

HOUSING matters

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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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October 2012



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HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



OCTOBER 12 ISSUE 114



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"This editorial is rather different from any that I have written over the past 2 years in that it is my last.

By the time you read this I shall have left the office in Upavon for the last time. Not unnaturally I shall be very sad to go. I leave expressing the greatest respect for what you do in the Armed Forces. I now have a greater understanding of the emotions that you all may go through when you are leaving the Services. I am now in the same boat, after working for the Ministry of Defence for 15 years and facing the same challenges as you. Personally, I am now finally looking forward to leaving and very excited about life outside MoD.

I would like to take this opportunity to thank you all for the help and support that you have given to the JSHAO since my arrival as OIC. This has been invaluable to my team. I wish my successor, Ms Paula Jones and the JSHAO team all the very best for the future."

James Turner, OIC

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Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA
Telephone (01408) 633871 Fax: (01408) 633876
email: j.alker@methodpublishing.co.uk to whom all enquiries regarding advertising should be addressed.

Design and Typography: @ Method Publishing 2012
Editorial Matter: ©Crown Copyright 2012

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WHAT IS A ASSOC

What types of housing is there in the UK, and who provides it?

Questions not normally at the forefront of most service personnel's minds on a daily basis. Until of course you realise that your discharge date has appeared on the horizon, or if you've been selected for compulsory redundancy, is approaching faster than my 14 year old son on pocket money day. You may have knowledge of what local Housing Authorities (the local council) are and do; you may know about private rental or house purchase options, but do you know what a Housing Association is?

Housing Associations are not-for-profit organisations who own, let and manage rental housing. As not-for-profit organisations, revenue acquired through rent is ploughed back into the acquisition and maintenance of property.

Beyond this definition there is very wide variation. Housing associations may or may not

be registered charities, and they may or may not be geared towards assisting particular social groups with accommodation – for instance, older or disabled people. Rent may or may not be subsidised to varying degrees.

Housing associations are classified by the property industry as “registered social landlords”, along with YMCA hostels and housing co-operatives.

Accommodation owned by housing associations is known as “social housing”, a loose term which incorporates government-owned council housing and other affordable accommodation.

Who is their accommodation for?

Everybody. Housing associations were developed with the aim of making accommodation available and affordable for all. In the recent past they have been perceived as an option for those in the lower-income brackets or in particular need. However, as housing becomes more expensive, especially

in larger cities, housing association rentals may increasingly provide the best opportunity for younger people to find a home in a desirable area. They may also offer financial assistance for people buying their own property who, for a variety of reasons, would be unable to honour a commercial mortgage deal.

Housing association accommodation is often utilised as an alternative to council-owned housing and the majority of tenants are still referred to housing associations through their local authority, generally because they initially apply for council housing but are assessed as not being in great enough need. The referral might also be given because a housing association in the area which is specifically tailored to their needs (for example, younger single people or those with mental health problems).

Do they provide any other services?

In addition to general housing provision, the majority of

supported accommodation in the UK is run by housing associations. This is targeted at specific groups – older people, or those with mental health problems or disabilities, etc. To be classified as “supported accommodation”, a certain amount of services must be provided in addition to housing – assistance, therapy, meals, etc.

How did housing associations develop?

Unique to the UK, they originally appeared in the post-Industrial revolution years of the 19th century, emerging alongside the new middle-class. They grew in importance in the 1960s and 70s with the increase in emphasis on social inclusion, and grew in the 1980s, when limitations imposed on council housing by the Thatcher government enabled them to take over a much bigger share of the social housing market, increasing in size and importance.

In recent years, housing associations have been put under increased pressure to be

A HOUSING ASSOCIATION?

Information sourced from
www.ourproperty.co.uk

accountable and to provide value for taxpayer's money, which have caused the government to come under the criticism that their service is becoming more commercial and less beneficial to the poorest sectors of society.

What can I expect from the service? *Pros and Cons*

Just as associations vary in so many ways (in terms of the type of property they own, their objectives, the type of resident they target services at, etc), so, too, the quality and efficiency of the services provided vary greatly between organisations. Investigate thoroughly before you commit to a property. Talk to existing residents and ask about the procedures in place for investigating complaints and service requests. Walk around: are pavements and walkways clear of rubbish? Is graffiti a problem?

Housing associations generally provide rental accommodation at "affordable" prices; of course, the definition of affordable varies between areas and associations.

However, the obvious advantages to renting from a housing association include rent which is usually subsidized to below market value. As mentioned above, some may also offer shared-ownership schemes to assist people who want to buy a property but cannot afford to do so independently.

Additionally, you are dealing with a large, registered and audited company rather than an individual landlord, providing increased peace of mind; you have less chance of getting a dodgy deal, and an established complaints procedure to deal with any difficulties.

One of the key characteristics of housing associations is that they are overseen by a voluntary committee or board, which usually includes residents. If the system works, this makes them a democratic housing management process, allowing residents a say in the running of their homes. Unfortunately, as with any democratic system there is of course a risk that the decision-making process may

be ineffectual and long-winded, and endless hours of meetings required to resolve any problems!

Although the properties owned by associations do vary in character, the majority of accommodation is composed of complexes (typically blocks and estates of flats) rather than individual properties. You should consider this before you approach a housing association (or your local council, usually the first port of call).

How are these associations regulated?

The Housing Corporation is the quango or non-departmental public body responsible for funding and regulating housing associations in England. It should be noted that it is not ideal for one organisation to both fund and regulate an industry, due to the potential for conflict between those two roles.

Elsewhere in the UK, this function is performed by **Communities Scotland**, the **Northern**

Ireland Housing Executive, and the Welsh Assembly.

These agencies provide housing associations with advice and support, and regulate their performance through regular inspection against specific criteria. Inspections are geared in the main towards financial performance and efficiency, rather than the experience they provide for individual residents, but it might be worth visiting the relevant website and checking a housing association's performance before you seek their help in finding accommodation.

Facts and Figures In England:

- there are 1,500 housing associations
- providing around 2 million homes
- for over 5 million residents
- overseen by more than 30,000 volunteer committee members

Neil Rowlands
JSHAO Office Manager



DEALING WITH ESTATE AGENTS

Source: www.findaproperty.com

Buying a new home is bound up with all your hopes and dreams for the future (as well as with all your money), but to an estate agent, the name of the game is business, pure and simple.

That's not to say that the right estate agent can't help you to find the best possible property at a fair price that you can afford.

Nor that there aren't thousands of scrupulously honest agents out there, who not only voluntarily follow industry codes of practice, but also maintain high ethical standards in their business dealings.

However, there is an art to getting the best from even the finest and most professional of agents. Remember too, if you're in the market to buy a property, you can expect to have to deal with lots of agents, unlike sellers who normally deal with just one or two.

So do yourself a favour and think it through. Do a little preparation, figure out how to get on their good side, and you'll be a lot closer to turning the key in the door to your new home.

12 Ways To Make Estate Agents Love You (And Find You A Nice Home)

1. Get it straight

First off: remember whose side an estate agent is on. They are paid a percentage of the sale price, so it's in their interest to sell the property as quickly as possible for the highest price they can get – don't forget who is paying the piper.

2. Sort the money

That said, you still need to cultivate them. Get a mortgage in principle before you begin to house-hunt. You'll save yourself time and heartache by having a clear idea of your budget from the start.

And more importantly, you can make yourself a dream client for an estate agent, who will appreciate the fact that she is dealing with someone who is not only ready to move on a deal immediately, but who is organised, efficient and serious.

3. Put yourself about a bit

When you start your search, sign up with a number of local estate agents. It won't cost you anything but time – but do make sure they deal with the kind of properties you are interested in, to avoid wasting their time and yours.

You won't always have this luxury, but if you can, deal with agents who are members of the National Association of Estate Agents (NAEA), or who are registered with the Royal Institute of Chartered Surveyors (RICS).

They follow a professional code of practice and rules of conduct. Better still, ensure that agents are in the Ombudsman for Estate Agents scheme, which has the power to award compensation.

4. Get a name

When you contact agents – if possible, visit their offices – get the name of someone who you can make your contact there.

Provide them with your basic details – your name, address, contact number(s), when you want to move, whether you're selling anything, the type of property you want, the area(s) you're interested in.

They're busy people and this will save them time and impress upon them that you're organised and on the ball.

5. Be honest

Don't bother misleading agents about what you can and can't afford; and only view properties that are within your budget.

By the same token, let them know exactly what your budget is, what you want and where you want it – and be prepared to listen if they have reservations about your chances.

Work out what you are prepared to compromise on, just in case you have to – location? size? price? If you are using more than one agent, you should soon be in a position to make your own judgement on the plausibility of your demands for your budget.

6. Be businesslike

This doesn't mean coming over like Alexis Carrington – you are unlikely to endear yourself to agents that way.

It simply means knowing what you want and being clear about it, and making it obvious that you've done your research and that you have a realistic notion of what you are going to be able to afford.

It also means treating the whole process in a calm, level-headed and businesslike manner. It helps to look the part – dress smartly.

7. Stay in touch

If you haven't heard from a particular agent, call your contact once or twice a week to remind them that you're still looking and to find out if they have anything new on their books.

They may possibly suggest a compromise on what you are after – something of interest in another area might immediately spring to their mind, for example. Keep an open mind on this but get as many details as you can about the area and the property before you agree to a viewing.

8. Keep your wits about you

Don't be seduced by blissful descriptions in particulars. Use them as a guide to decide whether the property is worth a viewing; but once you are viewing it, think up your own adjectives to describe it and forget the soft sell.

If the details are limited ask the agent to send you more pictures, floor-plans, a more detailed description or get them to 'talk and walk' you through the property on the phone.

Ask about the street, the area – they may not know everything, but it's worth getting as much info as you can before you agree a viewing. Look for the deal-breaker, from your point of view, and for other possible problems and put them to the agent.

9. Be available

If the property sounds genuinely interesting, be prepared to move fast and try to find time that day, if you possibly can, to view it. It puts you in pole position in case the property is what you want, and it signals your serious intent.

10. Pick their brains

Take the opportunity, while you are spending so much time in the company of professionals, to find out about the state of the market, local developments, up-and coming areas – whatever you need to know.

We're talking about chatting here, not interrogation – but work it into the small talk and approach it in the right way, and you might find they have something to say that could help you enormously.

11. Check it out

Don't take it on trust. Do your research into the area, follow up claims an agent makes about a property that you are serious about, and verify them to your own satisfaction.

Whether it's about planning permission for an extension, or local catchment areas for schools, check it out. And if you are unable to check something, and it seems appropriate, get it in writing from the agent.

12. Be nice

Estate agents are people too. They work exhausting hours, they work in a highly pressurised environment and they get messed about by all sorts of time-wasters.

Don't get so uptight and anxious about the whole thing that you forget to be civil and friendly. It could help you in your quest for a new home to be 'in' with a good agent – but, more importantly, it's just nice to be nice.

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HOMESHUB IS FIRST PORT OF CALL FOR NAVY FAMILY

2012 is proving to be a busy year for couple Graeme and Gemma from Sefton. With new baby Caiden, a new house and their wedding in August this family have been very busy and all of this fitted around Graeme's career in the Navy!

Graeme, 28, spends 6 months of the year away on tour with the Navy and feels relieved to finally have a haven off shore that he can call home.

"We have been looking to buy a our own property for a few years as we were sick of privately renting, and living in in Portsmouth with the other Navy families just hadn't been right for us. We knew we wanted to be close to family and ideally we wanted a new build property," explains Graeme.

"I had heard of HomesHub through a magazine in work and we knew that they could help people in the forces get onto the property ladder. We had a look on the website and thought that FirstBuy sounded ideal."

"We looked at a couple of sites in our area but we fell in love with this house and we got a really good deal with an upgraded kitchen and free carpets. Keepmoat really looked after us. I call my home the little Duchess," says Gemma, 24.

Through HomesHub, the couple were able to access FirstBuy. This scheme provides an affordable equity loan for 20% of the property's value, enabling customers to obtain a 75% mortgage with only a 5% cash deposit.

The couple were also assisted through the LSAP (Long Service

Advance of Pay). This is a special interest free loan for Military of Defence personnel provided by the government to help to help the forces into home ownership.

"The Navy really promote home ownership, as such a high percentage of service personnel end up homeless when they finish up at the Navy and are back on Civvy Street," explains Graeme. "I think it's great that these schemes are there to help people like me and my family. I have been recommending the scheme to all my fellow sailors back on ship."

"The process was so simple and straight forward; we moved in within two months of viewing the property and could have been in within a month if we hadn't been waiting for Graeme to come back from sea," says Gemma.

"We are already saving money on gas and electric bills as the house is so well insulated. We would recommend a new build property to anyone."

For Graeme and Gemma owning their own property and not having to rely on Navy accommodation or private rent mean they really can put down roots in Bootle.

And Gemma has her own links with maritime history, working in The Doric pub in Seaforth. The Doric was a sister ship of Titanic, making her maiden voyage from Liverpool to Montreal, Canada in 1923.

Gemma told us, "I've got a great circle of friends here in Bootle; we all work in the same pub and have young children, so we all chip in and help look after each other's kids. This is a great help for when Graeme is at sea."



HomesHub are committed to assisting Ministry of Defence Personnel into homeownership across Merseyside and Cheshire. FirstBuy is just one of the low cost homeownership schemes available through HomesHub to assist people onto the property ladder.

HomesHub have helped

hundreds of people like Graeme and Gemma into home Ownership across Merseyside and Cheshire.

For more information on the Regency Park or any other Developments visit www.homeshub.co.uk or call 0845 603 4559.



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BUYING A PROPERTY AT AUCTION

Source: www.primelocation.com

Buying a property at auction has a reputation for seat-of-your-pants excitement, quick-fire action and potential profits – if you know what you're doing.

Be prepared

Buying a property at auction is both exciting and potentially profitable. It avoids all of the lengthy purchasing procedures that you usually have to endure and the risk of everything falling through at the eleventh hour. At an auction, as soon as that hammer falls, that's it – the property is yours. But it isn't to be undertaken lightly and it pays to do some research.

Locating a property auction

You'll need to find out when and where there is an auction. You can do this by scouring the property papers and magazines, or by speaking direct to a local estate agents. For a list of upcoming property auctions, visit www.ukauctionlist.com.

Finding the right property

Once you've found an auction, next get hold of its catalogue and spend time studying it. It has been known for people to turn up at auctions with no knowledge of the catalogue list and bid on properties on the spur of the moment. This may sound like an exciting and even brave thing to do, but our opinion, while you might occasionally get lucky going on instinct, it is always better to be prepared.

Viewing properties

Once you've identified the

properties you're interested in, contact the auctioneers and arrange a viewing. As when buying any property, I would advise more than one viewing as you need to be aware of every facet of the property if you are considering bidding. Very often, auction properties are in a poor state, so it is advisable to take a builder or an architect with you to find out what can be done to the property, and how much it is likely to cost.

It would be prudent to remember, though, that time really is of the essence. There is usually four weeks between the publication of the auction catalogue and the auction, so you have to act fast.

Research the property

Make sure that you do your research thoroughly, and compare the price and condition of the property to others that are similar or that might be for sale with local estate agents. You will often find that the guide price of auction properties is set relatively low in order to entice bidders, so have in your mind what you think the true market value of the property is, and bid accordingly.

Legal matters

When you express an interest in a property to the auctioneers, there is usually a legal pack available for you to read. It is essential that you digest this thoroughly, and if you're not sure about anything, have your solicitor check it out. It could contain covenants or certain legalities which could have potential implications on the value of the property. It might even pay to carry out property and land searches of your own if you have any concerns and if you have the time.

Arranging your finances

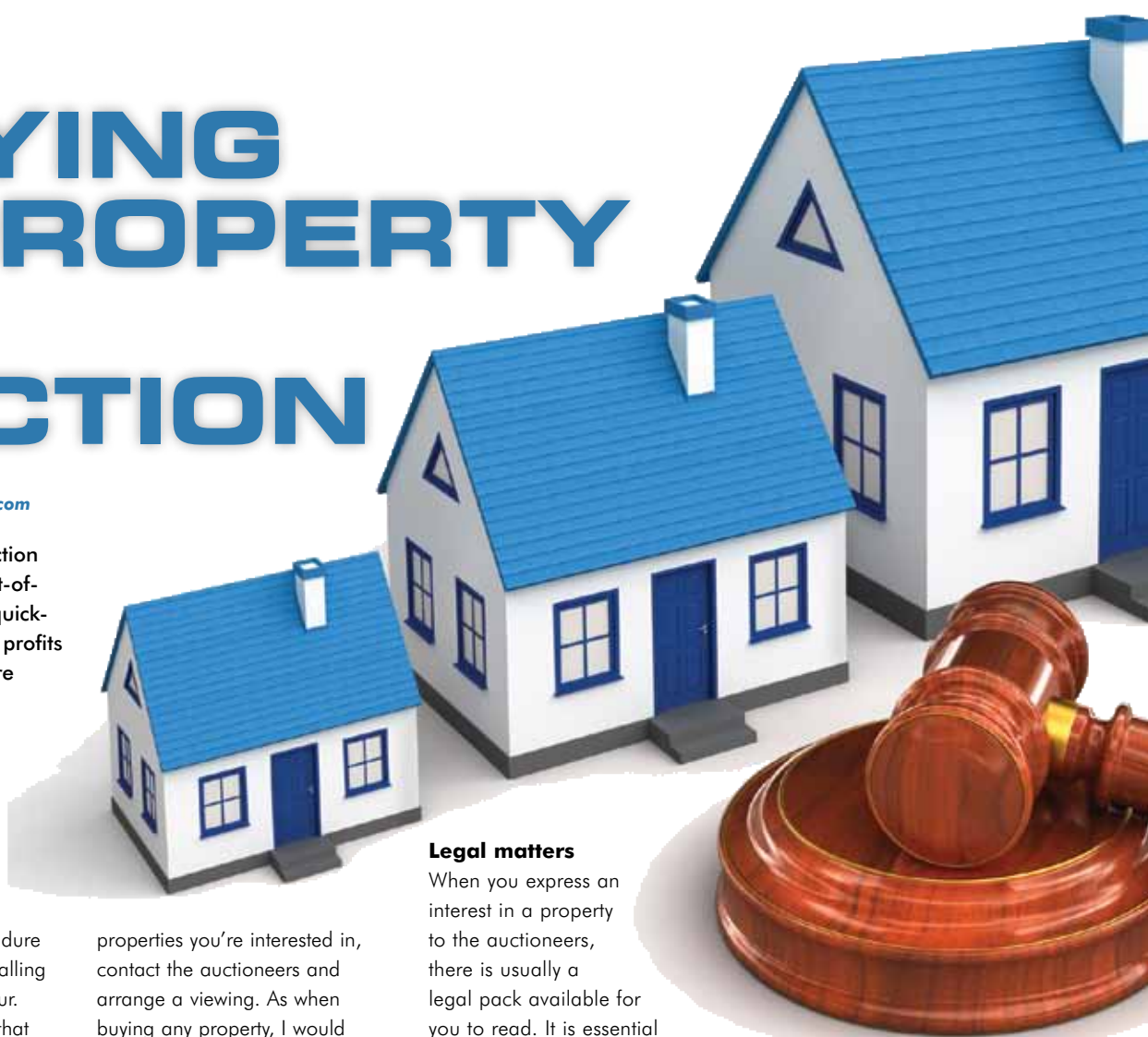
You will also need to make your financial arrangements prior to auction. You must have a ten percent deposit with you on auction day, and you must come up with the remaining ninety percent within twenty eight days. If you need a mortgage, it is prudent to have discussed all of the financial implications with a bank or building society, and have arranged a mortgage in principle. Some people have paid their ten percent and lost the lot because they couldn't come up with the rest of the balance in time.

Preparing for the property auction

When the time comes for the actual auction, be prepared. The whole process can be quite daunting, and it may be useful to go on a dummy run and experience an auction as a spectator before going to one to actually bid. You don't actually have to be there in person, as you can bid by telephone. It may be better though to feel the buzz of the auction room and be able to look around and assess the competition.

The property auction

When you arrive at the auction, you'll need to register – make sure that you bring identification and enough funds for your ten percent. Auction houses can be pretty crowded affairs, so get there early if you want a seat! When the time comes to bid, make sure that you can be seen by the auctioneer and that he is aware of when you're bidding – don't risk any of the casual scratching of the nose type bidding that you see in the movies!





Bidding

As the bidding increases, so will your heart rate, believe me. This is where you have to make sure that you don't get carried away. Try to have a figure in your head that you don't want to go over. It can be very tempting to go over budget, particularly if you've invested a lot of time and effort prior to auction, but try not to go silly. If you don't trust yourself, then you can get someone else to go and do the bidding for you.

If you are bidding on a property and it fails to meet its reserve price, this doesn't necessarily mean that this is the end of the matter. The auctioneers can still act as agents and are able to do a deal between yourselves and the vendors, if a price can be agreed at the end of the lot. This is often a good way to pick up a bargain, as a vendor might have been chancing their arm with their reserve price, but could be willing to do a deal after the auction. Likewise, it isn't unheard of for a deal to be tied up prior to auction, so it may be worthwhile checking this possibility out with the auctioneers.



Get yourself a bargain!

Ultimately, whilst it can take time to do your homework prior to auction, and it is admittedly pretty nerve-racking actually taking part. The thrill and euphoria at having a bid accepted, and knowing that it is a legally binding deal, is just fantastic, and if you've done your research correctly, then you might just end up getting yourself a bargain in the process.

Search for property for sale at auction

If you're keen to buy a property at auction yourself, start by searching for property on Primelocation.com by typing 'auction' into the keyword search box, or by speaking directly to the relevant estate agents.

The content provided in this guide is for information only. In all cases, independent and professional advice should be sought before buying, selling, letting or renting property, or buying financial services products.



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HOUSING IN WEST MIDLANDS

LOCAL AUTHORITIES IN WEST MIDLANDS

There are 29 housing authorities in this region – seven in West Midlands, one in Shropshire, nine in Staffordshire, five in Warwickshire, six in Worcestershire and one in Herefordshire. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general housing registers. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operating within the region:

HEREFORDSHIRE (www.herefordshire.gov.uk)

HEREFORDSHIRE 01432 261600

SHROPSHIRE (www.shropshire.gov.uk)

SHROPSHIRE 0345 678 9005

STAFFORDSHIRE (www.staffordshire.gov.uk)

CANNOCK CHASE 01543 462621

LICHFIELD 01543 308000

SOUTH STAFFORDSHIRE 01902 696000

STAFFORDSHIRE MOORLANDS 0345 6053010

TAMWORTH 01827 709459

EAST STAFFORDSHIRE 01283 508000

NEWCASTLE-UNDER-LYME 01782 717717

STAFFORD 01785 619000

STOKE-ON-TRENT 01782 234567

WEST MIDLANDS (www.wmleadersboard.gov.uk)

BIRMINGHAM 0121 3034125

DUDLEY 0300 555 2345

SOLIHULL 0121 7171515

WOLVERHAMPTON 01902 554747

COVENTRY 024 76834025

SANDWELL 0845 3582200

WALSALL 01922 653405

WARWICKSHIRE (www.warwickshire.gov.uk)

NORTH WARWICKSHIRE 01827 719314

RUGBY 01788 533837

WARWICK 01926 412828

NUNEATON & BEDWORTH 024 76376406

STRATFORD-ON-AVON 01789 260861/2

WORCESTERSHIRE (www.worcestershire.whub.org.uk)

BROMSGROVE 01527 557557

REDDITCH 01527 534069

WYCHAVON 01386 565020

MALVERN HILLS 01684 862151

WORCESTER 01905 722233

WYRE FOREST 0800 169 0933

HOUSING ASSOCIATIONS

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

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

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

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

REGIONAL HOMEBUY AGENT

Orbit: ofs@orbit.org.uk
www.orbithomebuyagents.co.uk
Tel: 0345 8502050

AVERAGE HOUSE PRICES IN WEST MIDLANDS SECOND QUARTER 2012

£152,980
Annual Change: +1.3% Quarterly Change: -2.7%
(Figures sourced from www.lloydsbankinggroup.com)

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

WEST MIDLANDS

Herefordshire, Shropshire, Staffordshire, Warwickshire, West Midlands and Worcestershire

Name	Tel	Counties Covered
Accord	0300 111 7000	Shropshire, W Midlands & Staffordshire
Anchor Trust	0845 140 2020	All
Bentilee Community	01782 252575	Staffordshire Housing
Beth Johnson HA	01782 219200	Shropshire & Staffordshire
Bromford Carinthia HA	01902 773618	All
English Churches HG	0845 112 7722	All
Focus HA	0121 525 3626	W Midlands
Jephson Homes HA	01926 339 311	Shropshire, W Midlands, Warwickshire & Worcestershire
Marches HA	01568 610100	Herefordshire, Shropshire & Worcestershire
Midland Area HA	0121 554 8000	W Midlands
Optima Community Association	0121 687 3111	W Midlands
Orbit HA	0345 8 500 500	W Midlands, Staffordshire & Warwickshire
Sanctuary HA (Beth Johnson)	0121 525 3131	W Midlands, Staffordshire, Warwickshire & Worcestershire
Touchstone HA	08459 507200	W Midlands, Staffs & Warwickshire
William Sutton Trust	0845 217 8601	Staffordshire

HomeBuy in the current housing market



Buying a home via HomeBuy has a range of clear benefits. Most notably, lower deposit requirements and monthly repayment amounts, mean lower required household incomes.

The table below shows a comparison of the average monthly costs of owning a home outright against buying through HomeBuy:

	New build shared ownership	Outright sales purchase
Full purchase price	£180,000	£180,000
Shares purchased	30%	100%
Typical mortgage	5%	10%
Deposit required	£2,700	£18,000
Interest rate	6.25%	6.25%
Monthly mortgage repayment monthly	£320.60	£1,068.66
Rent payment monthly	£315.00	N/A
Service charge monthly	£81.95	£81.95
Total outgoing	£717.55	£1,150.61

Buying this or a similar property through HomeBuy would require a household income of £24,900.

This example is based on a two bedroom house at Darland View in Chatham, Kent. This table should not be taken as a definitive guide. Monthly payments will vary depending on the full purchase price of the property, shares purchased and mortgage product chosen.

For more information about any HomeBuy options visit www.HomeBuy.co.uk.

Looking to live in Essex, Kent or Sussex? Visit www.HomeBuyOptions.co.uk or contact Moat, your Local HomeBuy Agent by calling 0845 359 6161 or by emailing marketing@moat.co.uk.

Discover your HomeBuy options through Moat



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

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

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

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



Moat Homes Limited is a charitable housing association. July 2012.

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

SOLICITORS (CONVEYANCERS) & SURVEYORS

Finding the right professional help can mark the difference between a smooth and a stressful move and one that you may wish to forget entirely! Conveyancing is the transfer of legal title of property from one person to another.

A typical conveyancing transaction contains two major landmarks: the exchange of contracts (whereby equitable title passes) and completion (whereby legal title passes). Conveyancing occurs in three stages: before contract, before completion and after completion.

A buyer of real property must ensure that he or she obtains a good and marketable 'title' to the land; i.e., that the seller is the owner, has the right to sell the property, and there is no factor which would impede a mortgage or re-sale.

A system of conveyancing is usually designed to ensure that the buyer secures (obtains) title to the land together with all the rights that run with the land, and

is notified of any restrictions in advance of purchase. In most mature jurisdictions, conveyancing is facilitated by a system of land registration which is designed to encourage reliance on public records and assure purchasers of land that they are taking good title

ENGLAND & WALES

In England and Wales, this is usually done by a solicitor though could be a licensed conveyancer. The domestic conveyancing market is price competitive, with a high number of firms of solicitors and conveyancing companies offering a similar service.

Under English and Welsh law, agreements are not legally binding until contracts are exchanged. This affords both the advantage of freedom before contract, but also the disadvantage of wasted time and expense in the event the deal is not done/completed.

The normal practice is for the buyer to negotiate an agreed price with the seller then organise a survey and have the solicitor (or conveyancer) carry out

their searches and pre-contract enquiries. The seller's solicitor or conveyancer will prepare the draft contract to be approved by the buyer's solicitor. The seller's solicitor will also collect and prepare property information to be provided to the buyer's solicitors.

It takes on average 10-12 weeks to complete a conveyancing transaction, but while some transactions are quicker, many take longer. The timescale is determined by a host of factors – legal, personal, social and financial. During this period prior to exchange of contracts (exchange being the point at which the transaction becomes legally-binding) either party can pull out of the transaction at any time and for any reason, with no legal obligation to the other.

NB

The decision to employ a Solicitor or Conveyancer is personal to the individual. Detailed and thorough research; both on-line and through advice sought from neutral sources and trusted family and friends should be considered before your decision is made. There are points to be considered in both solutions and ultimately the choice lies with you the buyer!

Welcome to the real world eh?

If you decide you need a solicitor, you should choose one who has experience in

the appropriate area of law. You can find details of solicitors on the Law Society website at: www.solicitors-online.com or go to the Ministry of Justice website at www.justice.gov.uk

NORTHERN IRELAND

In many ways, the process is similar to England and Wales, conveyancing companies also offer their services and again there is fierce competition on prices. If you are considering using a solicitor? Then go to the Northern Ireland Legal Services website at: www.nilsc.org.uk

SCOTLAND

The position in Scotland under Scots law is that the contract is generally concluded at a much earlier stage, and the initial offer, once accepted by the seller, is legally binding. This results in a system of conveyancing where buyers get their survey done before making a bid through their solicitor to the seller's solicitor. If there is competing interest for a property, sellers will normally set a closing date for the initial offers. The contract is normally formed by letters between the solicitors on behalf of each of the seller and purchaser, called missives. Once all the terms of the contract are agreed, the missives are said to be concluded, and there is then a binding contract for the sale of the property. Normally the contract is conditional upon matters such as the sellers being able, before completion of the transaction, to prove that they have good title to the property and to exhibit clear searches from the property registers and the local authority. The fact that





there is a binding contract at a relatively early stage, compared with the normal practice in England and Wales, decreases some of the risks inherent in buying in England. The disadvantage for the buyer is that they usually have to bear the cost of the survey for unsuccessful bids.

In Scotland, properties for sale have to be marketed with detailed information, referred to as the 'Home Information Report'. This consists of: a Single Survey, an Energy Report and a Property Questionnaire of local authority searches and evidence of legal title. The Home Report will be made available on request to prospective buyers of the home. The date of final settlement is in Scotland known as the "date of entry".

You can find details of solicitors in the Law Society of Scotland's website www.lawscot.org.uk

So, on with the article:

Here are some guidelines to help you in your decisions in making your choices.

Conveyancers

The legal process of buying and selling a property is called conveyancing. Conveyancer is the generic term given to either a conveyancing solicitor or licensed conveyancer. All solicitors practising law in England and Wales must also be registered with the Law Society. There are separate societies for Northern Ireland and Scotland. Website details can be found above.

As soon as you place an offer on a property, an estate agent will ask for your conveyancer's details to pass onto the seller's conveyancer. It's therefore wise to establish contact with a professional before you start looking for a property to avoid having to make this

important decision in a rush. A conveyancer's job is to take care of all legal aspects of moving house, which include:

- Local search
- Land charges search
- Land registry
- Stamp duty
- Home information packs (in Scotland only) though Energy Performance Certificates are used UK wide and should be sought by a purchaser.

One of the best means of finding a suitable conveyancer is through a personal recommendation, so ask friends and family who have bought a property in the area or the estate agent or mortgage broker.

Apart from the conveyancing work there is also the lender's legal work to be done. Your conveyancer could act for the lender, which should save you money. The principal task is to draw up a mortgage deed, which sets out the conditions of your loan. The lender will hold this and the title deeds of your property until the loan is paid in full.

Cost

Fees for conveyancing work vary, so it's a good idea to obtain at least three quotes from different companies. Make sure that you know what costs the quote includes. You will usually be charged for the conveyancer's time, phone calls, letters and faxes and their indemnity fee. They may state that if any unforeseen problems arise these will be dealt with through an extra charge.

For a property costing £100,000, you should expect to pay about £550 in fees. However, the cost will also depend on whether your property is leasehold or freehold. Leasehold properties will cost more as they involve additional work checking the lease.

Most conveyancers will ask for payment of land registry and local authority search fees in advance. The balance will be due when you've completed on your home.

Consider carefully professionals that are offering a 'cheap deal'. This could mean that they are dealing with many clients, which will more often than not result in a slow service.

Once you've chosen a conveyancer they will ask to see some form of identification, such as a passport or driving licence, and your mortgage lender's details. Most importantly, you will also need your chequebook, ask for an estimate of costs. These are professionals skilled in purchase of properties and should be able to give a very good idea of costs. You do not want to be agreeing to 'Carte Blanche' or a blank cheque scenario. If you are working to a budget, take care to outline when communication is required on costs. Consider setting limits before you agree to a solicitor acting on your behalf, he is working for you after all and you will be paying his final bill.

NB

One of the presenter briefings that are being added to the Housing Options all-day briefings given by the JSHAO (Joint Services Housing Advice Office) is given by a Solicitor who gives best advice on the benefits of using specialist

conveyancing solicitors when buying a property. It's an interesting perspective; remember that property purchase is probably the most expensive thing you'll ever undertake.....

PROPERTY SURVEYS

It's estimated that on average only 20% of all homebuyers commission a professional survey. This is somewhat surprising considering that buying a property is probably the biggest purchase in most people's lives. One explanation for this low take up is that many homebuyers believe the mortgage lender's survey is sufficient.

In fact, the lender's survey is simply a mortgage valuation, a property inspection to establish the amount and terms of the loan. This survey will not tell you if the property is worth the price you're paying for it, nor point out any structural defects. To obtain this vitally important information you'll need to get a professional opinion by commissioning a chartered surveyor before you sign any contracts.

NB

It is a commonly held belief amongst the Service community; that more effort and care is taken when buying a second-hand car, rather than a second-hand property !!! Whether this is a result of inferred trust in housing, as service property is cared-for and that implied care exists in other homeowners.

Remember: **Buyer Beware.**

There are two main types of survey - the 'Homebuyer's Report' and the 'Building Survey'.

Homebuyer's report

This type of survey is designed to keep costs to a minimum and is likely to be the best choice if the property you are buying is conventional in type and construction is apparently in reasonable condition and built within the last 30 years. The survey focuses on defects and problems that are urgent and likely to have an effect on value. According to the Royal Institution of Chartered Surveyors, the main objectives of the Homebuyer's report are to:

- Make a reasoned and informed judgement on whether or not to proceed with the purchase.
- Assess whether or not the property is a reasonable

purchase at the agreed price.

- Make clear what decisions and actions should be taken before contracts are exchanged.

Building survey

This type of survey is suitable for all residential properties and provides a full picture of the property's construction and condition. Because the level of detail is higher than the Homebuyer's Report, a Building Survey is more expensive. This type of survey is required when a property is of an unusual construction or has had extensive alterations, if it's old, in need of serious structural repair or if you're planning a major conversion or renovation.

The final report will include detailed technical information on the construction of the property, materials used and a listing of all major and minor defects. The report does not provide a

valuation, however this can be arranged as an agreed extra.

The cost of this survey is from £500 upwards and will usually take one to two days to complete. You can expect the final report within three working weeks of the original survey.

NB

You can reasonably expect to recoup some of the costs of a detailed survey in your negotiated purchase price. If expensive defects are found, you'll certainly want to discuss costs? if it's a clean bill of health, think how much happier you'll feel when buying?

Choosing a surveyor

Once you've worked out which type of survey to go for, the next task is to find a suitable surveyor. Your mortgage lender or estate agent may be able to offer a recommendation, also don't

forget to ask any friends who've recently purchased a property. If these options fail to find someone suitable, contact the Royal Institution of Chartered Surveyors (RICS), who currently have over 80,000 members working to the highest professional standards.

Search for a Surveyor on the website at <http://www.rics.org/>

It's a good idea to assist your surveyor by passing on information about the locality, including any information you've gathered about properties that are for sale or have recently been sold in the area. Also, inform the surveyor of any potential problems that you noticed when you viewed the property.

Sources: www.bbc.co.uk/homes/property/ <http://www.adviceguide.org.uk/> (Citizens Advice Bureau)



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MERSEYSIDE COUNTY TRANSITIONAL FAIR

Many Service Leavers (SL's) who are planning to return to or move into the Merseyside area may not necessarily know all there is to know about the region. What are the employment prospects; how they register with a GP; what schools are available for their children and so on.

To help ease the path back into Civvy Street, Merseyside Garrison is holding a "County Transitional Fair" at which the 5 Local Authorities in the area (Knowsley, Liverpool, St Helens, Sefton & Wirral) will each deliver a brief presentation showcasing their respective Boroughs.

In line with the "Five Pillars" of Transition (E2H2W or more simply: Education, Employment, Health and Housing & Welfare) visitors to the Fair will be able to discuss, in detail and directly to officers of the Boroughs just what each one has to offer. Additionally, there will be a Merseyside-centric Employment stand (in conjunction with CTP and JobSeeker Plus), an NHS-sponsored stand together with other participants, aiming to offer advice and help.

The Merseyside Garrison CTF will be in support of the NorthWest Regional Employment Fair to be held on 21 Nov in Salford.

Venue:
TAC Drill Hall, Mather Avenue, Liverpool L18 6HF
20 Nov 2012 – 1400-1630 hrs

Timings:
Start: 1400 hrs

**Introductory Brief – CO 156 Regt RLC(V)
Local Authority Overview Briefs**

Stands available to visit

Close of CTF 1630 hrs

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 PW9 2DS. Please call 01780 752136 or email: stamford@sharmanquinney.co.uk
Elmwood Avenue Colchester, Essex	One bedroom flats	£89,950	L/S*	Annington's appointed agents: William H Brown, 141 High Street, Colchester CO1 1PG. Please call 01206 577772 or email: colchester@sequencehome.co.uk
Millson Close Whetstone, London	2, 3 and 4 bedroom houses	£295,000	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	£160,000	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	£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
Park Road, Longhoughton Northumberland	2 bedroom terraced houses	£75,000	L/S*	Annington's appointed agents: Your Move, 39 Bondgate Within Alnwick, Northumberland NE66 1SX. Please call 01665 603443 or email: alnwick@your-move.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*.
(*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.)

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

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

USEFUL PROPERTY WEBSITES

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

www.belvoir.com
www.estateagent.co.uk
www.findaproperly.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

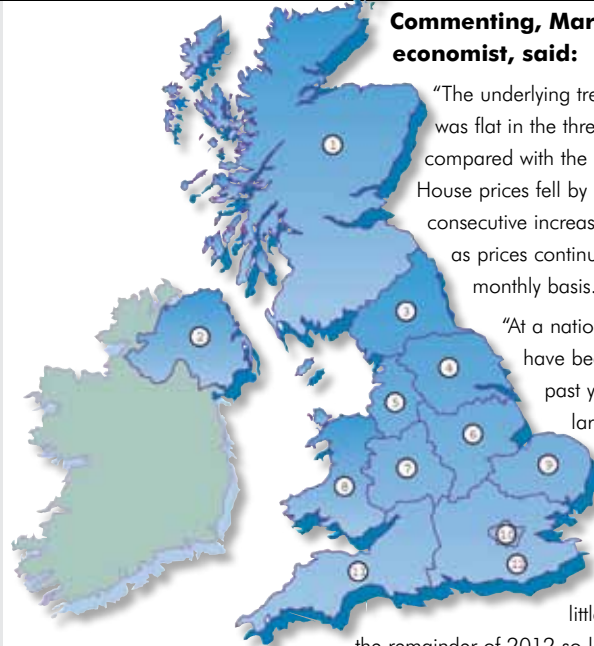
HOUSING PRICES



Source: www.lloydsbankinggroup.com

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

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



Commenting, Martin Ellis, housing economist, said:

"The underlying trend in house prices was flat in the three months to July compared with the previous three months. House prices fell by 0.6% in July following consecutive increases in May and June as prices continue to fluctuate on a monthly basis.

"At a national level, house prices have been very stable over the past year or so. This can largely be explained by the static nature of supply and demand conditions during this period. Looking forward, we expect little change in prices over

the remainder of 2012 so long as the economic climate in the UK does not worsen substantially."

"Recent monthly house sales figures have clearly been affected by the ending of the stamp duty holiday for first-time buyers in late March. Overall, the trend for sales – like that for prices – appears to be one of broad stability."

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

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

Talk to HomesinHants about • Eligibility • Affordability • Homes available

www.homesinhants.co.uk

info@homesinhants.co.uk

023 8062 8004



HomesinHants

Your Government-appointed HomeBuy Agent
For Hampshire & Isle of Wight



*additional eligibility criteria applies

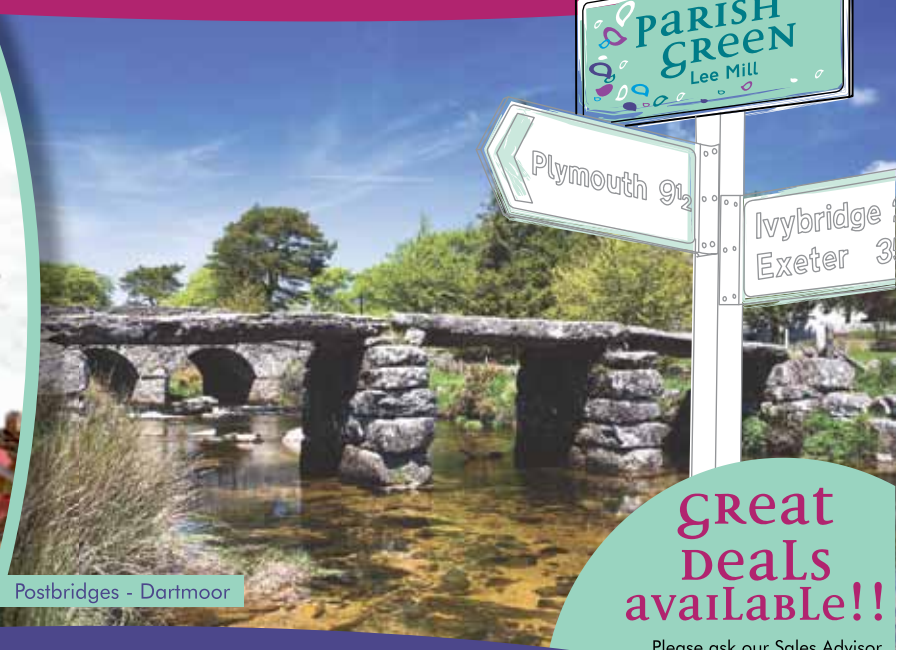
NewBuy
95%
Mortgages

NOW AVAILABLE

move IN BY CHRISTMAS at



Postbridges - Dartmoor



great Deals available!!

Please ask our Sales Advisor for details.



An exciting new development by Cavanna Homes, consisting of 65 one, two, three and four bedroom properties. Located near the A38 just off Harris Way, Lee Mill - only 9 miles from Plymouth City Centre.

Sales Centre open Thursday to Monday from 10am – 5pm **01752 690568**
parishgreen@cavannahomes.co.uk **www.cavannahomes.co.uk**

ADVERTISING FEATURE



HomeBuy Schemes in Hampshire & Isle of Wight

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

"A family member told us about the part-buy, part-rent scheme as we knew we couldn't afford to buy on the open market. We looked on the internet and found out about our HomeBuy Agent for Hampshire and Isle of Wight, HomesinHants." Explains Cherish.

"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 Cherish, "I'd recommend the scheme to any first time buyers."

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

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

PARISH GREEN is TOP for city and countryside

For house hunters looking for a stylish new home in a great village location, Parish Green at Lee Mill near Plymouth is certainly worth a visit.

Located between the commuter towns of Ivybridge and Plympton, Parish Green is just two miles from Dartmoor National Park. The wide range of stunning village homes – including two-bedroom apartments and coach houses, as well as a selection of two, three and four-bedroom homes – offer low maintenance, energy efficient living, each with two parking spaces.

Sales Manager Karen Heywood-Cann said: "Parish Green is attracting a number of service personnel and their families looking for a new home in a village location which has great access to the cities of Plymouth and Exeter, as well as the region's renowned coast and countryside".

All homes at Parish Green include parking provision and benefit from contemporary fitted kitchens and bathrooms, with PVC-u double glazed windows and a 10 year NHBC Buildmark Warranty.

For more information on the available properties and special offers at Parish Green throughout October please visit **www.cavannahomes.co.uk** or telephone 01752 690568 or email parishgreen@cavannahomes.co.uk.



Move in for Christmas 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.



Show Homes Now Open



Please ask our Sales Advisor for fantastic offers available

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

First sale at Plymouth's 504K as sportsman Daniel gets keys to his own front door

Sports coach Daniel Littlewood has become the first resident at Cavanna Homes' flagship 504K development at Derriford in Plymouth, which will become part of a new community of more than 270 homes over the next six years.

The 23 year old Plymouth Albion performance coach will be sharing his new two-bedroom terrace home with his younger brother Henry, 19, who is due to begin his second year of studies in Sport's Health at the neighbouring Plymouth University College Marjon.

The two-bedroom Constable-style home, which has two en-suite bathrooms, has been bought by Daniel and Henry's parents to provide the brothers with some much-needed independence. Mum, Anne Littlewood, explained: "As well as being a sound investment, the new house provides them with some well-deserved personal space and its proximity to Marjon means that Henry can walk to his lectures and Daniel can use the gym for his training. It is also on a really good bus route, which means it's easy to get into the city too."

Currently on offer at 504k are a stunning variety of two and three-bedroom houses and townhouses, as well as one and two-bedroom apartments, with a one-bedroom coach house also available.

Karen Heywood-Cann the Sales Manager said: "We already have several service personnel and their families living at 504k's neighbouring development Cobham Field, benefiting from the development's great location and transport links".

For more information on our available properties and fantastic deals please visit www.cavannahomes.co.uk or telephone the 504k Sales Advisor on 01752 773187 or email 504k@cavannahomes.co.uk



COULD HOME OWNERSHIP BE WITHIN YOUR REACH?

If you think buying a home of your own is out of your reach, think again!

Many aspiring home owners feel that in the current economic climate it is not possible for them to take those important first steps on to the property ladder. However, this may not actually be the case thanks to the Government's HomeBuy initiative.

What is HomeBuy?

HomeBuy is a one-stop-shop service to help eligible individuals and families get on to the property ladder. The service is delivered by 15 Government HomeBuy agents covering different areas.

The Catalyst HomeBuy service covers the areas of Berkshire, Buckinghamshire (including Milton Keynes), Oxfordshire and Surrey.

By registering with Catalyst HomeBuy, individuals can find out which schemes they are eligible for. Catalyst HomeBuy works with a number of organisations, including private developers, estate agents and local authorities to ensure customers are kept informed about all the opportunities that are available to them.

Am I eligible?

If you have a household income of less than £60,000 per annum and fall in to one of the following priority groups, then you could benefit from the HomeBuy service:

- Employed by the MoD (This only applies to specific serving uniformed personnel)
- Local authority or housing association tenant
- First Time Buyer

If you didn't know already, but all MoD employees do not have to have a local connection ie live or work in a specific area to be able to purchase through the shared ownership scheme.

How do I register?

Visit www.catalysthomebuy.co.uk to register online or call 0845 601 7729 for more information.



MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
HSBC 0800 494999	2.64%	Fixed to 30/09/14	60%	£1999	2% to 30/09/13 then 1% to 30/09/2014	
Nationwide 0800 111 44 10	3.89%	Fixed for 5 years	50%	£549	5% for 5 years	R
Yorkshire BS 0845 1200 874	3.89%	Fixed until 28/02/14	85%	£495	3% until 30/09/2014	
Discounts						
Leeds BS 0113 225 7889	2.59%	3.10% discount for 2 years	75%	£999	3% for first year 2% for second	P
Newcastle BS 0845 600 4367	3.99%	2% discount until 30/06/2014	80%	£494	3% until 30/06/2014	
Loughborough 01509 610707	2.89%	2.30% discount for 2 years	80%	£495	5% for 2 years	
Flexible						
First Direct 0800 242424	2.89%	Base + 2.39% for 2 years	65%	£499	None	LO
Leeds BS 0113 225 7889	3.39%	Fixed to 31/05/2014	75%	£999	3% to 31/05/2013 then 2% to 31/05/2014	O
Santander	3.59%	Base + 3.09% for term	75%	£995	Refund of Homebuyers package in first 2 years	VLOY
Trackers						
Britannia 0845 1211 281	2.59%	Base + 2.09% for term	60%	£0	1% to 31/08/2015	ACL
First Direct 0800 242424	3.99%	Base 2.49% for 2 years	75%	£499	None	LO

Key: L = Free basic legal work for remortgages. B = Remortgage only. O = Offset facility. P = Purchase Only.

R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation. Y = £250 cashback for purchase. *Northern Ireland only AC must have qualifying current account

24 May 2012 Trigold

Want to get onto the property ladder in Berkshire, Buckinghamshire, Oxfordshire and Surrey?

You can with HomeBuy



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

Find us on Facebook at Catalyst HomeBuy

Follow us on twitter @HomeBuy_CHG

Download our FREE App

Available on the App Store

Available in Android Market



Register TODAY at www.catalysthomebuy.co.uk or call 0845 601 7729 to find out more information



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

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2012

Joint Service Housing Advice Office

AUTUMN 2012

		17 Oct	Germany – JHQ
5 Sep	RRC Tidworth	18 Oct	Germany – Herford
12 Sep	RRC Aldershot	25 Oct	RRC Catterick
19 Sep	RRC London (Northolt)		
25 Sep	RRC Portsmouth	6 Nov	RRC Catterick
27 Sep	RRC Plymouth	8 Nov	RRC Cottesmore
		14 Nov	RRC Tidworth
9 Oct	RRC Aldershot	16 Nov	RRC Aldershot
10 Oct	RRC Rosyth	20 Nov	Colchester#
16 Oct	SHAPE	29 Nov	RRC Northern Ireland

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 effect way and settle the family whilst still serving.

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

Key facts:

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

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

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

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

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



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

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

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



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

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

Typical example:

3 bedroom house in Gloucester with garage

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



General public price
£194,995

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

5% Deposit (paid by builder)
£7,800

5% Deposit
£7,800 (could be LSAP)

Balance
£140,396

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