

# 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

YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE



What is the  
JSHAO?

Redundancy  
and Housing  
Need

Private Rental

Housing in  
South West  
England

Accommodation  
at the  
Services Cotswold  
Centre

August/September  
2013

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# HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Welcome to the August/September edition of Housing Matters.

As I write this article we are preparing for the Tranche 3 Redundancy announcement. The JSHAO are fully expecting to receive a higher than normal number of telephone calls from individuals who will be moving out of their Service Accommodation much sooner than they had expected. My team and I have been invited to attend a number of Transition Fairs in the

coming months and we hope to be able to meet as many of those affected by the announcement as possible. Unfortunately, we are unable to support as many events as we would like as we are a small team, but you should be able to find copies of this magazine and other housing literature at the fairs. Most of the fairs will have representatives from Housing Associations and Help to Buy agents; I recommend that you speak to them to gain as much factual information about housing as you can before you rush into any decision.

Because Redundancy affects so many there is a specific article in this magazine called Redundancy and Housing Need. We understand that there are a number of non-volunteers who now find that planning for suitable housing is a very important consideration in their future. We are here to provide advice on what you can do to move in to Civilian housing and make the transition as painless as possible. That said – we provide advice to all Service personnel whether leaving the Armed Forces is planned or not. We also provide advice to those who remain in Service but want to live in their own place. I have included an article about the JSHAO so that you know what you can expect us to do for you.

Some of you will be returning to the UK from overseas locations and may find that you need temporary accommodation in the UK before you can make the full transition to a settled Civilian life in the UK. If you and your family need a temporary place to stay you can speak to your Unit Welfare staff and they may be able to refer you to the Services Cotswold Centre near Corsham.

One option available to all personnel at any time is Renting Privately. The article on that subject will give you some hints on what you can expect if you choose to rent from a private landlord.

Moving on and moving forward is a big challenge but we all have to do it at some point. Don't leave sorting out your Civilian housing needs until it's too late.

Paula Jones, OIC JSHAO

**Front Cover Pic:** Taken from [www.defenceimagery.mod.uk](http://www.defenceimagery.mod.uk)



Published for The Joint Service Housing Advice Office by Method Publishing, Sutherland Press House, Golspie, Sutherland, Scotland KW10 6RA  
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Design and Typography: Method Publishing 2013  
Editorial Matter: ©Crown Copyright 2013

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AUGUST/SEPTEMBER 13 ISSUE 123

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The Joint Service Housing Advice Office,  
Building 183, Trenchard Lines, Upavon,  
Wiltshire, SN9 6BE



# WHAT IS THE **JSHAO**?

The JSHAO provides specialist housing information and advice to encourage Service Personnel and their dependants, to consider their civilian housing options and to assist in their transition to civilian life. Where possible, we place Service persons and their dependants, in suitable accommodation and assist Ex-Service personnel still occupying Service Accommodation.

## Housing Briefings

We provide Civilian Housing Options briefings that are held at Regional Resettlement Centres in the UK and Education Centres in Germany, Cyprus and Gibraltar. These one day briefs are designed to give you the information to help you make informed choices on your civilian housing. While these briefings are normally attended in the last 2 years of Service, any Service Personnel and/or their partner are welcome to attend at any stage of their Service. The dates of the briefings are widely advertised on Units and details are available from Unit Welfare staff or by contacting the JSHAO. We also provide Housing Solutions briefings which are designed as mid career presentations to highlight the need to make early provision for civilian housing.

## The MoD Referral Scheme

The JSHAO runs the Ministry of Defence Referral Scheme. This scheme may be able to help you if you are looking for Social

Housing on leaving the Service. We have developed links with Local Authorities and Housing Associations within the UK, who have available housing they wish to be specifically allocated to Service Personnel. Applications should be made within 6 months of your date of discharge to the JSHAO; you will then be contacted if a suitable property becomes available in your chosen area. We cannot guarantee that accommodation will become available in your chosen area, or that applicants will be housed through the scheme. For more information and application forms visit our website or call the office and speak to the MoD Referral Scheme Coordinator.

## Affordable Housing Options

Service Personnel (and ex service personnel within 12 months of discharge) have priority status with regard to government affordable housing initiatives. Schemes include part buy/part rent and shared equity loans. For more information on the current government housing schemes and MoD funded initiatives available, please contact the JSHAO team.

## 'Housing Matters' Magazine

Ten months a year the JSHAO produces the Housing Matters magazine which has a worldwide distribution of 10,000 copies per month. Each month the magazine focuses on a particular region within the UK, it also contains information and articles designed to help you when you are

considering your civilian housing. Copies should be easily available within your Unit but if you have difficulty obtaining a copy please ring the JSHAO.

## JSHAO Contact Details

JSHAO, Building 183, Trenchard Lines, Upavon, Wiltshire, SN9 6BE  
Tel: 01980 618925  
Mil: 94344 8925  
Email: AWS-JSHAO-mailbox@mod.uk  
Online at: [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

## Single Person Accommodation Centre for the Ex-Services – SPACES

If you are single and about to be discharged SPACES may be able to help you find somewhere to live, they are a housing placement service for single personnel based in Catterick



# Ministry of Defence

Garrison. SPACES is tasked by the MoD to help assist single Service Leavers to find suitable housing, they work with all Service Personnel regardless of rank and length of service, they make all referrals to the single persons accommodation available at The Beacon in Catterick and Mike Jackson House in Aldershot.

## SPACES Contact Details

The Beacon, SPACES Office, Marne Road, Catterick Garrison, North Yorkshire, DL9 3AU  
Tel: 01748 833797 or 830191  
Email: [spaces@riverside.org.uk](mailto:spaces@riverside.org.uk)



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- » Member firms
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- » Locations served
- » Complaints procedure



# REDUNDANCY AND

As I write this I realised that the next tranche of redundancies is about to be announced and I've missed a trick because, by the time this goes to print, those of you who have been selected will have known for about a month that you will be leaving the Armed Forces. You may now be worried about what to do about your future housing need.

If that is the case DON'T PANIC!

When you are in the Military you are shielded from the real costs of civilian housing. While you are in the Armed Forces, you receive subsidised housing; this often costs you less than half (sometimes a third!) of the real costs that you will be paying as a civilian.

Now you need to think about where you will live and you are at a time when there is a countdown clock ticking. You are leaving a way of life where housing has been provided for you at a low cost, and unless you are really lucky you are probably also seeking alternative employment. Right now you need as much accurate information as possible.

There are many options available for housing, although they do all cost money!

The first thing to do is to get good advice and try to ensure that the advice you receive is accurate and reflects your personal need. Be careful that you don't base your plans on speculation or on rumours you have heard and hope are true.

## Get advice!

The JSHAO (Joint Service Housing Advice Office) conduct a number of One Day Housing briefings hosted by

Regional Resettlement Centres throughout the UK, and main bases in Europe. The dates and locations are at the back of this magazine. The all-day sessions are the best place to start to gather the advice and information you need on your civilian housing options.

The JSHAO also invite an Independent Financial Advisor (IFA) who gives a briefing on the financial aspects of paying for housing. At the majority of the briefs the IFA stays to give free one to one clinics for those who need personal advice.

Also invited to each One Day housing brief is a local regional Help to Buy agent and again after they have said their piece to the audience they will remain to answer questions on an individual basis.

You will be given a small book with some advice and information about Civilian Housing options and in the back of the book is a CD that contains a lot more information.

If you can't get to a briefing or you need urgent advice, then ring the JSHAO on 01980 618925 and ask for a call back at a planned time when you can discuss what options are available to you.

JSHAO can also give you details of other IFAs (Independent Financial Advisors) who have an understanding of the problems that Service personnel have in getting credit and who will be able to give specific and individual (best) advice how to manage your money, particularly with respect to how housing costs might be managed.

You are reading this article in the Housing Matters magazine.

Did you know this magazine is produced 10 times a year with 10,000 copies distributed monthly throughout the service community? Make reading the articles in this magazine a priority, each issue has different advice and you might pick up some information that you weren't aware of that may come in handy in deciding what housing solution is best for you.

## So, what can you do?

The two main options are BUY or RENT?

The first is dependant on if you have any savings? If you have got employment to go to? If you know where you want to live? And if you have a good Credit History? If the answer is yes to all four, then you could be in a strong

position to buy your own home. Because you have been/ are still in the Military you have priority to buy a

house using the governments Home Ownership schemes. If you are a first time buyer (defined as not currently owning any property) and you have available funds of less than £60,000 and/or your total household income is less than £60,000



# HOUSING NEED?

per year you could buy a home with a minimal deposit.

The good news, is that the priority lasts for 12-months from your last day of service. In England the Government schemes includes various options: a shared equity arrangement, shared ownership (Part-buy-Part-Rent), or Rent-to-Buy and there are other schemes in Scotland, Wales and NI (although there is no priority in NI). Advice should be sought from JSHAO, an Independent Financial Advisor, and your local Help to Buy agent.

If you are interested in house purchase using

one of the Government House Purchase schemes look at the Help to Buy website.

[www.helptobuy.org.uk/](http://www.helptobuy.org.uk/)

## Rental options

What if you are not ready to buy, part buy or rent to buy? Then the other option is to rent via a Local Authority (Council), a Registered Social Landlord, such as a Housing Association or Rent Privately from a variety of landlords. There is an article about Private Rental elsewhere in this issue.

Local Authorities never have enough housing and demand for what they do have is high. Only those in the most desperate need will stand any chance of getting Social (Council) Housing.

A misconception some people have is that Armed Forces get priority for Council Houses this is unfortunately incorrect. However, due to the Military Covenant some Local Authorities have agreed to give Service personnel additional credit to ensure that they are not disadvantaged on their Housing Needs registers. This does not mean that you will jump ahead of anyone with a greater need. Registering on the Housing Needs register means that you are visible to the Local Authority housing office and they will be able to refer you to other Registered

Social Landlords. Local authorities will normally signpost you to a Housing Association or Private Landlord tenancy. You might be able to claim Housing

benefits to reduce the high costs of rental.

However, if you have not been able to find suitable housing by your last day of Service and you and your family are facing impending homelessness contact the JSHAO and we will provide you advice on the process of registering as homeless.

If you can't afford to rent privately, Housing Associations offer the best opportunities for Service Veterans to obtain lower cost, affordable, rental, housing. You need to find out what Housing Associations operate in the area you are seeking to settle and find a job.

## What else?

Unfortunately single people aren't considered by Local Authorities as priority applicants for housing. Priority is determined by children and the ability for applicants to be able to pay for their own rent. If you are Single and leaving the Services or within 6-months of having left, with no home to go to contact the Single Persons Accommodation Centre for the Ex-Services – SPACES. Their details are:

**SPACES 01748 833797**  
[www.spaces.org.uk](http://www.spaces.org.uk)

JSHAO also manage an MOD Referral Scheme to Housing Associations, enabling leavers to be 'nominated' to a Housing Association. Please note there are no guarantees with this scheme! It is limited to those within the last 6 months of service or still in service accommodation awaiting eviction. Apply to JSHAO at the email below for details on this scheme. Both Families and Singles are welcome to apply.

The following is a short list of resources that you need to get, read and then seek further advice from:

**JSHAO 01980 618925**  
**94344 8925**

Email: [AWS-JSHAO-Mailbox@mod.uk](mailto:AWS-JSHAO-Mailbox@mod.uk)

**HAIG HOMES:** A Housing Association who will only accept applicants who have been in the military. They rent property across the UK at affordable costs, (slightly more than council rent). They have a limited number of properties and some areas have long waiting lists.

**Haig Homes**  
**0208 685 5777**  
[www.haighomes.org.uk](http://www.haighomes.org.uk)

## Get the best advice

Make sure that it is accurate and that it reflects the options available to you in your circumstances. Contact the JSHAO, read all that you can, ask questions, attend an all-day briefing. IFAs, Help to Buy agents and a Haig Homes representative attend all those briefings. Bring your spouse/civil partner along if possible. Register on the MOD Referral Scheme through the JSHAO. If you are single, contact SPACES. Register on your Local Authority 'Housing Needs Register' you might need to do this to be accepted by Housing Associations and to be assessed as eligible for Government House Purchase Incentives. Register with HAIG and research any other Housing Associations working in the area of your choice.

**Finally**  
**Start planning your Housing Now! Remember the clock is ticking.**

Compiled by:  
Philip Arundel/Rachel Preston JSHAO

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



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

## 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.

First time buyer or looking to move up the property ladder?

# homes inhants

the wise way to search for your new home



\*additional eligibility criteria applies

Serving MOD Personnel have the highest priority to help buy or rent a home through the Help to Buy 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 Help to Buy schemes available in your area.

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- 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





# PRIVATE RENTAL

By Neil Rowlands

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

## Housing Costs

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

How much will the rent be?

Whether the rent includes bills?

How much is the Council tax?

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

Whether the bills are shared with other people?

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

How much will you have to pay in advance?

It is usual to have to pay a deposit and rent in advance before or at the same time as you sign the tenancy agreement. Landlords usually ask for one month's rent in advance and one month's deposit, although it can be more than this, especially if the property is of high value. The Royal British Legion can help ex-Service personnel get into rented accommodation by providing a grant to cover the initial deposit costs as well as the cost of furniture and household appliances. More information is available on their website at [www.britishlegion.org.uk](http://www.britishlegion.org.uk).

## Housing benefit tenants

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

## References

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

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

## Tenancy agreements and tenant's rights

When you have found a suitable place and paid the necessary charges, you will usually be given a tenancy agreement to sign before you move in. This sets out the rights and responsibilities that you and your landlord will have during the tenancy. You should check it carefully before you sign it, and get advice if you are unsure about anything it says. Private tenants usually have fewer rights than people who rent from councils or housing associations, but all tenants have certain basic rights under the law, even if you don't have a written tenancy agreement, you still have legal rights. Your landlord can't take away these basic rights, regardless of what your tenancy agreements says.

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

If you're still not sure what type of tenancy you have, more information can be found at [www.shelter.org.uk](http://www.shelter.org.uk).

# Register with **homeownership** Westminster

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

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

**Register today**

**Call: 0845 437 9701**

**Visit: [www.homeownershipwestminster.co.uk](http://www.homeownershipwestminster.co.uk)**

**Email: [info@homeownershipwestminster.co.uk](mailto:info@homeownershipwestminster.co.uk)**



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However, a pioneering housing service called Homeownership Westminster promises to unlock the door to living in Westminster for hardworking service and ex-service personnel.

Whether you want to buy outright, buy a percentage share in a property (you would pay discounted rent on the part that you don't buy), or want to rent, moving to Westminster could be more affordable than you think. Just register for the service on the Homeownership Westminster website or call 0845 437 9701 and we will match the right home in Westminster to you and your family. And, regardless of where you currently live, as a member of the Armed Forces, or someone who has recently left the Services, your application would be top priority – increasing your chances of finding a home.

#### What services are available to me?

Once you've registered we will:

- Notify you of all new housing and rental opportunities, as well as property open days and launch events
- Meet you face-to-face to discuss your housing needs
- Provide a free financial affordability assessment, from an Independent Financial Advisor

#### Your next step

To find out more about the range of properties that are available and the eligibility criteria, please visit our website

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

or call **0845 437 9701**.

## ADVERTISING FEATURE

A2Dominion New Homes was the first housing provider of its type to launch iPhone, Android and iPad apps for marketing both shared ownership and private sale homes in London and the South East.

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- Tower Hamlets ● Waltham Forest

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# HOUSING IN SOUTH WEST ENGLAND

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

The following are the housing authorities operating within the region:

**BRISTOL ([www.bristol-city.gov.uk](http://www.bristol-city.gov.uk))** The city of Bristol is a Unitary area and separate from County based Local Authorities.

BRISTOL HOUSING REGISTER 01179222400

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

HOUSING 03001 234161

ISLES OF SCILLY 01720 422537

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

EAST DEVON 01395 517469

MID DEVON 01884 255255

PLYMOUTH 01752 668000

TEIGNBRIDGE 01626 361101

TORRIDGE 01237 428700

EXETER 01392 277888

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COTSWOLD 01285 623300

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

BATH & NE SOMERSET 01225 477000

NORTH SOMERSET 01934 426330

SOUTH SOMERSET 01935 462462

WEST SOMERSET 01643 703704

MENDIP 01749 648999

SEDGEMOOR 0845 4082540

TAUNTON DEANE 01823 356581

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

HOUSING 03004 560100

SOUTH WILTSHIRE 01722 434462

WEST WILTSHIRE 01225 776655

NORTH WILTSHIRE 01249 706666

EAST WILTSHIRE 01380 734734

If unsure which part of Wiltshire that you are interested in, comes under, then use the locator at:

<http://www.wiltshire.gov.uk/contact.htm?area=west&postcode=>

### **SWINDON ([www.swindon.gov.uk](http://www.swindon.gov.uk))**

The city of Swindon is a Unitary area and separate from County based Local Authorities.

SWINDON HOUSING REGISTER 01793 445503



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

### **SOUTH WEST ENGLAND**

Activity centred on larger boroughs.

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

### **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](http://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](http://www.haighomes.org.uk)

### **REGIONAL HOMEBUY AGENT**

South West Homes [info@southwesthomes.org.uk](mailto:info@southwesthomes.org.uk)

[www.southwesthomes.org.uk](http://www.southwesthomes.org.uk)

Telephone: 0300 100 0021

# ACCOMMODATION AT THE SERVICES COTSWOLD CENTRE

“A Home from Home for all Service Families”

Lying in beautiful countryside mid way between Bath and Chippenham, just off the M4 outside Corsham, the Centre provides temporary housing for families of serving personnel from all three services.

Whether you are in transit between postings, retiring, have welfare housing issues or have been the subject of emergency evacuation from overseas, the Centre offers a secure, comfortable and affordable place to stay. In the case of estranged families and those leaving the Services, the family is to include one child.

## The Accommodation

The sixty cosy single storey, centrally-heated, three bedroom chalets and converted flatlets are all self catering, fully furnished and include cooking utensils, freezer, fridge, cutlery,

crockery, bedding and towels. Colour televisions can be hired for £1.50 per week. Your accommodation will be ready for you to take over on arrival. If you arrive outside working hours your keys will be left with the security guard at the gate.

## How much?

The daily charge is only £7-00 per family; R&R families pay £10. The rent includes heating, lighting and the laundering of bed linen.

## What is at the Centre?

The secure twenty five acre site has its own well appointed Amenity Centre with internet connection, Tavern Bar, games hall (including large screen TV), launderette and children's playground. The Centre's Community Organiser arranges regular outings to the shops and other local attractions.

## Schools

For those staying longer, at the centre, there is an excellent Early Years Centre for children from 3 to 4 years, and a county run Primary School for 5-11 year olds. 12-16 year olds can attend Corsham Secondary school which is close by.

## Storage

For families who are leaving the Services the Centre has a limited GFA and furniture storage facility.

## Support

The Centre prides itself on providing a caring environment with professional experienced staff to help with and advise on housing, benefits and legal problems.

## Visitors

For security and other reasons certain rules regarding visitors do apply but in general terms friends

and relatives are very welcome to visit but 24 hours notice to the main reception is required. Certain other restrictions do apply but these will be explained to you on arrival.

## Pets

No pets are allowed on site.

## Referral

Families who wish to use this centre need to be referred by their Unit Welfare Officer

Services Cotswold Centre  
Neston  
Corsham  
Wilts  
SN13 9TU

Email: [scc-receptionist@mod.uk](mailto:scc-receptionist@mod.uk)  
Telephone: Civ 01225 810358  
Mil (9)4382 4521  
Fax: Civ 01225 816918  
Mil (9)4382 4529

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



The Services

# Cotswold Centre

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

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

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

*Your*

# *Home from Home*



# Make your choice

With options to rent or buy, you could be one of the first to live in one of Triathlon Homes' bright and spacious homes whatever stage of life you're at.

High environmental standards match the high design and construction standards, making them as cosy, warm and cheap to run as they are good to look at.

Homes are ready for living from Summer 2013.



For more information and to check your eligibility, visit [www.triathlonhomes.com](http://www.triathlonhomes.com)

## ADVERTISING FEATURE

### 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 11,000 Veterans.

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



# HELPING YOU THROUGH THE PROPERTY MAZE

by Sheri-Anne Mizon, Partner, Attwaters Jameson Hill

Thinking of buying a home and living out? Investing in a buy to let property, or leaving the armed forces and purchasing your first civilian family home?

I've been dealing with members of the armed forces for many years, helping them to buy and sell property around the UK (and I have two brothers who are currently serving). Listed below are the questions I get asked regularly by services personnel – along with the answers. Hopefully, you will find these of interest and will be of help to you.

## What do I do first?

Visit a mortgage broker to confirm how much mortgage you can secure. Then, telephone us and we will email you a full quote setting out our fees and all other costs involved; we will send you all of the initial paperwork for you to complete and return to us. Next, register with your local estate agents and begin house hunting!

## How do I apply for a mortgage?

Select a mortgage broker and they will then apply for the mortgage on your behalf. Your mortgage broker will review your financial situation and confirm how much you can borrow and explain the different types of mortgage available to you depending on your income and savings.

## How long will it take to buy my home?

Unfortunately this is a question that no one can answer. A standard house purchase takes around three months from when your offer is accepted, buying a flat can take a week or so longer.

## Will I need to visit your offices?

Whilst we enjoy meeting our clients we appreciate that many people do not have time to attend our offices. We can deal with all matters via post, e-mail and telephone. If you would like to attend our offices to discuss any points there is no additional charge for one-to-one meetings and we are happy to do this, however, you will not need to unless you want to. Please do not worry about where you are currently posted, or if you are sent on exercise, we will continue to progress your file and update you. Your location will not delay or affect your purchase.

## Any tips on house hunting?

Here are just a few:

- Visit the property/area at different times of the day/night – an area can change very much from day to night
- Speak to the neighbours to get a feel for the area and the people you will be living near
- Ensure the property has enough parking for you and your family
- Have a survey! This is the biggest financial investment of your life; make sure the building is structurally sound

## How much do I need to pay to instruct you?

We will request £350.00 on account of costs at the outset. This can be paid by card over the telephone.

## Are your fees fixed?

Yes, we do not increase our fees once we have quoted you. The fee we quote is the fee you pay. We do not add 'hidden extras'.

## What will my solicitor do?

I will be your solicitor and act on your behalf. I will check the legal ownership documents, carry out searches and make enquiries to ensure the legal title you are buying is a good legal title. I also deal with your mortgage company to secure the mortgage advance once you have received your mortgage offer, let you know how much money I will need from you to complete your purchase, send payment on your behalf to the HMCR for any land tax due at completion and register your ownership at the land registry. I am here to help answer your questions, talk you through the process and make sure you are completely happy with the property you are buying.

Sheri-Anne Mizon is a Partner at Attwaters Jameson Hill Solicitors. She qualified as a solicitor in 2003 and has specialised in all residential property matters including first time buyers, buy-to-let investment buyers and shared ownership purchases for over 13 years. She deals with property and clients all over England and Wales and has worked in Bristol, London and Cardiff. She has an extensive knowledge of acting for members of the armed forces, and is experienced in dealing with the unique needs of armed forces personnel. She has an experienced team who assists her in ensuring your transaction is dealt with professionally, efficiently and as quickly as possible and help support you and your family at every stage.



If you have any other questions, or would like to discuss your purchase with Sheri-Anne please feel free to telephone or email.

**Sheri-Anne.mizon@  
attwaters.co.uk**  
**Direct Dial**  
**0208 498 6578**



# METHOD Publishing



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A service you can rely on  
METHOD PUBLISHING



# 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

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.

## 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)

# WELCOME TO YOUR NEW HOME



**ONLY 5%\***  
**DEPOSIT  
REQUIRED**

**Priority given  
to the MOD**

**Homes available  
to buy on a shared  
ownership basis.**

Homes all over London,  
Hertfordshire, Bedfordshire,  
Cambridgeshire, Norfolk,  
Suffolk, Kent, Surrey  
and Essex, and now  
the West Midlands.

**FOR FURTHER INFORMATION  
PLEASE CALL OR EMAIL:**

**0845 304 1002**  
**clsales@circle.org.uk**

\*Based on a 95% Loan to Value mortgage provided by selected lenders,  
subject to availability, eligibility and terms and conditions.

**VIEW OUR SELECTION OF PROPERTIES ONLINE**  
**[www.circleliving.org.uk](http://www.circleliving.org.uk)**

**Homebuy**  
UK Government

 **Circle Living**  
*Empowering Life Chances*

# HOUSING PRICES

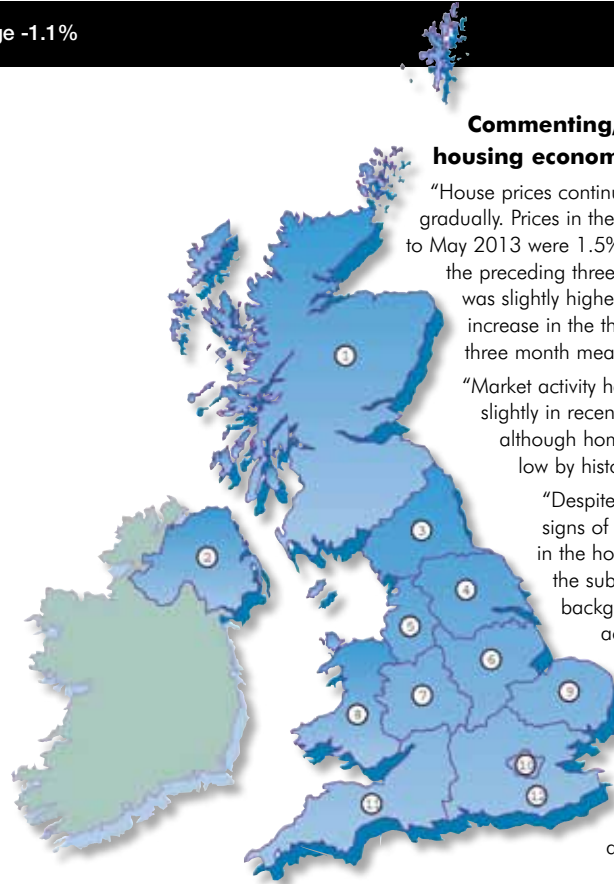
HOUSING  
matters

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

## United Kingdom

Average Price: £163,356 Quarterly Change: +1.2%, Annual Change -1.1%

- |   |   |
|---|---|
| <b>1</b> <b>Scotland</b><br>Average Price: £117,678<br>Quarterly Change: -0.1%<br>Annual Change: +9.3%                  | <b>7</b> <b>The West Midlands</b><br>Average Price: £147,644<br>Quarterly Change: +0.4%<br>Annual Change: -1.6% |
| <b>2</b> <b>Northern Ireland</b><br>Average Price: £98,172<br>Quarterly Change: -2.7%<br>Annual Change: -6.0%           | <b>8</b> <b>Wales</b><br>Average Price: £134,813<br>Quarterly Change: +1.7%<br>Annual Change: +1.8%             |
| <b>3</b> <b>The North</b><br>Average Price: £127,947<br>Quarterly Change: +8.3%<br>Annual Change: +7.9%                 | <b>9</b> <b>East Anglia</b><br>Average Price: £162,272<br>Quarterly Change: +0.3%<br>Annual Change: -3.1%       |
| <b>4</b> <b>Yorkshire and The Humber</b><br>Average Price: £119,071<br>Quarterly Change: +3.02%<br>Annual Change: -2.1% | <b>10</b> <b>Greater London</b><br>Average Price: £275,753<br>Quarterly Change: +2.8%<br>Annual Change: +4.3%   |
| <b>5</b> <b>The North West</b><br>Average Price: £121,945<br>Quarterly Change: +2.5%<br>Annual Change: -0.7%            | <b>11</b> <b>The South West</b><br>Average Price: £179,717<br>Quarterly Change: -3.5%<br>Annual Change: -3.0%   |
| <b>6</b> <b>The East Midlands</b><br>Average Price: £135,940<br>Quarterly Change: +1.7%<br>Annual Change: -2.0%         | <b>12</b> <b>The South East</b><br>Average Price: £236,589<br>Quarterly Change: +4.3%<br>Annual Change: +5.1%   |



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

"House prices continue to pick up gradually. Prices in the three months to May 2013 were 1.5% higher than in the preceding three months. This was slightly higher than the 1.3% increase in the three month-on-three month measure in April.

"Market activity has also improved slightly in recent months although home sales remain low by historical standards.

"Despite these recent signs of improvement in the housing market, the subdued economic background and the accompanying weak income growth continue to be a significant constraint on housing demand and activity."

## meth'od (mthd) *n.*

1. A means or manner of procedure, especially a regular and systematic way of accomplishing something: a simple, uncomplicated but professional method for creating a publication; the method of solving problems.
2. Orderly arrangement of parts or steps to accomplish a publication; random efforts lack Method.
3. The procedures and techniques characteristic of a particular discipline or field of knowledge; printing and publishing methods.

[Middle English, from Latin *methodus*, publishers to the Ministry of Defence since 1964, publications include: *Service Community Official Guides in the United Kingdom and Germany*, *Regimental Journals*, *Corps Prospectuses*, *Garrison Magazines*, *AFF Families Journal*, *Envoy*, *Housing Matters*, *Homeport*, *Mascot* and many others.]



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# 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 house	<b>Guide prices 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
Mayne Avenue <b>Hereford</b>	3 bedroom semi-detached house	<b>Offers in excess of £114,950</b>		Flint & Cook, 4 King Street, Hereford HRI 4ND Please call <b>01432 355455</b> or email: hereford@flintandcook.co.uk or Connells, 23 King Street, Hereford HR4 9BX Please call <b>01432 647007</b> or email: Martin.pearce@connells.co.uk
Chattenden Lane <b>Chattenden, Kent</b>	3 and 4 bedroom semi-detached houses	<b>Guide prices from £165,000-£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
Rampton Drift <b>Longstanton</b>	2 bedroom terraced houses	<b>£154,950</b>		Tucker Gardner, 21-23 High Street, Histon, Cambridge CB24 9JD Please call <b>01223 470099</b> or email: histon@tuckergardner.com
Long Barn Road <b>Andover</b>	3 bedroom end terraced house	<b>£164,950</b>		Your Move, 23-25 London Street, Andover, Hampshire SP10 2NU Please call <b>01264 357433</b> or email: Andover@your-move.co.uk
Cleveland Road <b>Catterick</b>	2 bed mid-terrace with single car parking space	<b>OIEO £100,000</b>		Love Property, 18 Richmond Road, Catterick Garrison, Catterick DL9 3JA. Please call <b>01748 834373</b> or email: Kelly@lovepropertyuk.co.uk or Bridgfords Estate Agents, 4 King Street, Richmond, N Yorkshire DL10 4HP. Please call <b>01748 529159</b> or email: Richmond@bridgfords.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 – June 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

### September

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

### October

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

### November

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

# applications to RRC Northolt Admin Team

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

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

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

### ADVERTISING FEATURE

Craig & Nina Rankin were living in Scotland with their two young children, where Mr Rankin was stationed with the Navy, and Mrs Rankin worked as a Nursery Nurse.

Circle Living had an exciting new development of 2-bedroom shared-ownership houses in Bishops Stortford called Firlands. It was being advertised on the internet when Mr Rankin contacted Karen Barber at Circle to register an interest and request further information.

As a serving officer of the British Armed Forces, Mr Rankin's application would receive first priority because the shared ownership properties at Firlands were being offered under the government-sponsored HomeBuy initiative.

Mrs Rankin's close family lived in Bishops Stortford and the development offered 5 two bedroom houses, so they were really hopeful they would be allocated a property.

Before an applicant can be considered to purchase a low cost home ownership property under the HomeBuy initiative, they must have an approved application with the Local HomeBuy Agent. So in July, Mr & Mrs Rankin submitted an on-line application to the Hertfordshire HomeBuy Agent, Lea Valley Homes who fully assessed it, and approved it a couple of days later.

"Circle took handover from the developers at 2pm on the 19th January and exchanged by 4pm on the same day"

Once approved, Karen put Mr & Mrs Rankin in contact with an independent financial advisor who arranged the mortgage and carried out the affordability checks. Before very long, their dream came true, a property was allocated to Mr & Mrs Rankin and they were able to reserve their house off-plan (as were all of the 5 houses). Mr & Mrs Rankin did not see the house until it was nearly finished but they loved it!

Mrs Rankin moved down to Bishops Stortford with the children, and lived with her parents, while Mr Rankin stayed in Scotland to finish his tour of duty with the Navy.

The houses were due to be complete in December 2011 but were unfortunately delayed. By then, Mr Rankin had been posted away but as he managed to get leave for a few days in January, Circle pulled out all the stops to ensure they could push the completion forward and move the family into their new home so the family could spend some time together before Mr Rankin had to leave to return to his posting.

Circle took handover from the developers at 2p.m. on the 19th January and exchanged by 4pm on the same day, with completion the day after, a full week before the other 4 houses completed.

Mr and Mrs Rankin are delighted with their new shared-ownership home!



### ADVERTISING FEATURE

#### THE SMARTER WAY TO HOME OWNERSHIP Why rent when you can buy?

If you are considering buying your own home but cannot afford to do so outright, then Shared Ownership may be an option for you.

#### How does it work?

Under the Shared Ownership scheme you buy a share of the property and pay a subsidised rent on the remainder. The share you buy is based on the property's current market value and shares can range from 25% to 75%. Shared ownership is flexible enough to suit you as your circumstances change so over time you can buy further shares up to full ownership.

#### Why is it so affordable?

With Shared Ownership you buy only the share you can afford which means you need a smaller mortgage and deposit. The bigger the share you buy, the less rent you pay. Shared Ownership usually costs less per month than renting privately and you get all the benefits of owning your own home and the security that goes with it.

Check out our website

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

and let us help you find your dream home.

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Homes**



# Buy a brand new Shared Ownership home with Guinness Homes



**Think you can't afford to buy a home of your own? Think again!**

Guinness Homes are specialist providers of Shared Ownership homes nationwide and we can help you onto the property ladder.

With Shared Ownership you buy the share you can afford and pay a subsidised rent on the remaining share. This means you can buy with a smaller mortgage and deposit. Buying a home in manageable stages in the smarter, affordable way to home ownership.

**Shared Owners typically save over 30% per month on their housing costs each month...**

**... so why rent when you can own your own home?**

Shares can start at as little as 25% and you can increase your share at any time all the way to 100%.



We have a range of beautiful, brand new homes across England to choose from, so take a look at our website to see if your next home is waiting for you.



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Your home may be at risk if you do not keep up payments of your rent and mortgage or any other loan secured against it.



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