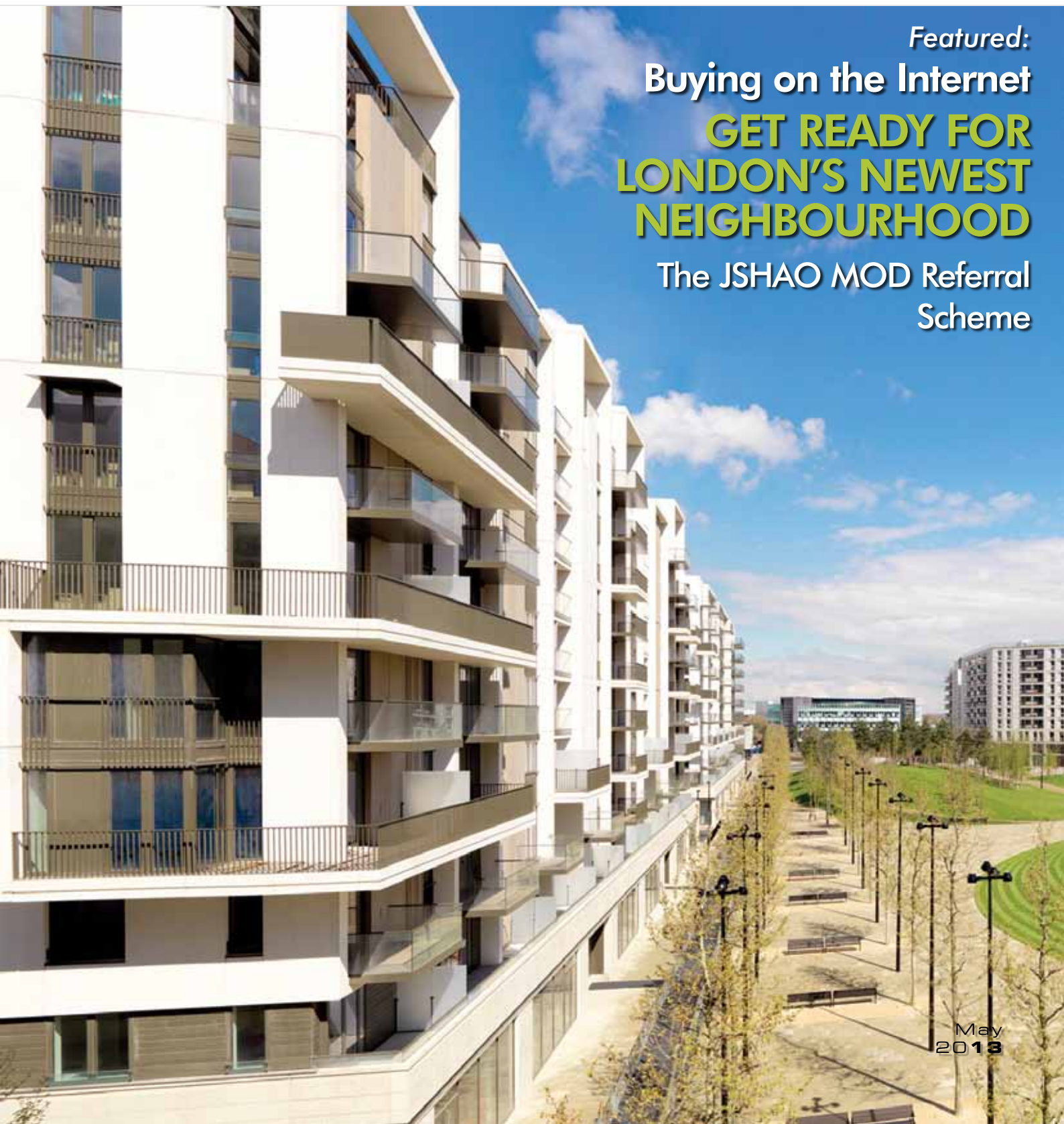


# HOUSING matters

[www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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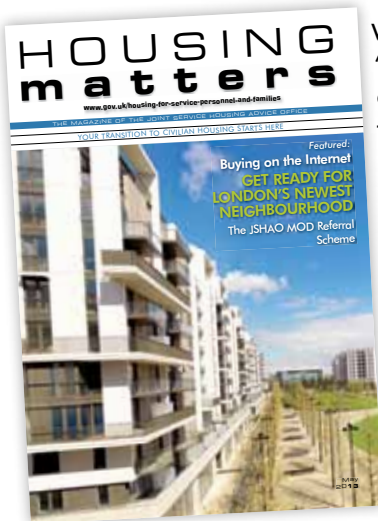


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# HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

MAY 13 ISSUE 120



Welcome to the May edition of 'Housing Matters'. Many of you will be aware of the Housing Options briefings that JSHAO deliver across the UK and Northern Ireland, and are advertised at the back of this magazine. While we say it in small print, it is worth using this space to confirm that these one day briefings are open to all service personnel considering their civilian housing options. While the briefings are run predominantly at Resettlement centres in the UK you do not have to be in your resettlement phase to attend.

Indeed you are likely to get more benefit from attending the briefing earlier in your career than towards the end. Likewise you do not have to be serving in the UK, as we run briefings in Germany, and will be visiting Cyprus this month. If you are interested in arranging your future housing provision apply for a place on the next briefing in your area.

Unfortunately, despite the fact that the Housing Act now includes the instruction that Housing Authorities cannot not use a lack of local connection, to refuse applications for social housing from service personnel, we continue to hear of councils who do just that! For those of you experiencing difficulties with housing applications to local councils or housing associations, please let us know. We can often resolve issues by courteous intervention, and by reminding councils of their legal duties. Of course we sometimes find that service personnel have unrealistic expectations, and if necessary we will remind you too.

In this issue we focus on housing in East Anglia and also include an article on the JSHAO run MOD Referral Scheme. You will also find details of the exciting new housing initiative taking place on the site of the Olympic Village in East London, for which we are accepting applications. Finally, we include some useful tips on viewing and making an offer on a property.

I do hope you find the articles interesting and helpful to you.

**Paula Jones, OIC JSHAO**



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Wiltshire, SN9 6BE**

# BUYING ON THE INTERNET

Whether you're a first-timer or a seasoned expert, the process of buying and moving into a new home is often a daunting and stressful task. So why not begin your search for a property with the help of the internet. Just see if it doesn't save you some time and money, and most likely some sweat and tears!

In the search for your dream home, you could simply use the net for some basic background research into buying a house. Alternatively you could be really adventurous and use it to search for houses, arrange viewings and apply for a mortgage, reducing human contact. How very modern! It's entirely up to what you feel most comfortable with. For first-time buyers there is a huge amount of information to absorb before your search even

begins, so plan ahead and don't rush into things.

## Researching on the Net:

Many websites offer impartial, step-by-step advice for every stage of the buying process, one example being [www.themovechannel.co.uk](http://www.themovechannel.co.uk) (a specialist website devoted to guiding you through the buying process). Also the BBC has a comprehensive guide to buying a home, which can be found at [www.bbc.co.uk/homes/property/buying\\_index.shtml](http://www.bbc.co.uk/homes/property/buying_index.shtml). Sites like these are filled to the brim with sound advice and practical tools. These include online mortgage calculators, which allow you to enter all your monthly incoming finances and outgoing payments, allowing you to work out near enough exactly how much money you will need to

borrow from a mortgage lender. Finding out how drastically your finances are going to change can be a little bit scary, but it is all part of the preparation that is the key to successfully purchasing a home. Keep your common sense close at hand and recognise the difference between advice, information and speculation. After some thorough research you'll be well on your way to being ready to start house hunting.

## Searching for Properties on the Net:

After a few days of research and thinking about your finances, you may feel ready to start looking for your home.

All good estate agents will have their own website with property listings for your local area. There are also plenty of useful independent websites that list properties from a huge number of different agents, all at the click of a mouse.

Two examples of the latter are [www.rightmove.co.uk](http://www.rightmove.co.uk) and [www.primelocation.com](http://www.primelocation.com).

Both websites set out with the same objective. They allow you to search for properties by area, with options to set the search criteria to match your needs. An example search might be for a two-bedroom house with a minimum value of £150,000 up to a maximum of £180,000. Enter a postcode or name of a town in which you wish to live, and then searching should bring back a list of results. The best way to order the results is from the lowest price first to the most expensive. Each property listing should be accompanied by photos. From

here you can contact the estate agent responsible for the property either directly or through the mediating website. Options are available to then view similar properties in the nearby area. With your new found and well researched knowledge of the property buying process, you will then be able to move on from this point.

## The Buying Process:

Many websites that you will come across will start their advice sections with an overview of the house buying process. This is an ideal starting point for first-time buyers, so along these lines here is a rough step by step guide.

- The first step is to make the firm decision to buy your own home, after carefully considering all the options.
- Plan your purchase by following the advice given in this article.
- Apply for a mortgage and get an agreement in principle. Seek independent financial advice authorised by the financial services authority (FSA).
- Look for a house. You may choose to follow the advice given in this article and use the internet.
- Find a solicitor so they are ready to act for you when you make an offer.
- If you place an offer on a house and it is accepted, then you instruct your solicitor to act.
- The next step is to arrange for a survey to be carried out on the property.
- Get confirmation from the mortgage lender that they are prepared to lend you the money to buy the house.
- Next, you pay a deposit to





your solicitor which is held until the exchange date. When the contracts have been exchanged and the deposit has been sent, a date for completion is set.

- The final stage is when the solicitor passes the title deed of the house to the mortgage lender as security for the loan. The house is now yours to move into!

These steps are a very rough guide to the property buying process, and of course they are not taking into account the many things that could go wrong. Unfortunately things don't always go to plan. Hopefully, however, if you follow the advice in this article then you will do lots of research and be able to prepare yourself for all possible outcomes, good or bad.

Hopefully this article has pointed you in the right direction if you

are looking to buy a house, and shown you what role the internet can play in this process. Being able to afford a mortgage is a massive responsibility to take on, and it is important to remember what you are signing up for! Remember that your home may be

repossessed if you do not keep up your mortgage repayments. If you really want to buy a home but feel that you cannot afford to do so with only the help of a mortgage, then there are a variety of different schemes enabling low cost home ownership. These range from

Shared Ownership schemes to Homebuy schemes. If you need further advice, do not hesitate to call us here at the **Joint Service Housing Advice Office** on 01980 618925. We wish you the best of luck in your search for a property.

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



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## Riverside ECHG Supporting Veterans

Riverside ECHG's (RECHG) 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 10,400 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 the Single Persons Accommodation Centre for the Ex Services (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. This has attracted support from celebrity chefs such as Rosemary Shrager & 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.

**SPACES**  
Single Persons Accommodation Centre  
for the Ex Services

# Don't be left out in the cold

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

Contact:  
Catterick Military: (9)47312940 Catterick Civilian: 01784 833797 / 872940 / 830191  
email: [spaces@riverside.org.uk](mailto:spaces@riverside.org.uk) and visit [www.spaces.org.uk](http://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: MP13

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

**E 20**

Ready for living Summer 2013

### Share in the legacy of London's newest neighbourhood East Village London - E20

Hundreds of homes in East Village E20 will be ready to live in from Summer 2013. Designed by critically acclaimed architects, apartments range from one to four-bed large family homes all with direct access to a balcony and private courtyard.

On the doorstep of East Village are world-class sporting venues including the Velodrome and the Olympic Stadium, a state of the art education campus, Chobham Academy with 1,800 places for students aged 3-19 and a fully functioning medical centre with a full range of healthcare services.

Be the first to move in to one of the 700 homes available for Londoners to buy and rent through FIRST STEPS Shared Ownership, Shared Equity and Intermediate Rent via Triathlon Homes.

Register your interest via: [eastvillagelondon.co.uk](http://eastvillagelondon.co.uk)

**east village london E20**



# GET READY FOR LONDON'S NEWEST NEIGHBOURHOOD

East Village, London's newest neighbourhood will be ready for living from Summer 2013.

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 20 – 3% cheaper than standard rents.

Service personnel will have priority for these homes.

The Joint Service Housing Advice Office (JSHAO) has been working closely with Triathlon Homes, resulting in the allocation of 38 apartments (consisting of one and two bedroomed properties) to the JSHAO for Service personnel. If you are interested in these properties, please complete the MOD Referral Scheme form or speak to the JSHAO for more information.

You can also check the Triathlon Homes website

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

To read more about this new neighbourhood, visit

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

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.

# THE JSHAO MOD REFERRAL SCHEME

by Christine Hodges (JSHAO MOD Referral Co-ord)

**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 Housing Authority**, 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 of your discharge date. 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](http://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, eligibility criteria, and an application form can be found at the web page at the bottom of this article).

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 (through their Unit Welfare officer) the **Services Cotswold Centre** which offers temporary accommodation. Information and advice is also available from the Soldiers, Sailors, Airmen and Families Association (**SSAFA**) Forces Help Advisory Service – [www.ssafa.org.uk](http://www.ssafa.org.uk). 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](http://www.spaces.org.uk).

**So, if you are one of many due discharge this year, seeking Social Housing and would like to register for the MOD Referral Scheme, please visit [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families) or telephone 01980 618925.**







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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:

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- 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.



# THE HOMEBUY SCHEME

HomeBuy, launched on 01 April 2006, is a government initiative that provides a 'one-stop-shop' service to inform social tenants, Armed Forces personnel and first time buyers, of the range of affordable housing options to enable you to get a first step on the housing ladder.

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

## Shared Ownership

This option offers brand new homes for sale on a part buy/part rent basis. Homes are available through Housing Associations. You can buy between 25% and 75% of the properties market value and pay a subsidised monthly rent on the remaining share. You will normally be required to buy a share to the maximum you can afford. You may need to raise a mortgage to purchase your share or you may have a large

deposit or equity from a previous sale.

## Shared Ownership Resales

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

## Rent to Buy Scheme

This scheme aims to help prospective first time buyers who find that they are unable to buy a share of a property through HomeBuy at the present time but potentially could so in the future. Eligible households will be able to rent a new build property through the Intermediate Rent Scheme for a pre-specified period. At the end of that time (or sooner if they are able) they will have the option to buy a share of the property through the shared ownership scheme. The affordable rent will enable household's time to save for a deposit or for their financial circumstances to improve sufficiently for them to enter home ownership.

## Equity Loan Schemes (FirstBuy)

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

## Eligibility:

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

- i Must be a member one of the following; Regular



Service, MPGS, MOD Clinical Staff (excluding doctors and dentists), MOD Police, Uniformed staff in Defence Fire Service.

- ii Must have completed Phase 1 training.
- iii Household income must be below £60k per annum.
- iv Must be a first time buyer or have a requirement to move home to meet their household needs (the existing property would have to be sold) and unable to buy, or afford market rents without assistance.

The Affordable Homes programme is run on behalf of the Government by "HomeBuy Agents" these are housing associations (otherwise known as Registered Social Landlords or RSLs) that run the programme in their area of the country. HomeBuy Agents can register your interest, assess your eligibility and provide details of schemes in your area. Interested personnel should contact the "HomeBuy Agent" who covers the location of your

permanent duty unit.

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

NOTE: Priority Status is retained for Service personnel up to 12 months after the discharge date as long as you have completed 6 years service.

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

### Wales

In Wales you have priority access to the Homebuy scheme. You will be eligible for this scheme if you cannot afford to buy a property that meets your households needs. The Welsh Assembly Government will provide an equity loan, normally between 30% and 50% of the purchase price. You take out a mortgage for the remainder. The equity loan offered by the Government

will take into account your family needs, regional house prices and what you can afford to pay on a mortgage. You do not have to pay interest on the equity loan. If you sell the property you must pay back the same percentage of the sale price as you borrowed originally.

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

### Northern Ireland

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

information look at their website at

[www.co-ownership.org](http://www.co-ownership.org)

### Scotland

#### Low-Cost Initiative for First Time Buyers (LIFT)

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

The New Supply Shared Equity scheme and the Open Market Shared Equity Pilot scheme aim to help people on low incomes who wish to own their own home but who

cannot afford to pay the full price for a house. They are part of the range of assistance from the Scottish Government under its Low-cost initiative for First-Time Buyers, LIFT.

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

For more information look at the following websites;

[www.scotland.gov.uk/lift](http://www.scotland.gov.uk/lift)  
[www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

## ADVERTISING FEATURE



**A**rmed 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](http://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](http://www.afvestates.co.uk). You can also call us for free on **+44 (0)300 11 11 239**

# HOUSING IN EAST ANGLIA

## LOCAL AUTHORITIES IN CAMBRIDGESHIRE, NORFOLK AND SUFFOLK

There are 20 housing authorities in this region – six in Cambridgeshire, seven in Norfolk and seven in Suffolk. These authorities have, in the majority of cases, determined that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

### CAMBRIDGESHIRE ([www.cambridgeshire.gov.uk](http://www.cambridgeshire.gov.uk))

CAMBRIDGE	01223 457917	EAST CAMBRIDGESHIRE	01353 665555
FENLAND	01354 654321	HUNTINGDONSHIRE	01480 388222
PETERBOROUGH	01733 864064	SOUTH CAMBRIDGESHIRE	03450 450051

### NORFOLK ([www.norfolk.gov.uk](http://www.norfolk.gov.uk))

PEDDARS WAY (HA)	0808 1684 555	BROADLAND	01603 430501
GREAT YARMOUTH	01493 846281	NORTH NORFOLK	01263 513811
NORWICH	0344 980 3333	SOUTH NORFOLK	0808 168 2222
WEST NORFOLK	01553 616678		

### SUFFOLK ([www.suffolkcc.gov.uk](http://www.suffolkcc.gov.uk))

BABERGH	01473 825757	FOREST HEATH	01638 719345
IPSWICH	01473 432000	MID SUFFOLK	08456 066067
ST EDMUNDSBURY	01284 757178	SUFFOLK COASTAL	01394 444237
WAVENEY	01502 523141		

## HOUSING ASSOCIATIONS

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

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

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

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

### AVERAGE HOUSE PRICES IN EAST ANGLIA Mar 13

£161,763

Quarterly Change: -1.8%

Annual Change: -2.1%

(Figures sourced from [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com))



Head Office telephone numbers for some of the other larger Housing Associations operating in the area are listed below. Details of other Housing Associations are available from JSHAO on request.

## EAST ANGLIA

Cambridgeshire, Norfolk & Suffolk. Activity centred on larger towns/cities.

Association	Tel	Locations
Axiom	01733 347135	Cambs
Broadland	0303 303 0003	Norfolk, Suffolk
CHS Homes	0300 111 3555	Cambs
Cotman	0800 028 4240	Norfolk, Suffolk
Granta	01223 576756	Beds, Cambs, Norfolk, Suffolk
Jephson	01908 226555	Beds, Norfolk, Suffolk
Nene	0800 393890	Cambs
Peddars Way	0845 601 3390	Cambs, Norfolk
Places for People	08004 320002	Beds, Herts, Norfolk
Orbit	08458 500500	Beds, Cambs, Norfolk, Suffolk
Orwell	01473 218818	Suffolk
Sanctuary	0800 916 1422	Cambs, Herts, Norfolk, Suffolk
Affinity Sutton	0845 217 8601	Beds, Herts

## REGIONAL HOMEBUY AGENT

Region	Zone	Homebuy Agent	Email/Web Address	Contact Tel
East of England	Bedfordshire & Cambridgeshire (including Fenland and Peterborough, Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050
	Hertfordshire	Aldwyck	leavalleyhomes@aldwyck.co.uk <a href="http://www.leavalleyhomes.co.uk">www.leavalleyhomes.co.uk</a>	0158 286 9440
	Essex	Moat	gemma.wallace@moat.co.uk marketing@moat.co.uk <a href="http://www.firststepsLondon.org">www.firststepsLondon.org</a>	0845 359 6161 Fax 0845 359 6997
	Norfolk & Suffolk (excluding Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk <a href="http://www.orbithomebuyagents.co.uk">www.orbithomebuyagents.co.uk</a>	0345 850 2050

Make **504K**  
PLYMOUTH  
your next move...

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 PL6 8BD



Please ask Sales Advisor for prices and availability

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

Please call **01752 773187** or email **504k@cavannahomes.co.uk**  
**www.cavannahomes.co.uk**



90 YEARS  
OF QUALITY HOMES

NewBuy

95%  
Mortgages

FIND OUT MORE

#### ADVERTISING FEATURE

## A new community takes off at 504k

A new community has taken off at Cavanna Homes' signature Plymouth development 504k, where a stunning variety of new homes have been unveiled in the latest phase of building.

Situated in the Derriford area of Plymouth just off Plymbridge Lane, sales of 504K's stylish range of modern homes have got off to a flying start, attracting a lot of interest from professional individuals, couples, families and investors.

Two styles of three-bedroom homes are now available – the *Stokesay II* features a separate dining room whilst the *Stokesay III* includes an en-suite master bedroom and large open-plan living and family area. Also available is the two-bedroom Elgar style home, with a combined kitchen/dining area and separate dining room.

For those who don't need quite so much space, three styles of two-bedroom apartments, the *Swift I*, *Swift II* and *Swallow* offer a choice of layouts, whilst the one-bedroom Redwing coach house features an open plan kitchen and living area.

Karen Heywood-Cann the Sales Manager said: "504k's fantastic location, wide variety of styles and interior layouts available have proved very popular with buyers looking for more from their new home".

Cavanna Homes is able to offer the government's NewBuy Scheme on selected properties at 504k, allowing buyers to purchase with only a 5% deposit.

For more information on the current prices and the fantastic deals available please telephone the 504k Sales Advisor on 01752 773187, or visit [www.cavannahomes.co.uk](http://www.cavannahomes.co.uk) or visit our Sales Office and Show Homes open Thursday to Monday, 10am- 5pm.

#### 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](http://www.homesinhants.co.uk) for further information.

# HOUSING PRICES

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

**United Kingdom**

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

**1 Scotland**

Average Price: £117,852  
Quarterly Change: +0.6%  
Annual Change: +5.2%

**2 Northern Ireland**

Average Price: £100,886  
Quarterly Change: -18%  
Annual Change: -4.3%

**3 The North**

Average Price: £118,138  
Quarterly Change: -4%  
Annual Change: -7.2%

**4 Yorkshire and The Humber**

Average Price: £115,507  
Quarterly Change: -2%  
Annual Change: +1.6%

**5 The North West**

Average Price: £119,016  
Quarterly Change: +1.5%  
Annual Change: -2.3%

**6 The East Midlands**

Average Price: £133,656  
Quarterly Change: +1.3%  
Annual Change: -2.5%

**7 The West Midlands**

Average Price: £147,066  
Quarterly Change: -0.8%  
Annual Change: -2.4%

**8 Wales**

Average Price: £132,606  
Quarterly Change: +3.1%  
Annual Change: -3.1%

**9 East Anglia**

Average Price: £164,746  
Quarterly Change: +4.6%  
Annual Change: -1.2%

**10 Greater London**

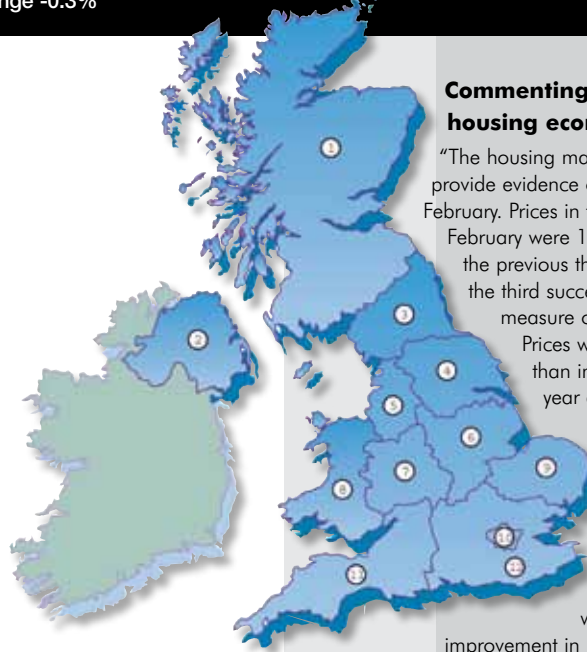
Average Price: £268,193  
Quarterly Change: -2.0%  
Annual Change: -1.7%

**11 The South West**

Average Price: £161,763  
Quarterly Change: -1.8%  
Annual Change: -2.1%

**12 The South East**

Average Price: £226,874  
Quarterly Change: +0.1%  
Annual Change: +0.1%



**Commenting, Martin Ellis, housing economist, said:**

"The housing market continued to provide evidence of improvement in February. Prices in the three months to February were 1.9% higher than in the previous three months. This was the third successive increase in this measure of the underlying trend. Prices were also 1.9% higher than in the same period a year ago.

"House sales also continue on a modest upward trend. This increase in both house prices and activity in recent months is consistent with evidence of some

improvement in market conditions. The more than half a million increase in the number of people in employment over the past year is likely to have been a

factor supporting housing demand.

"We expect to see a national increase in house prices over the course of 2013. Weak income growth and continuing below-trend economic growth, however, are likely to remain significant constraints on housing demand."

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

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](http://www.homesinhants.co.uk)  
[info@homesinhants.co.uk](mailto:info@homesinhants.co.uk)  
023 8062 8004

\*additional eligibility criteria applies

# VIEWING AND MAKING AN OFFER ON A PROPERTY

## Viewing a property

When you are looking to start on the housing market, it is a good idea to look at a range of properties, even if you are unsure whether you will actually buy them. You will get an idea of what is available and what is good value for money. That way, when you come across a property that you really like, you will be much more confident in knowing it's the right one for you.

When viewing a property, don't be afraid to ask essential questions.

When you're excited about looking around a potential new home, it's very easy to forget what important things to look for.

### Here are some tips when viewing:

If you see a property you like, try to see it more than once –

especially at different times of the day or in the evening. A quiet street on a Saturday afternoon may have a lot of weekday rush-hour traffic.

If you are buying alone, try to view with a friend/relative – they may notice things you have overlooked.

If you are looking at a lot of properties, it can become difficult to remember which ones you liked and why. Make notes as you go listing the pros and cons of each.

Look closely at fixtures and fittings, check appliances and taps; are there any obvious signs of damp? Some problems are easy to fix, whilst others could be quite expensive. If you are concerned get a builder/plumber/electrician/damp specialist in to look at the property too (If the seller has nothing to hide, they won't mind!)

Always enquire about service charges/ground rent/council tax.

Find out why the property is for sale and how long it has been on the market for.

Find out what the seller's timescale is for moving. A short time scale may help your bargaining position.

Establish if the sellers are in a chain.

Establish what is included in the sale e.g. carpets, curtains, oven, washing machine.

Advise the seller if you are a first time buyer as any offer that you make may be more readily accepted by the seller, who knows that you can move faster than someone with a property to sell.

Don't get too attached to a house until you know it's definitely yours.

This helps you keep an open mind on other places you look at.

## Making an offer

Once you have found a suitable property that you wish to buy, you need to make an offer.

How much you offer is up to you and may depend on many factors. At the moment the market is slow across most of the UK, and you may be able to get away with a low offer.

It is definitely worth trying to negotiate a lower price on the property. Remember, most sellers expect this to happen and build this in to the original asking price, so do not be afraid to make an offer. Be realistic with your offer. Remember not to offer more than you can really afford!

Your offer is not set in stone so you can always negotiate later on if you find there is work that needs doing to the property.

If you are a 1st time buyer you are in a strong negotiating position and you should make this clear to the seller.

### Tips to avoid disappointment:

Don't get too excited when your offer is accepted. Things can still go wrong before the house is definitely yours. If you are gazumped (which is illegal in Scotland, but not unusual elsewhere) don't be tempted to go back with a much higher offer. Not only do you risk offering too much for the property, but are you really prepared to trust the sellers again?





# Sales list of Former Married Quarters



LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT ANNINGTON'S APPOINTED AGENTS:
Millson Close <b>Whetstone, London</b>	3 bedroom terraced houses	<b>Guide price of £314,950</b>	L/S*	Sales office, 5 Millson Close, Whetstone N20 0LQ Please call <b>020 8445 8095</b> or email: Whetstonesales@annington.co.uk
Waverley Close <b>Bulford, Wiltshire</b>	2 bedroom flat	<b>£99,950</b>		Connells, 19 Salisbury Street, Amesbury, Wiltshire SP4 7AW Please call <b>01980 624155</b> or email: Amesbury@sequencehome.co.uk
Mayne Avenue <b>Hereford</b>	3 bedroom semi-detached house	<b>Offers in excess of £119,950</b>		Flint & Cook, 4 King Street, Hereford HRI 4ND Please call <b>01432 355455</b> or email: hereford@flintandcook.co.uk
Chattenden Lane <b>Chattenden, Kent</b>	3 & 4 bedroom semi-detached houses	<b>Guide prices of £165,000 and £200,000</b>	L/S*	Your Move, 13a Main Road, Hoo, Rochester, Kent ME3 9AA Please call <b>01634 253322</b> or email: hoo@your-move.co.uk
Butlers Meadow <b>Warton, Lancashire</b>	3 bedroom terraced house	<b>Offers in excess of £80,000</b>		Reeds Rain, 11 Town Centre, Preston Street, Kirkham, Preston PR4 2YA. Please call <b>01772 683194</b>
Salmond Drive <b>Barnham, Norfolk</b>	3 bedroom semi-detached house	<b>£119,950</b>		William H Brown, 47 King Street, Thetford, Norfolk IP24 2AU Tel: <b>01842 753559</b> or email: thetford@sequencehome.co.uk

Please go to [www.annington.co.uk](http://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 –  
March 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](http://www.belvoir.com)  
[www.estateagent.co.uk](http://www.estateagent.co.uk)  
[www.findaproperty.com](http://www.findaproperty.com)  
[www.fish4homes.co.uk](http://www.fish4homes.co.uk)  
[www.hol365.com](http://www.hol365.com)

[www.home.co.uk](http://www.home.co.uk)  
[www.home-sale.co.uk](http://www.home-sale.co.uk)  
[www.linkprop.co.uk](http://www.linkprop.co.uk)  
[www.naea.co.uk](http://www.naea.co.uk)  
[www.new-homes.co.uk](http://www.new-homes.co.uk)  
[www.primelocation.co.uk](http://www.primelocation.co.uk)  
[www.propertybroker.co.uk](http://www.propertybroker.co.uk)  
[www.propertyfinder.co.uk](http://www.propertyfinder.co.uk)  
[www.reallymoving.com](http://www.reallymoving.com)  
[www.rightmove.co.uk](http://www.rightmove.co.uk)  
[www.smartestates.com](http://www.smartestates.com)

## USEFUL BROKER WEBSITES

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

[www.cdvm.com](http://www.cdvm.com)  
[www.charcolonline.co.uk](http://www.charcolonline.co.uk)  
[www.moneyextra.com](http://www.moneyextra.com)  
[www.moneysupermarket.com](http://www.moneysupermarket.com)  
[www.mortgage-next.com](http://www.mortgage-next.com)  
[www.siiap.org](http://www.siiap.org)  
[www.spf.co.uk](http://www.spf.co.uk)  
[www.virginmoney.com](http://www.virginmoney.com)

# HOUSING, *The Options!*

## ONE DAY HOUSING BRIEFINGS 2013

### Joint Service Housing Advice Office

<b>May</b>		<b>September</b>	# applications to RRC Northolt Admin Team * applications to RRC Rosyth
Wed 08	RRC Catterick	Tues 03	RRC Plymouth
Thurs 16	RRC Cottesmore	Thurs 05	RRC Portsmouth
Mon 20	Episkopi	Tues 17	RRC Tidworth
Tues 21	Dhekelia	Thurs 19	RRC Aldershot
Tues 28	RRC Tidworth	Mon 23	Episkopi
Thurs 30	RRC Aldershot	Tues 24	Dhekelia
		<b>October</b>	For courses in Germany, applications should be sent to RRC Herford Tel:0049 5221880 466 or 94882 3388
<b>June</b>		Wed 02	Herford
Tues 11	Hohne	Thurs 03	Gutersloh
Wed 12	Herford	Tues 15	RRC Rosyth
Tues 18	RRC Plymouth	Thurs 24	RRC Northolt
Thurs 20	RRC Portsmouth	Tues 29	Colchester #
		<b>November</b>	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.
<b>July</b>		Tues 05	RRC Catterick
Tues 02	Lossiemouth*	Thurs 07	RRC Cottesmore
Wed 10	Colchester #	Tues 12	RRC Plymouth
Tues 16	RRC Catterick	Thurs 14	RRC Portsmouth
Thurs 18	RRC Cottesmore	Tues 19	RRC Northern Ireland
Tues 23	RRC Northern Ireland	Thurs 21	RRC Aldershot
		Tues 26	RRC Tidworth
			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.**



**siiap**  
Services insurance and  
investment advisory panel

Specialist Insurance and  
Financial Advice for Members  
of HM Forces - MOD Endorsed

## For your peace of mind all members are:

- » Knowledgeable about the unique needs of Service Personnel
- » Authorised and Regulated by the Financial Services Authority
- » Bound by a Code of practice

**And have many years experience in sorting out mortgages for members of the Armed Forces**

## Why buy from a specialist?

A service lifestyle has unique elements not generally understood in Civvy Street:

- » Armed Forces Pension Scheme
- » Extended periods of absence from home
- » Armed Forces Compensation Scheme
- » Living in MOD accommodation
- » Providing insurance cover on active duty

Find out more at  
**[www.siiap.org](http://www.siiap.org)**

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



# homeward bound with annington



visit [www.annington.co.uk](http://www.annington.co.uk)

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

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

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 05/13