

HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

Featured:

JSHAO

The MOD Referral
Scheme


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Newest
Neighbourhood

PRIVATE RENTAL

Buying Property
Abroad



December 2012

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HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



DECEMBER 12 ISSUE 116

contents

Welcome to the December edition of Housing Matters. I'm sure as you're reading this many of you will be well into your preparations for Christmas, which will soon be upon us. Where did the time go? We all know when it is, so why does it always seem to catch us unawares? Preparation is the key; Christmas is just one example where this is all-important, another example is of course, where are you going to live when you leave the Armed Forces? If you have plans in place, then all well and good. However not everyone is prepared.

The holidays should be a happy time but, unfortunately, for many currently serving, and recently discharged personnel, other matters will be on their minds. We have a continuous stream of people contacting us right up to, and past their discharge date. They are often in the midst of a personal housing crisis, having lost their entitlement to SFA, but found themselves unable to arrange alternative accommodation in time to take its place. Although we are available to provide advice and information, it may come too late to make provision prior to discharge date. The key to making housing provision for you and your family after the end of your service career is to start early, and remember, it's never too early to start.

So, please read the articles within, attend our Housing Briefings when we're in your area (the 2013 dates were unconfirmed when this issue went to print, but are now available on our website), and contact us personally if you require specific advice.

In this edition you will find an article about the JSHAO, not for self-gratification, but to let you know that the team are here for you; you are our customers and therefore you need to know what we actually do!

We have also included information on our MOD referral scheme and the exciting news that we have managed (thanks to the hard work of Christine Hodges) to secure access to a number of properties at East Village in London (on the site of the 2012 Olympic Village) that are due to become available in summer 2013. This is a fantastic opportunity in an area with high housing demand, not least, due to its excellent transport links to central London. If you are interested, let us know. Also within we take a look at private rental, and focus on housing contacts in the South East of England.

Finally I would like to wish you all a very Happy Christmas, and we look forward to seeing some of you at our Housing Briefings in 2013.

Paula Jones, OIC JSHAO



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THE JOINT SERVICE HOUSING ADVICE OFFICE (JSHAO)

Background

The Joint Service Housing Advice Office (JSHAO) was established in May 1992 in recognition of the need to provide Service personnel with comprehensive and timely advice about the complex range of housing options open to them.

Role

- The JSHAO exists to provide you, the Service community, and your dependants, with civilian housing information, advice and, where possible, help people to obtain placement into social housing on leaving the Service. We also assist ex-Service personnel and their dependants who are still occupying Service Families Accommodation (SFA).
- To help separated Army and RAF families returning from overseas to find appropriate accommodation through liaison with Services Cotswold Centre, Defence Estates Housing Directorate and where possible civilian agencies.
- To educate and encourage Service personnel to consider how they might make their own civilian housing provision.
- Specifically the JSHAO will provide information and advice on:

Social Housing – Local Authority and Housing Association housing opportunities nationwide.

Affordable Housing ownership schemes throughout the UK, and service personnel's priority status in relationship to the schemes.

House Purchase (including self build)

Private Rental

MOD sponsored Home Ownership initiatives (eg Long Service Advance of Pay)

MOD Referrals Scheme

The JSHAO produce a magazine called "Housing Matters" (10 editions per year). Each magazine contains regular articles: UK House Prices, Local authorities (different region every edition), MOD Referrals, Mortgage Best Buy Table, Defence Estates (Scotland) – Properties for sale, Annington Homes etc. There are also regular updates on the various schemes and advertising for companies which can help you in making your decision about your future housing. If you require copies of the magazine for either yourself or your Unit, please contact us on the number below.

In addition to the housing advice and information the JSHAO team provide, they run 'Housing, The Options' briefings at Regional Resettlement Centres across the UK and world wide. These briefings give the information you need to make informed choices on how, where and when you can provide civilian housing for yourself and your family during your resettlement period. Attendance at these courses does not count against your Resettlement Entitlement and please remember that we encourage you to bring your partner along too. One thing to remember is that these briefings are not just for personnel due discharge, any Service Person and dependant can attend!

Information about when and where these are due to take place can be found on our website at www.mod.uk/jshao.

The JSHAO also run 'Housing Solutions' education briefings. These briefings allow you to plan ahead, by informing you of the greater choice and help that you now have available for the provision of civilian housing, whilst you are still serving. If you would like more information about these briefings, or if you would like JSHAO to visit your unit and conduct a briefing, why not get in touch with the OIC, Paula Jones, or the Office Manager, FS Neil Rowlands on the contact numbers below.

BETTER SOONER RATHER THAN LATER

It can be a really daunting prospect, having to think about getting a new job and moving house, two major decisions that you are faced with at the same time. The JSHAO is here to lighten the load and encourage you to think about this early on in your service career, so that when the time comes you are armed with the knowledge and understanding that you need to make those all-important decisions about putting a roof over you and your loved ones' heads.

When it comes to thinking about your future housing options, it really is a case of "sooner rather than later" – the sooner you contact us before you step out into civvy street, the better and wider the advice and help we will be able to give you.

Remember, you don't have to wait for a briefing to get in touch with the JSHAO team. We are always ready willing and able to help and are only a telephone call away, so why not contact us to find out more about the topics covered in this article?

For further information please contact:

**Joint Services Housing Advice Office
Building 183,
Trenchard Lines
Upavon, Wiltshire SN9 6BE**

Military: 94344 8925

Civilian: 01980 618925

AWS-JSHAO-Mailbox@mod.uk

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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,
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ADVERTISING FEATURE

PLYMOUTH'S 504K CREATES A BUZZ WITH ITS STUNNING MIX OF NEW HOMES

In the Derriford area of Plymouth, Cavanna Homes' new 504K development is creating quite a buzz with a number of homes already occupied since the Sales Office opened in June.

Set in a prime location between the city and Dartmoor and within walking distance of Derriford Hospital, the College of St Mark and St John and The Tamar Science Park, the stylish range of modern homes are attracting a lot of interest from professional individuals, couples, students, investors and families.

Within the first phase, the properties on offer at 504K include a variety of two and three-bedroom houses and townhouses, as well as one and two-bedroom coach houses.

Visitors can now see for themselves how well these properties marry together – with their slate and timber features – to form a stunning street scene.

All homes at 504K have parking and benefit from contemporary fitted kitchens and bathrooms. They provide very low maintenance and energy-efficient living, with their solar panels, PVC-u double glazed windows and a 10 year NHBC Buildmark Warranty.

A number of the properties are also built to 'Lifetime Homes' standard, which means they provide a versatile layout allowing older homeowners, or people with disabilities, to live as independently as possible for as long as possible.

Homeowners also have access to a bespoke travel website www.504ktravelinformation.co.uk providing cycle, bus and car share opportunities. New homeowners will also have the opportunity to receive a free six-month bus pass per household.

Sales Manager Karen Heywood-Cann said: "Now we have completed the homes at the entrance of 504K, people can get a real feel for the style and quality of this development. Cobham Field, on our neighbouring site is completely finished and provides another excellent example of our homes and how they work together."

For those who were wondering what the name 504K means, it was inspired by the renowned aviator Sir Alan Cobham who famously flew the first mail delivery flight from a local airfield in 1923. The 504K aeroplane was a legendary training aircraft used by Cobham within the Royal Flying Corps, valued for its flexibility and progressive engineering. Like the homes within this new development, the name reflects the adaptable and practical nature of the properties available at 504K.

For more information on the seasonal offers available at 504k throughout December visit www.cavannahomes.co.uk, telephone 01752 773187 or email 504k@cavannahomes.co.uk. The sales office and show homes are open from Thursday to Monday every week from 10am – 5pm. Please note the Sales Office will be closed from Monday 24th December-Thursday 3rd January.

seasonal offers at 504K..

NewBuy
95%
Mortgages
NOW AVAILABLE

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

...various package deals available throughout December with a choice of:

- **Fully fitted carpets and flooring and Legal Fees paid**
or
- **Stamp Duty repaid**
or
- **Cash discount**

Show Homes Now Open



Plot specific. Please ask Sales Advisor for further details

Sales centre open Thursday to Monday from 10am-5pm.

For more information please contact our Sales Advisor on **01752 773187** or email **504k@cavannahomes.co.uk** www.cavannahomes.co.uk

THE MOD REFERRAL SCHEME

THE NEW YEAR – RESOLVE TO CONSIDER YOUR HOUSING OPTIONS!

by Christine Hodges

It's nearly 2013, and thousands of Service Personnel will be making the transition to civilian life this year. Whenever you are due to discharge from the Armed Forces, it is important that you are prepared for this change, particularly in securing housing for yourself and your family.

If you are not in a position to be able to purchase a property or rent privately, you need to be well informed about Social Housing and how you can access this type of accommodation.

Firstly, you should approach the **local council**, if you have not done so already. You can apply to join the council's housing register far before you need housing, so this is an action you can take immediately, even if you are not sure when you will be discharging. Each Local Authority will have different criteria for entry onto its housing register, as well as a different point system to define priority. For information on individual councils, visit the Directgov website (www.direct.gov.uk) and search by following the navigation to 'Home and Community', 'Social Housing', then 'Applying for a Council Home'.

While the **MOD Referral Scheme** cannot guarantee housing, it is an option that may prove successful and should run alongside, but not replace, your application to the council. The objective of the Scheme, which is operated by the JSHAO, is to place into Social Housing those

Service Leavers that are in housing need upon their discharge from the Armed Forces. Applications are accepted six months prior to discharge, and information and eligibility criteria can be found on the JSHAO website (details below).

The Scheme is reliant on Housing Associations (HAs) 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, in order to offer a better service to our applicants, we are widening our approach to Social Housing through the Scheme.

Upon consideration of your application, we will assess the areas where you would like to live. Those requesting areas covered by HAs offering referrals, will be held on our database until

and if such an offer is made. Applicants requiring housing in areas managed by HAs that allow us to refer to their waiting lists, will be asked to complete the relevant application form. Where applicable, we will also direct you to council 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.

In accompaniment to these processes, we will maintain contact with you as you search for Social Housing. In this way, we will be able to ensure that you have access to information that will assist you, as well as guidance through the homelessness process if this becomes necessary in the final stages.

As alternative options, Service Leavers with families and separated spouses with children may also wish to contact the **Services Cotswold Centre**, which offers temporary accommodation. Information, advice and hostel accommodation is also available from the Soldiers, Sailors, Airmen and Families Association (**SSAFA**) Forces Help. Details for these Associations can be found on our website. Single Service Leavers should also contact **SPACES** (Single Persons Accommodation Centre for the Ex-Services), who may be able to help. For more information, go to www.spaces.org.uk.

So, if you are one of many due to discharge in 2013, seeking Social Housing and would like to register for the MOD Referral Scheme, please visit the JSHAO website for more information (www.mod.uk/jshao), or telephone 01980 618925.



GET READY FOR LONDON'S NEWEST NEIGHBOURHOOD

Did you know that hundreds of homes will be available in London's newest neighbourhood from Summer 2013?

Triathlon Homes bought 1,379 low cost affordable homes in the Olympic Village in 2009. The company is made up of three organisations with extensive experience of developing and managing affordable homes – housing associations Southern Housing Group and East Thames Group, and urban developer and regeneration company First Base.

Home to the London 2012 Athletes during the Games, East Village will have a total of 2,818 homes – from one bedroom apartments to four bedroom townhouses with just under half designated as low cost rent and home ownership and the remainder available to rent on the open market.

Offering residents a real community from the minute they arrive, East Village will have Chobham Academy (the world-class school for 1,800 3-19 year olds), a state-of-the-art medical centre, community spaces and over 30 independent cafes, shops and restaurants showcasing the best of East London.

It will also offer the best of green, sustainable living with landscaped gardens, wetlands, an orchard, park areas and courtyards. The Queen Elizabeth Olympic Park is also minutes away with unparalleled sporting facilities, acres of green space and entertainment venues.



Living in East Village

There are a number of options available to live in East Village including social rent and affordable home ownership and rental properties owned by Triathlon Homes. These offer the opportunity for people on low and middle incomes to get on the property ladder or to live in a rented home that will be cheaper than usual market rents.

Options include:

- Social rent – 675 homes charged at around £120 a week, similar to council and housing association rents.
- Shared Ownership and Shared

Equity – 348 homes for people on low and middle incomes who want to get on the property ladder

- Intermediate Rent – 356 homes rented out at 70-80% of market rents.

Service personnel will have priority for these homes. You can speak to the Joint Services Housing Advice Office for more information.

You can also check the Triathlon Homes website www.triathlonhomes.com

To read more about this new neighbourhood, visit www.eastvillagelondon.co.uk





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

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 Please quote ref MoD1 when applying.

Moat Homes Limited is a charitable housing association. January 2012



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 email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either our new project The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldersot. Both provide temporary accommodation for single Service leavers in modern, fully-furnished, self-contained flats, with support staff on site 24/7.

For further details please contact the SPACES office
 Quoting Ref: MP12

The Beacon
 SPACES Office
 Marne Road
 Catterick Garrison
 North Yorkshire DL9 3AU



ADVERTISING FEATURE

Riverside ECHG Supporting Veterans

Riverside ECHG's work with homeless Veterans is grounded in our knowledge of their needs; many of our support staff have a Services background.

This experience has helped RECHG develop a unique partnership with the Ministry of Defence which started in 2000 and has recently reached the major milestone of delivering help to over 10,000 Veterans.

RECHG's remit is to provide support, temporary accommodation and training to Veterans facing homelessness. The backbone of this is our housing advice service, SPACES, located within The Beacon.

RECHG have two supported housing and social enterprise schemes for veterans, both are situated next to large military garrisons – The Beacon in Catterick and Mike Jackson House in Aldershot. Together these provide support for fifty-six Veterans at any one time.

PTSD is a driving issue, so RECHG developed in-house facilities for mental health and therapeutic support within our schemes. Lack of employment skills is another challenge, so we've launched social enterprise partnerships including our Veterans Artisan Bakery at The Beacon run by Clervaux Trust. This has attracted support from celebrity chefs such as Marco Pierre White and is providing on-the-job training for Veterans and a financial return for the service.

Using our experience RECHG are actively working with Ministers and the MoD to ensure that into the future the country has sufficient and appropriate support for Veterans.



PRIVATE RENTAL

by Neil Rowlands

On leaving the Armed Forces, you may find that you will need to privately rent accommodation, at least in the short to medium term. When you are looking for somewhere to rent, you will need to think about how much it will cost, what you may need to pay in advance, and if you are not yet working or you are on a low-income, whether any housing benefit you are entitled to will cover your rent.

Housing costs

You should try to find out as much as you can about the costs of the accommodation before you agree to move in, sign anything or hand over any money. For example:

How much will the rent be?

Whether the rent includes bills?

How much is the council tax?

How much are the bills (in winter and in summer)?

Whether the bills are shared with other people?

Whether there will be any additional costs involved, such as fees for a tenancy inspection or renewing your tenancy agreement?

How much will you have to pay in advance?

It is usual to have to pay a deposit and rent in advance before or at the same time as you sign the tenancy agreement. Landlords usually ask for one month's rent in advance and one month's deposit, although it can be more than this, especially if the property is of high value. The Royal British Legion can help ex-service personnel get into rented accommodation by

providing a grant to cover the initial deposit costs as well as the cost of furniture and household appliances. More information is available on their website at www.britishlegion.org.uk.

If you find a home through a letting agent, you may have to pay agency fees. Some charge fees to tenants and some don't, so it may be worth shopping around.

Housing benefit tenants

If you find you are eligible to claim housing benefit, be aware that some landlords won't accept tenants who are receiving it. Housing benefit is paid four weeks in arrears. You may therefore need to find the first month's rent yourself. Check local housing allowance rates in your area to see how much housing benefit you will receive.

Housing benefit will also not

cover the deposit or any agency fees.

References

Landlords often ask potential tenants to provide references to prove that you are reliable and will be able to afford the rent. This usually means providing bank details and/or a letter from your employer confirming employment.

Sometimes landlords ask for references from former landlords. If you are taking on a tenancy for the first time, a landlord might accept a reference from a parent or guardian. You might also be asked to provide a guarantor for the rent.

Tenancy agreements and tenant's rights

When you have found a suitable place and paid the necessary charges, you will usually be given a tenancy agreement to sign



before you move in. This sets out the rights and responsibilities that you and your landlord will have during the tenancy. You should check it carefully before you sign it, and get advice if you are unsure about anything it says.

Private tenants usually have fewer rights than people who rent from councils or housing associations, but all tenants have certain basic rights under the law, even if you don't have a written agreement. If the landlord doesn't give you a written tenancy agreement, you still have legal rights. Your landlord can't take away these basic rights, regardless of what your tenancy agreement says.

Most new private tenancies are assured shorthold tenancies but there are other types of tenancy in the private sector.

If you're still not sure what type of tenancy you have, more information can be found at www.shelter.org.uk



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HomeBuy is a 'one-stop-shop' Government initiative that provides home owners and Ministry of Defence employees' a number of exciting home ownership & rental options.

To be eligible you must have a household income of less than £60,000 per annum and fall in to one of the following priority groups:

- Employed by the Ministry of Defence
- First Time Buyer
- Local authority or housing association tenant

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**This only applies to specific serving uniformed personnel. Terms and Conditions apply.*

ADVERTISING FEATURE

APPLETON PARK

Bett Homes is giving buyers more great reasons to visit its outstanding Appleton Park development in Dumbarton with the launch of two superb new showhomes.

The two new four-bedroom detached showhomes – The Elrick and The Glamis – have been professionally styled and dressed by top interior designers and are just a small sample of the attractive properties available at the development.

Appleton Park is a stunning collection of two bedroom mews, three-bedroom semi-detached, and three, four and five bedroom detached homes, featuring Bett Homes' exceptional new specification. Prices at the development range from £157,950 for a two-bedroom terrace home with parking space to £341,000 for a five-bedroom detached home with double garage.

Whether buyers are looking to move up the property ladder or searching for a large family home, Bett Homes is pledging to help make their dream move happen. Buyers can take advantage of the homebuilder's 100% VIP Part Exchange package, under which Bett Homes make a full value offer to buy a customer's existing property. The homebuilder will also provide fitted carpets throughout the property, £1,000 towards solicitors fees and £500 towards survey fees, plus all packing and removals.

For further information on Appleton Park call 08449 678901 or visit www.betthomes.com/appleton-park. The marketing suite and fully-furnished showhomes at the development are open seven days a week, 11am-5pm.

ADVERTISING FEATURE

Why use a SIIAP Member Firm for your financial needs?

The **Services Insurance & Investment Advisory Panel (SIIAP)** is endorsed by the M.O.D. The membership is drawn from individuals and firms who are insurance practitioners, independent financial advisers and mortgage brokers specialising in providing services to members of HM Forces.

All members are suitably Authorised & Regulated by the relevant UK authority and adhere to a 'code of practice' to help ensure the advice given and products offered, are relevant and appropriate for all Service members.

SIIAP members are individuals and firms who must demonstrate that they have specialist knowledge, relevant experience and an ability to service Armed Forces clients effectively. They must also demonstrate that they understand the specialist schemes offered within the military environment, including both Armed Forces Pension Schemes, the Armed Forces Compensation Scheme and facilities like Long Service Advance of Pay (LSAP) which can be used to help towards house purchase.

Customers who purchase products /services from SIIAP members are afforded protection if things go wrong, by way of a simple complaints procedure.

The purpose of **SIIAP** is to forge close links between those brokers/intermediaries/IFA's working within the military community and the military authorities, to ensure any issues of concern are resolved speedily and satisfactorily.

For a full list of **SIIAP** members and the services they offer please visit the **SIIAP** website at: www.siiap.org there is also a separate listing for those specialising in mortgages for members of HM Forces at www.siiap.org/insurance-pages/house-purchase

HOUSING IN SOUTH EAST ENGLAND

BRIGHTON

LOCAL AUTHORITIES IN SOUTH EAST ENGLAND

There are a number of housing authorities in the South East of 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 following are the housing authorities operating within the counties:

SOUTH EAST ENGLAND

BERKSHIRE

BRACKNELL FOREST	01344 352009	READING	01189 372165
SLOUGH	01753 475111	WEST BERKSHIRE	01635 519586
WINDSOR & MAIDENHEAD	01628 683676	WOKINGHAM	0118 9 746752

BUCKINGHAMSHIRE (www.buckscc.gov.uk)

AYLESBURY VALE	01296 585197	CHILTERN	01494 732013
MILTON KEYNES	01908 253481	SOUTH BUCKS	01895837200
WYCOMBE	01494 421212		

EAST SUSSEX (www.eastsussexcc.gov.uk)

BRIGHTON & HOVE	01273 293260	EASTBOURNE	01323 415302
HASTINGS	01424 451100	LEWES	01273 484261
ROTHER	01424 787000	WEALDEN	01323 443380

HAMPSHIRE & ISLE OF WIGHT (www.hants.gov.uk)

BASINGSTOKE & DEANE	01256 844844	EAST HAMPSHIRE	01730 234341
EASTLEIGH	02380 688165	FAREHAM	01329 236100
GOSPORT	02392 545476	HART	01252 774420
HAVANT	02392 446379	ISLE OF WIGHT	01983 823040
NEW FOREST	02380 285234	PORTSMOUTH	02392 834989
RUSHMOOR	01252 398634	SOUTHAMPTON	02380 833006
TEST VALLEY	01264 368000	WINCHESTER	01962 840222

KENT (www.kent.gov.uk)

ASHFORD	01233 330688	CANTERBURY	01227 862142
DARTFORD	01322 343814	DOVER	01304 821199
GRAVESHAM	01474 337759	MAIDSTONE	01622 602440
MEDWAY	01634 333333	SEVENOAKS	01732 227000
SHEPWAY	01303 853300	SWALE	01795 417511
THANET	01843 577277	TONBRIDGE & MALLING	01732 876067
TUNBRIDGE WELLS	01892 526121		

OXFORDSHIRE (www.oxfordshire.gov.uk)

CHERWELL	01295 221809	OXFORD	01865 252858
SOUTH OXFORDSHIRE	01491 823328	VALE OF WHITE HORSE	0808 1001617
WEST OXFORDSHIRE	01993 770044		

SURREY (www.surreycc.gov.uk)

ELMBRIDGE	01372 474629	EPSOM & EWELL	01372 732000
GUILDFORD	01483 444244	MOLE VALLEY	01306 885001
REIGATE & BANSTEAD	01737 276000	RUNNYMEDE	01932 838383
SPELTHORNE	01784 446383	SURREY HEATH	01276 707127
TANDRIDGE	01883 722000	WAVERLEY	01483 523048
WOKING	01483 755855		

WEST SUSSEX (www.westsussex.gov.uk)

ADUR	01273 263223	ARUN	01903 737751
CHICHESTER	01243 534734	CRAWLEY	0871 438607
HORSHAM	01403 215204	MID SUSSEX	01444 477574
WORTHING	01903 239999		



DOVER

REGIONAL HOMEBUY AGENTS

London	North, East & West London	Metropolitan	housingoptions@mht.co.uk	www.housingoptions.co.uk	020 892 07777
	SW and SE London	L&Q	housingoptions@lqgroup.org.uk	www.housingoptions.co.uk	0844 406 9997
South East	Berkshire, Oxfordshire, Buckinghamshire & Milton Keynes	Catalyst Housing Group	Homebuy@chg.org.uk	www.catalysthomebuy.org.uk	0845 601 7729
	Kent & Sussex	Moat	marketing@moat.co.uk	www.homebuyoptions.co.uk	0845 359 6161
	Hampshire	Swaythling	info@homesinhants.co.uk	www.homesinhants.co.uk	0238 062 8004
	Surrey	Catalyst Housing Group	Homebuy@chg.org.uk	www.catalysthomebuy.org.uk	0845 601 7729

Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below.

SOUTH EAST ENGLAND

Activity centred on larger boroughs.

Name	Telephone	Name	Telephone
Guinness Trust	020 8519 2599	Sanctuary HA	0800 7814755
London & Quadrant	0800 015 6536	Shaftesbury HA	020 7278 5205
Moat HS	0845 600 1006	Sovereign HA	0845 7125530
Orbit HA	0800 678 1221	Thames Valley HS	020 8607 0607
Places For People HA	0800 432 0002	Thames HA	020 8333 6000
Raglan HA	0800 011 6420	William Sutton Trust	020 8980 1514

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 THE SOUTH EAST 2ND QUARTER 2012

£224, 696
 Annual Change: -2.4%
 Quarterly Change: -2.5%
 (Figures sourced from www.lloydsbankinggroup.com)



OXFORD

BUYING PROPERTY ABROAD

(Source www.FirstRungNow.com)

Now that we find ourselves well into the winter season, why not cast your thoughts to sunnier climes. Traditionally it was a sign of affluence to buy a property abroad but now it can be the result of a financial struggle. House prices in the UK remain high, and mortgages difficult to come by, distancing first time buyers even further from their dream of home-ownership. Being a first time buyer buying overseas could be an answer.

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

Rather than intending to live abroad, most first-time buyers regard their foreign property as an investment. For example, you can still buy a two-bed apartment in the Cape Verde islands, off the North West coast of Africa, for around £50,000 (compared to an average property price of around £160,000 in the UK).

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

To buy property abroad you will need a typical deposit of 25% of the purchase price as well as accounting for home-buying costs and British and overseas legal fees. It may still be hard to raise such a deposit.

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

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

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

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

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

Researching your Property Abroad

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

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

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

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

Why Buy a Property Abroad?

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

- Property abroad can produce good capital/equity growth
- Rental yields can also be excellent
- In some recent EU-member countries there is still plenty of room for medium-term capital growth on property abroad. This may provide better returns than on pensions, stock market investments or cash savings in the UK
- The introduction of the Euro in 2002 has enabled people to compare property prices between countries more easily
- Airlines run flights to more places than ever before, more

regularly, and at historically low prices

- The internet has made property research and overseas communication faster and easier
- There are more financial, legal and estate agency services available than ever before to help you buy abroad safely

Points to Consider when Buying a Property Abroad

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

- What the place will be like in winter/summer
- If it's a holiday home, whether you really want to holiday in the same place every year
- If you need an overseas mortgage to fund your holiday home, you will have to research the mortgage situation. Many UK lenders are prepared to consider mortgages on foreign property; however, it may be advantageous to seek a mortgage in the country you are buying.
- If you are buying in cash, whether it will cost you to remortgage your current property because you are tied into a deal with your lender
- If you will need to rent out your holiday home to generate an income. This will affect where you buy. (Some countries do not allow renting in certain areas or impose a minimum period of time for one let)
- If you do rent out your property abroad, whether you will pay someone to manage it
- What tax liabilities you will incur both at home and abroad
- If the seller has the right to sell the land
- Taxes payable – property, VAT, land, residential, inheritance,



capital gains, dual taxation

- The local property buying and selling contractual process.

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

- Never sign a contract that you do not understand (for example – if it is in a foreign language)
- Always ensure that you seek specialist advice from independent Solicitors, Architects and Surveyors before considering a purchase overseas. They should be proficient in your chosen country's laws and processes and also know the specifics involved in buying a property there
- Before proceeding with the purchase (and this would especially apply to a re-sale property, regardless of age), ensure an Independent Valuation of the property is carried out, which should point out any problems with the property – ie: subsidence, damp, wiring defects – and could also possibly highlight any boundary disputes etc
- Ensure you do not inherit a debt on the property abroad before you purchase. This is something which a solicitor should be able to check – ie: If the developer has borrowed money to build the development and this amount has been allocated against each plot as additional security to the developer's bank
- Always give yourself a 'cooling off' period if you see a 'must-have property' and are tempted to put down a deposit there and then
- If you are arranging finance on the property, ensure that this is stated in any contract and you have an 'opt-out clause' if the loan is not agreed (which will ensure any deposit paid is refunded)
- Try to arrange your mortgage finance 'in principle', before agreeing to purchase the property, or before signing any contracts and paying over a deposit
- Arrange your mortgage in the currency that you earn in where possible, unless you are going to receive rental income from that property in the local currency and then this may be a possible alternative option, dependent on the lender's criteria
- Think about combining your cash with friends or family: it could bring a Villa with pool within your financial reach, rather than simply an Apartment
- Check with the Estate Agent or vendor that you are aware of the costs charged by the legal and government authorities for purchasing a property in your chosen country
- Open a bank account in your chosen country and ensure you get a Certificate of Importation for the money you bring in from your home country
- Set up standing orders in a local bank account to meet bills and taxes. Failure to pay your taxes in some countries, such as France, Portugal and Spain, could lead to court action and possible seizure of your property
- Remember that bills do not end at the asking price. Lawyer's fees, Taxes, Insurance etc must all be met in your host country and can often be more expensive.

Things to Remember

Buying a property abroad can be a stressful experience. Here are

some tips to help you get through without too many headaches.

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

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

Where?

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

What?

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

How much?

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

and other administrative costs in your budget.

Finding and viewing

Use a registered and well-established estate or property agent to help you find your property abroad. They can help you to find properties that match your requirements and they can also recommend solicitors, notaries and other professionals who can help your purchase to run smoothly. Make sure that you travel to the country and view a range of properties – never buy on the basis of a brochure or a picture on the internet. Also be very careful about so-called fly and buy trips – the pressure to buy from the sales team – many of whom work on a commission-only basis – can be horrendous. Only go on a fly and buy trip if you are certain that you are better at refusing than they are at selling. And beware – the sales people are very clever indeed.

Legalities

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

Organisation

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

A2Dominion New Homes

Home Hunting? London & Home Counties?

**Shared
ownership can
be an affordable
option when
taking your first
step onto the
property ladder**



**Visit a2dominion.co.uk/newhomes
call for further information**

0800 783 2159

a2dominion
new homes

Please speak to the sales team for eligibility criteria. Details correct at time of print Oct 2012. A2Dominion New Homes is a trading name of the A2Dominion Housing Group Ltd (I&P Soc. No. 28985R, TSA Reg. L4240) and its legal subsidiaries. For a full list visit www.a2dominion.co.uk. Registered Office: Capital House, 25 Chapel Street, London NW1 5WX.



**SCOTTISH
VETERANS
RESIDENCES**

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

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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

CIVVY STREET NEEDS YOUR HELP.

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

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

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

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

reach

89 Albert Embankment, London SE1 7TP.
Tel: 020 7582 6543

Registered Charity No 278837

Veterans' Support Service

If you, or your direct family have ever served in the British Armed Forces and you live in South West London the Veterans' Support Service is here to support you and your dependants.

Do you need help with:

- Advice on welfare benefits, including service pensions.
- Housing advice and support with accessing accommodation.
- Mental health issues including PTSD.
- Physical health issues.
- Getting back into training, employment or activities.
- Debt and money management.
- Alcohol / drug issues.
- Maintaining your tenancy.
- Getting more involved in your local community.



Funded by:

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SPEAR
homelessness to independence

Contact:

Steve Lyon
0207 036 9778
07827237694
stevelyon@spearlondon.org

Marscha Ross
0207 036 9775
07917644466
marscha@spearlondon.org

SPEAR Housing Association Ltd - Charity Registration No: 1122206 - Company Registration No: 6306687
www.spearlondon.org

HOUSING PRICES

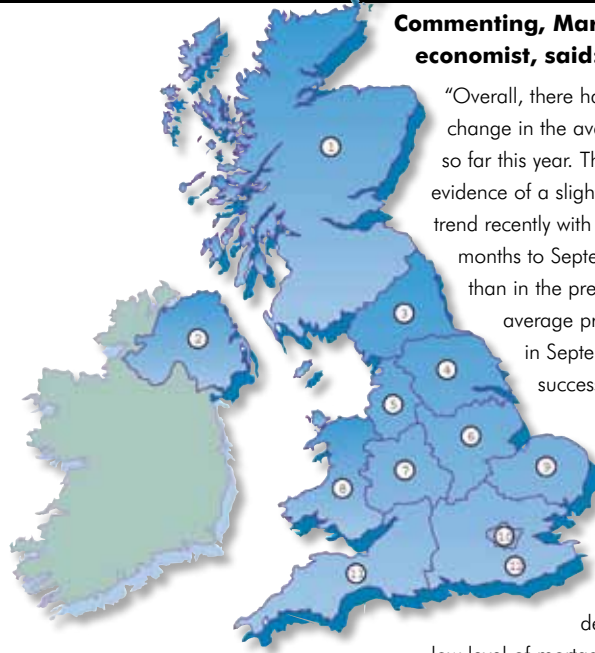
HOUSING
matters

Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £161,346 Quarterly Change: -0.3%, Annual Change -0.5%

- | | |
|--|---|
| 1 Scotland
Average Price: £113,417
Quarterly Change: +5.9%
Annual Change: -5.4% | 7 The West Midlands
Average Price: £152,980
Quarterly Change: -2.7%
Annual Change: -1.3% |
| 2 Northern Ireland
Average Price: £102,211
Quarterly Change: -1.5%
Annual Change: -12.1% | 8 Wales
Average Price: £129,095
Quarterly Change: -2.5%
Annual Change: +1.3% |
| 3 The North
Average Price: £123,298
Quarterly Change: -5.3%
Annual Change: +1.6% | 9 East Anglia
Average Price: £157,495
Quarterly Change: -6%
Annual Change: -3.4% |
| 4 Yorkshire and The Humber
Average Price: £115,539
Quarterly Change: +5.5%
Annual Change: +2.9% | 10 Greater London
Average Price: £266,198
Quarterly Change: +0.2%
Annual Change: +2.4% |
| 5 The North West
Average Price: £122,658
Quarterly Change: -0.7%
Annual Change: -1.5% | 11 The South West
Average Price: £180,486
Quarterly Change: -2.5%
Annual Change: -2.4% |
| 6 The East Midlands
Average Price: £141,139
Quarterly Change: +1.5%
Annual Change: +8.8% | 12 The South East
Average Price: £224,696
Quarterly Change: -1.2%
Annual Change: +0.9% |



Commenting, Martin Ellis, housing economist, said:

“Overall, there has been very little change in the average UK house price so far this year. There is, nonetheless, evidence of a slight deterioration in the trend recently with prices in the three months to September 0.5% lower than in the previous quarter. The average price fell by 0.4% in September; the third successive monthly decline.

“The generally weak economic climate remains a significant constraint on housing demand. The relatively low level of mortgage payments in relation to income, however, continues to provide support for house prices. We expect house prices to be broadly unchanged over the rest of this year and into 2013.”

In beautiful countryside one mile south of the small Cotswold town of Corsham – midway between Bath and Chippenham lies



The Services Cotswold Centre

Any Service family needing short term accommodation, between postings, on retirement, for a break in the country or for Welfare reasons can stay at the Centre.

You stay in centrally heated, fully furnished and equipped, 3 to 4 bedroom self-catering chalets.

To find out more contact your Welfare Office or telephone the Centre 01225 810358.

*Your
Home from Home*



Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Lale Walk Wittering, Cambridgeshire	3 bedroom houses	£109,950	L/S*	Annington's appointed agents; Sharman Quinney, 38 St Mary's Street, Stamford, Lincs PE9 2DS. Please call 01780 752136 or email: stamford@sharmanquinney.co.uk
Millson Close Whetstone, London	2 and 3 bedroom houses	£290,000	L/S*	Annington's appointed agents: Bernard Marcus, 1285 High Road, London N20 9HS. Please call 020 8446 6888 or email: whetstone@sequencehome.co.uk
Annington Point Gosport, Hampshire	2 bedroom maisonettes and 4 bedroom houses	£105,000	L/S*	Annington's appointed agents; Fox and Sons, 10 High Street, Gosport, Hampshire PO12 1BX. Please call 02392 503733 or email: Gosport@sequencehome.co.uk
Peronne Road Portsmouth, Hampshire	3 bedroom semi-detached houses	£159,000	L/S*	Annington's appointed agents: Fox & Sons, 126 London Road, Portsmouth, Hampshire PO2 9DE. Please call 0239 267 1110 or email: portsmouth@sequencehome.co.uk
Barton Road Badersfield, formerly RAF Coltishall, Norfolk	3 bedroom semi-detached houses and terraced	£115,950	L/S*	Annington's appointed agents: W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Tedder Close Watton, Norfolk	3 bedroom detached houses	£162,950	L/S*	Annington's appointed agents: W H Brown, 9 High Street, Watton, Norfolk IP25 6AB. Please call 01953 881951 or email: watton@sequencehome.co.uk
Landy Close Donnington, Shropshire	4 bedroom terraced and end of terraced houses	£122,950	L/S*	Annington's appointed agents: DB Roberts, 6 Oxford Street Oakengates, Telford TF2 6AA. Please call 01952 620021 or email: oakengates@dbroberts.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 – October 2012.

*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.findaproproperty.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 2012

Joint Service Housing Advice Office

JSHAO Housing Options briefing dates for 2013 were not available at publication time but are now available at

www.mod.uk/jshao

All courses will start at 0900 unless otherwise notified

applications to RRC Northolt Admin Team
Tel: 003265445234

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

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



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

ADVERTISING FEATURE

Redundancy Package

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

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

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

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

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

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

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

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

Key facts:

- Any home in England Scotland or Wales currently offered in the civilian market by Persimmon Homes or Charles Church subject to availability
- You only need 5% of the gross price to buy
- No interest on the loan until you get your redundancy benefits (max of five years)
- Save on removal cost by only moving once
- A gentle transition to civilian life by securing the family home, sourcing the children's education and establishing a firm base in your chosen location.

- Full use of our one stop shop , financial advisors, solicitors, property specialists etc.
- As always, a completely free service
- Please note, this scheme is not open ended and can end at any time so please contact us to find out more, as always terms and conditions apply

Firstbuy: a force to be reckoned with for military buyers

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

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

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

Military purchasers are given priority over other interested parties, but for buyers that do not meet the requirements of FirstBuy, which is expected to help over 10,000 families get onto the property ladder, Persimmon Homes also offers its own Shared Equity Scheme and homes that can be bought through the Kickstart II initiative. Further information can be found at www.fpdirect.uk.com

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

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



FPD Direct
FORCES PROPERTIES DIRECT



We are the No. 1 provider of homes to the British Military and MOD Civilians



COMPLETELY FREE SERVICE THAT HELPS YOU TO GET YOUR OWN HOME IN THE UK



SAVE THOUSANDS OF POUNDS!!!

Typical example:

Semi-detached four bedroomed home with garage

General public price	£194,995	
Exclusive Forces price	£155,996	(80% FirstBuy* price)
3% Forces discount	£5,850	
5% client deposit	£9,750	(could use LSAP)
Balance	£140,396	

A unique one stop shop that provides you with access to:

- A huge selection of new homes across England, Scotland and Wales with exclusive discounts for Military personnel.
- Impartial help and advice on what to buy.
- Independent mortgage advice from a forces specialist financial advisor with all arrangement fees waived.
- Exclusive access to mortgages for BFPO based personnel with no UK address needed.
- Specialist solicitors who work remotely for clients serving abroad.
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