.

More in-depth information for homeowners such as advice for covering different types of buildings or on getting a survey can be found in our buildings insurance section. Advice for both homeowners and tenants for insuring their home's contents from calculating the value of items in your home to liability insurance against damage of others' property can be found in our contents insurance section.

Buildings Insurance

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

Your mortgage provider will normally insist on you taking



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

What's covered?

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

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

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

The cover provided for certain eventualities may depend on where your home is situated. An example of this is a policy for a building in a high risk area for flooding. It may cost more but failure to declare this risk to your provider may end up voiding your policy. Remember to give your potential provider all the appropriate information about your property to ensure you have adequate insurance, that you will actually be able to claim on should anything go wrong.

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

What's not covered?

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

War, Terrorism, Radioactive contamination, Pressure waves from aircraft, Pollution.

Be sure to check with your policy provider exactly what eventualities

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

Getting a survey

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

Excess

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

Additional Options

Like most other insurance policies, additional circumstances can be added onto your policy for an additional price. This may be worthwhile if you are at risk of a particular type of damage to your property not usually covered by your provider (although it may be a good plan to see if any other

providers offer this as standard in one of their policies first). Factors that can be covered at an extra cost often include:

Accidental damage to items within the home. Although this may cause some overlap between your buildings insurance and your contents insurance (see our contents insurance section for more information). Make sure to check both policies to ensure you aren't unnecessarily insuring the same thing twice at extra cost to you.

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

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

No Claims Bonus

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

option if both of your policies are provided by the same insurance firm.

Tenant's Liability Insurance

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

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

Contents insurance

Unlike buildings insurance contents insurance is optional as the property concerned is yours alone and not the concern of your bank or landlord. However, the cost of replacing all your worldly possessions in the event of a fire or flood, or your valuables or electrical items in the event of a burglary will almost certainly be higher than you think.

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

If you own your own property

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

What's covered?

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

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

items commonly used outside the home that you should check to see if your policy covers:

A laptop if being used at work, school or college.

A pedal cycle kept outside the home.

The contents of your handbag or wallet.

Items found in your garden shed, such as lawnmowers, hedge trimmers etc.

Credit cards and baggage if travelling abroad.

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

Some insurers have an automatic increase in the sum covered for



the weeks either side of family weddings and Christmas. Be sure to check with your insurer if this is available and to notify them if a member of your immediate family is getting married.

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

Theft, Damage by fire, Damage caused by flooding, Earthquake damage, Vandalism against your home.

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

What's not covered?

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

Loss of an item outside a certain distance from your property

Wilful damage of property

A laptop if being used at work, school or college

Damage caused by DIY or damage to glass within your property.

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

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

Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. Because of the relatively low cost of some household items it may prove cheaper to replace them yourself without claiming on your policy, remember claiming on your policy also affects your "no claims bonus" as it would on a car insurance policy so only try to claim when absolutely necessary.

Additional Options

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

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

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

New for Old Cover v Indemnity Policies

Although your possessions may not be worth very much in their particular age and condition, replacing them with a new item

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

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

Valuing your property

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

The value of the possessions you own will almost definitely add up to more than you think it will so start by making a checklist and going through each room one by one adding up how much each item would cost to replace as new. Check your policy to see which items are grouped together, for example TVs and DVD players may come under the heading



of "electrical equipment" but your computer may fall under a different category entirely. Note the maximum value that each category is insured up to and see how this compares to the value of the items you have in your home. If your possessions add up to more than the standard claim it may be wise to consider taking out extra cover for these items. Don't forget to check if outbuildings are covered by your policy and make a note of the items within them too.

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

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

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

Source: (www.homeinsuranceguide.org.uk)

HOUSING IN YORK

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 QTR 2012

Standard price	£115,507
Annual Change	+1.6%
Quarterly Change	-2%

(Figures sourced from www.lloydsbankinggroup.com)



YORKSHIRE AND HUMBERSIDE

REGIONAL HOMEBUY AGENT

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
Yorkshire and Humberside	North/West Yorkshire and Humberside	Yorkshire Housing (My 4 Walls)	enquiries@my4walls.co.uk www.my4walls.org.uk	0113 243 6893

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





EMHomeBuy

Let us help you find your first home



Search

www.emhomebuy.org
for properties in your area



T. 0844 892 0112 E. emhomebuy@emha.org

EMHomeBuy is run by East Midlands Housing Group in our role as a HomeBuy Agent. East Midlands Housing has been awarded the HomeBuy Agent status by the HCA (Homes and Communities Agency).

ADVERTISING FEATURE



EMHomeBuy

LIGHT AT THE END OF THE TUNNEL

It has recently been said that on average a First Time Buyer in England after paying for their council tax, rent and energy bills would need to save on average half their net income each month for ten years to get the deposit needed to buy a home on the open market. In London it could take as long as 24 years.

However, there is some light at the end of the tunnel. There are now ways for people to buy with a smaller deposit. Government backed schemes such as **Shared Ownership** and **FirstBuy** are offering real options for people looking to buy and we are seeing more and more take advantage of these schemes.

EMHomeBuy's aim is to help you, by providing a **one stop shop** giving you advice and information on properties available in your area.

EMHomeBuy is the appointed government **HomeBuy Agent** for the East Midlands covering Nottinghamshire, Derbyshire, Leicestershire, Lincolnshire, Rutland and Northamptonshire. Working closely with our partner Housing Associations and Developers throughout the region, helps us to keep up to date information on new developments in your area on our dedicated website.

To find out more about any of the schemes available visit our website at www.emhomebuy.org.uk or call us on 0844 892 0112.

ADVERTISING FEATURE

HomeBuy Schemes in Hampshire & Isle of Wight

When Charlotte and Phil found out they were expecting their first child, they started to look at their options of getting onto the property ladder.

"We had heard about a part-buy, part-rent scheme, but we didn't know the details. We looked on the internet and found out about our HomeBuy Agent for Hampshire and Isle of Wight, HomesinHants, and learnt we had to register with them to get sent details on new homes available for first time buyers," says Charlotte.

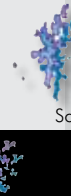
"Shared Ownership was ideal for us! We now pay under £600 each month on our mortgage and rent combined for a 2 bed house, and we only needed a 5% deposit for our mortgage which made it even more affordable for us," says Phil, "I'd recommend the scheme to any first time buyers."

If you are looking to buy a place of your own but are unable to do so on the open market, and have a household income of less than £60,000, the HomeBuy schemes could be for you. And what's more, as existing serving MOD personnel, you have the highest priority to assist under the schemes.

Contact your HomeBuy Agent for Hampshire, **HomesinHants**, on 023 8062 8004 or visit the website www.homesinhants.co.uk for further information.

HOUSING PRICES

HOUSING
matters



Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £161,367 Quarterly Change: +0.6%, Annual Change -0.3%

- | | |
|--|---|
| <p>1 Scotland
Average Price: £117,852
Quarterly Change: +0.6%
Annual Change: +5.2%</p> | <p>7 The West Midlands
Average Price: £147,066
Quarterly Change: -0.8%
Annual Change: -2.4%</p> |
| <p>2 Northern Ireland
Average Price: £100,886
Quarterly Change: -1.8%
Annual Change: -4.3%</p> | <p>8 Wales
Average Price: £132,606
Quarterly Change: +3.1%
Annual Change: -3.1%</p> |
| <p>3 The North
Average Price: £118,138
Quarterly Change: -4%
Annual Change: -7.2%</p> | <p>9 East Anglia
Average Price: £164,746
Quarterly Change: +4.6%
Annual Change: -1.2%</p> |
| <p>4 Yorkshire and The Humber
Average Price: £115,507
Quarterly Change: -2%
Annual Change: +1.6%</p> | <p>10 Greater London
Average Price: £268,193
Quarterly Change: -2.0%
Annual Change: -1.7%</p> |
| <p>5 The North West
Average Price: £119,016
Quarterly Change: +1.5%
Annual Change: -2.3%</p> | <p>11 The South West
Average Price: £161,763
Quarterly Change: -1.8%
Annual Change: -2.1%</p> |
| <p>6 The East Midlands
Average Price: £133,656
Quarterly Change: +1.3%
Annual Change: -2.5%</p> | <p>12 The South East
Average Price: £226,874
Quarterly Change: +0.1%
Annual Change: +0.1%</p> |



Commenting, Martin Ellis, housing economist, said:

"There was evidence of a firming in the housing market in the final few months of 2012. Prices in the three months from October to December were 0.6% higher than in the preceding three months. This was the first increase in this measure of the underlying trend for seven months.

"Overall, last year saw an even mix of monthly rises and falls as prices lacked any real direction as both demand and supply pressures remained largely unchanged

during 2012. On an annual basis, prices in the final quarter of 2012 were marginally lower than in the last three months of 2011.

"We expect continuing broad stability in house prices nationally in 2013 with prices likely to end the year at levels close to where they begin."

Want to buy a place of your own?
Have a household income of less than £60,000?

**homes
inhants**

the wise way to search for your new home



*additional eligibility criteria applies

Serving MOD Personnel have the highest priority to help buy or rent a home through the HomeBuy schemes*

If you are looking for somewhere to live in Hampshire or the Isle of Wight, but can't afford to raise the large mortgage or deposit required to buy on the open market, you could be eligible for one of the HomeBuy schemes available in your area.

Talk to HomesinHants about

- Eligibility
- Affordability
- Homes available

www.homesinhants.co.uk
info@homesinhants.co.uk
023 8062 8004

Register with **homeownership** **Westminster**

Homeownership Westminster is a council service that prioritises Ministry of Defence employees* for homeownership and rental opportunities through a number of different options.

Arrange a face-to-face meeting to find out more and see how we can assist with your housing aspirations!

Register today

Call: 0845 437 9701

Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk



 Find us on Facebook
at Homeownership Westminster

 Follow us on [twitter](#)
[@HOW_Catalyst](#)

* This only applies to specific serving uniformed personnel. Terms & conditions apply.

Homeownership Westminster is delivered by
Catalyst Housing, a charitable housing association



City of Westminster



Providing high quality accommodation and support for ex-Service men and women.



- *comfortable en suite rooms
- *support provided by friendly staff
- *excellent facilities
- *includes meals and laundry
- *no limits on length of stay
- *outreach service available after moving out
- *for veterans of all ages

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

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

www.svronline.org

SVR is a registered Charity No. SC015260

Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT ANNINGTON'S APPOINTED AGENTS:
Barton Road Badersfield, formerly RAF Coltishall, Norfolk	3 bedroom semi- detached houses and terraced houses	Offers in excess of £110,000	L/S*	W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Peronne Road Hilsea, Hampshire	3 bedroom semi- detached houses	Guide price of £159,000	L/S*	Fox & Sons, 126 London Road, Portsmouth, Hampshire PO2 9DE Please call 0239 2671110 or email: portsmouth@sequencehome.co.uk
Tedder Close Watton, Norfolk	3 bedroom detached houses	Offers in excess of £158,000	L/S*	W H Brown, 9 High Street, Watton, Norfolk IP25 6AB. Please call 01953 881951 or email: watton@sequencehome.co.uk
Park Road Longhoughton Northumberland	2 bedroom terraced house	Offers in excess of £75,000	L/S*	Your Move 39 Bondgate Within, Alnwick, Northumberland NE66 1SX Please call 01665 603443 or email: alnwick@your-move.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 £750 towards the buyer's legal fees and mortgage survey fee*.

All information is correct at time of going to press – February 2013.

*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate 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.cdvm.com

www.charcolonline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.siiap.org

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2013

Joint Service Housing Advice Office

April

Tues 02	RRC Tidworth
Tues 16	RRC Plymouth
Thurs 18	RRC Portsmouth
Tues 23	RRC Aldershot
Tues 30	RRC Northolt

May

Wed 08	RRC Catterick
Thurs 16	RRC Cottesmore
Mon 20	Episkopi
Tues 21	Dhekelia
Tues 28	RRC Tidworth
Thurs 30	RRC Aldershot

June

Tues 11	Hohne
Wed 12	Herford
Tues 18	RRC Plymouth
Thurs 20	RRC Portsmouth

July

Tues 02	Lossiemouth*
Wed 10	Colchester #
Tues 16	RRC Catterick
Thurs 18	RRC Cottesmore
Tues 23	RRC Northern Ireland

September

Tues 03	RRC Plymouth
Thurs 05	RRC Portsmouth
Tues 17	RRC Tidworth
Thurs 19	RRC Aldershot
Mon 23	Episkopi
Tues 24	Dhekelia

October

Wed 02	Herford
Thurs 03	Gutersloh
Tues 15	RRC Rosyth
Thurs 24	RRC Northolt
Tues 29	Colchester #

November

Tues 05	RRC Catterick
Thurs 07	RRC Cottesmore
Tues 12	RRC Plymouth
Thurs 14	RRC Portsmouth
Tues 19	RRC Northern Ireland
Thurs 21	RRC Aldershot
Tues 26	RRC Tidworth

applications to RRC Northolt Admin Team
* applications to RRC Rosyth
For courses in Germany, applications should be sent to RRC Herford Tel:0049 5221880 466 or 94882 3388

Applications 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 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.



Victim Support is the national charity for victims of crime offering:

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

If you have been affected by crime call:
Victim Supportline 0845 30 30 900

PO Box 11431, London SW9 6ZH

Open 9am – 9pm weekdays, 9am – 7pm weekends & 9am – 5pm Bank Holidays.

All UK calls charged at local rates.



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- » Armed Forces Compensation Scheme
- » Living in MOD accommodation
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www.siiap.org

- » Member firms
- » Products & services offered
- » Locations served
- » Complaints procedure



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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 04/13