

Housing matters

March 2014 | www.gov.uk/housing-for-service-personnel-and-families

YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE

featured
APPLYING
FOR COUNCIL
HOUSING

Citizenship
and Housing
Need

Buying a
Property at
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One Day
Housing
Briefings 2014



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Welcome to the March 2014 Issue of Housing Matters Magazine. As I write this, we are in the middle of winter and I hope that by the time that this has been published, we are through the worst of the weather. At least I know that the days will be getting longer, and by the end of February/beginning of March many of us will be getting the benefit of some daylight at the end of the working day.

I would like to take this opportunity to wish a warm welcome to our new Senior Housing Advisor – Kay Bayliss. Kay will be taking the lead with the 2014 programme of Civilian Housing Briefings; the dates for the remainder of the year are in the back of this Magazine. Although the JSHAO Housing Briefings are held at Regional Resettlement Centres, and are included as part of the Resettlement Programme, we encourage people to attend at any stage of their career if they are considering civilian housing. We also welcome attendance by spouses and partners as housing is often a joint decision.

A subject that we often find that people want more information about is the process for applying for social housing (Local Authority Housing) so I am including an article about that in here – it should be noted that the rules about Local Connection are different for Armed Forces personnel. Local Connection was a topic that was covered in a previous issue. You can access previous issues of Housing Matters magazine on line at www.gov.uk/government/collections/housing-matters-magazine.

We also recognise that some of the most vulnerable service leavers are those who do not have British Citizenship. I have included an article about Citizenship and Housing Need. If you feel that the nationality of you or any of your family may cause a problem in getting civilian housing, please speak to your Unit Welfare Officer as soon as possible in order to get advice regarding your status before you leave the Armed Forces

Finally, some of the JSHAO team have moved to temporary accommodation at Aldershot. The team will move to new permanent accommodation mid-2014 when we may have to change our telephone numbers again. I understand this is not ideal; however our current telephone numbers are published on our website www.gov.uk/housing-for-service-personnel-and-families.

Paula Jones
OIC JSHAO

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HOW TO APPLY FOR COUNCIL HOUSING

If you are applying for a council home, your application could also cover a housing association or housing co-op home in a council's area, and in some areas may be used for housing transfers too.

About council allocations schemes

Every local council has its own 'allocations scheme' (or 'housing register') for council housing in its area. An allocations scheme sets out the rules that the council uses to decide who to house. Allocations schemes vary from area to area as local councils can decide who gets priority for housing, but there are still some general rules about priority that all councils have to follow.

An allocations scheme will typically set out:

- who can apply for housing from within the council's area
- who can apply from outside the council's area
- who gets priority for housing.

To qualify for housing in a council's area, you may need:

- to have a local connection through living in the area for a minimum time **Note:** Armed Forces personnel may be permitted to apply for housing without a local connection see the article on Local Connection in Housing Matters Issue 125 dated Nov 13.
- to work in the area
- to be caring for someone living in the area
- income below a certain level.

It is worth looking at the allocations policies of a number of councils. You may find that you can register for housing in more than one area, or that you qualify to go on the waiting list in one area but not another. You can apply to any council you choose.

You do not have to be living in their area to apply. However, councils are allowed to give extra priority to people who already live in their area.

You can use the [Gov.uk](http://www.gov.uk) search to find the websites of different councils.

Find out about the rules in a council's area

You can ask a council for information and advice on how to apply. All councils are required by law to provide free information on:

- how to make an application
- who is eligible to be considered for housing
- how priority between applicants will be decided
- the procedures it will follow when it looks at your application
- what will happen when a suitable property becomes available.

Most councils will provide information on their website. You may be able to get a leaflet explaining how their system works – ask at a local housing office or library.

Councils also have a legal responsibility to help you if you find it difficult to apply. This could be, for example, if English is your second language or you have reading difficulties. If they refuse to do this, or you are not happy with the way the council deals with your application, get help from a local Citizens Advice or Shelter.

Application forms

Most councils have application forms on their websites, which you can find through the [Gov.uk](http://www.gov.uk) website. You can also get an application form from a council's housing department. Information about who gets priority should be supplied with the form. Before you

fill in the application form, make sure you understand how the council decides who to house first.

The information you provide helps the council decide if you are eligible to go on the waiting list and how much priority you should get. It is important to give the council enough information so they can assess your application properly. Be sure to explain in detail any special needs, difficulties or problems you or your family are having. If it's appropriate, the council may ask for the contact details of anyone who can support your application (such as a doctor, solicitor, social worker or probation officer).

Although some of the information may seem private (eg. details about your health or your domestic situation), it is worth including as it may mean that you get housed more quickly. The information you give will be kept confidential. Enclose copies of any evidence that you have (such as photographs, medical letters, or police incident reports). Take photocopies of important original documents so you have a record.

The application form will include a declaration, which you must read, sign and date to confirm that the information you have provided is true. If there is anything in your application that you are unsure about, get advice from a Shelter advice centre or Citizens Advice before you sign.

Information to include in an application

Each council has its own application form, but they usually ask for the same type of information. Most application forms ask for:

- the name, age and gender of everyone in your household, and how they are related to you

- your income and the income of any joint applicants
- where you currently live and what facilities and conditions are like there
- where you have been living (usually over the past five years)
- what connections you have with the area, such as living, working or having family in the area
- the reasons why you need to move – such as overcrowding, disrepair, medical reasons, violence or harassment
- any circumstances that make it difficult for you to find and pay for private rented accommodation
- the type of housing you need, including size, location and facilities
- any special requirements (for example, if you need to be on the ground floor because of mobility problems).

Joint applications for housing

It is normally possible for two or more people to apply jointly, for example, if you are a married couple, civil partners, or living together.

You will not be able to apply jointly if one of you is not eligible for an allocation (for example because your immigration status means an application for a council home won't be accepted). In this situation, the eligible person can still apply and include the ineligible person in the application as a member of the household. The eligible person could only be offered a sole tenancy.

Applying for a joint tenancy has its pros and cons:

- If you split up, neither of you can be forced to leave without a court order. You would have equal rights to live in the property until the court decides



what should happen to your home.

- Each of you would be individually responsible for paying the rent, so if one joint tenant doesn't pay the rent, the other will have to.
- You could each be held responsible if one of you breaks the tenancy agreement or causes nuisance to the neighbours.

Who assesses an application for housing?

In many areas, the council's housing department will have staff who assess applications and manage allocations. However, some councils employ housing associations or other external organisations to do this for them. They have to follow all the same procedures and rules as the council would have to. Every application must be considered individually, as long as you have followed the application procedure correctly.

Your application may be passed on to health and social care

agencies to assess your medical needs on behalf of the council, or to housing associations or co-ops that may be able to offer you a home.

None of these organisations are allowed to tell any member of the public that you have made an application, unless you agree to it.

If the council accepts or refuses your application

When the council has assessed the information you provided in your application for housing, it will decide if you can go on its allocation list or housing register and what priority you will have for housing. The council will write to you to tell you the decision. If you don't have an address (for example if you are sleeping on the streets), you can collect the decision letter from the council's offices.

If you are accepted onto the waiting list, it does not necessarily mean you will be offered a home. When you get a home

will depend on what priority you have for housing and how much housing the council has.

If the council decides not to accept you onto the waiting list, it must explain the legal reasons why. You should get advice immediately as it may be possible to:

- ask the council to review their decision
- reapply when your circumstances have changed (for example if you have a history of rent arrears but you have since paid them off)
- get the decision changed by judicial review (you will need help to do this).

Can you choose where you live?

All councils should either:

- allow you to bid for individual properties that you are interested in, or
- allow you to say which areas you would prefer to live in when you apply.

However, this doesn't necessarily

mean that you can choose the neighbourhood where you want to live. The council may divide its area in a way that does not match your preferences.

Bear in mind that there is usually a longer wait in popular areas.

Keeping your application up to date

Inform the council if your circumstances change, for example if you have a new child or have moved home. Changes in your circumstances may affect how much priority you get.

Make sure you understand what is expected of you. In many areas, the council will send you a letter each year, asking if you still want to be considered for housing. If you don't reply, your name could be removed from the list and any points you have gained for time waiting may be lost. If your council operates a choice based lettings scheme, you will be expected to make bids for properties and may be penalised if you don't.



CITIZENSHIP AND HOUSING NEED

Not everyone living in the UK can apply for council housing. You may not be eligible to apply if you are a citizen of another country or even if you are a British citizen who has been living abroad (except on assignment with the Armed Forces).

New rules mean that councils can decide who they accept onto the waiting list in their area, but a council can't accept you if you are not eligible for housing. Find out if you are eligible.

Who is eligible to apply for council housing?

Because demand for council housing is high, but council houses are in short supply, restrictions are placed on who can apply for council housing. Restrictions also apply to help from the council when homeless and welfare benefits.

You can usually apply for a council home if you are living and settled in the UK and you are:

- a British citizen, or
- a citizen of another country with the right to stay in the UK with no restrictions on how long you can stay.

You can't usually apply for a council home if you are a person from abroad who is subject to immigration control in the UK (for example, on a visitor or student visa or if you have been given permission to stay in the UK for only a fixed amount of time, or your conditions of stay say you are not entitled to have recourse to public funds).

If you are not sure about your immigration status, it is very important that you seek advice from a qualified immigration adviser registered with the OISC Office of the Immigration Services Commissioner before you apply for:

- council housing
- help as a homeless person
- welfare benefits.

If you do not know how to find an advisor contact your local Unit

Welfare Officer, or your local HIVE.

If you are homeless now and need somewhere to stay immediately, you could make a homeless application and apply to go on the council housing waiting list. But, check first if you are eligible for help as a homeless person.

British citizens

You are eligible to apply for council housing if you are a British citizen living in the UK permanently and you have not lived abroad recently.

British citizens who have been living abroad

You may not be eligible to apply for council housing immediately if you are a British Citizen who has been living outside the UK, Eire (Republic of Ireland), the Channel Islands and the Isle of Man for a lengthy period. This is because councils can only provide housing for people who are classed as 'habitually resident'. You may be affected by the 'habitual residence' test

if you have been living abroad for some time and have recently returned to live in the UK. You may be able to challenge this if you were Serving overseas with the UK Armed Forces or were a dependant of someone who was Serving overseas with the UK Armed Forces.

The council decides if you are 'habitually resident' in the UK. To assess your application, the council will look at things like:

- where you live and where you work
- where you have family or friends
- the reasons why you have come to live in the area
- where you intend to live in future
- whether you have been 'habitually resident' in the UK in the past.

If the council says that you're not habitually resident, you will not be allowed to apply for council housing. The council's decision could also affect your entitlement to benefits such as income

support, jobseekers allowance and housing benefit, as well as your rights to housing. Armed Forces personnel should not be discounted from applying for housing in any area on return from overseas, however you might need to challenge the decision and you may need help from the Citizens Advice Bureau or Shelter.

People from abroad applying for a council home

Only certain people from abroad are eligible for council housing, the rules can be complicated and depend on immigration status.

You may be eligible for council housing if you normally live in the UK and:

- you have indefinite leave to remain in the UK (settled status) and are living in the UK, Eire, the Channel Islands or the Isle of Man
- you are worker from the European Economic Area (EEA) (the EU plus Iceland, Norway and Liechtenstein)

- you are a self employed EEA worker
- you are a member of an EEA worker’s family
- you have been granted refugee status
- you have been given either exceptional leave to remain, discretionary leave or humanitarian protection, as long as this status was not given with the condition that you have ‘no recourse to public funds’
- you have been granted a Destitution Domestic Violence concession from the UK Border Agency.

If you are Serving overseas or you are dependant to someone Serving overseas and you do not have British Citizenship or indefinite leave to enter the UK you will not be able to apply for housing in the UK and may have to return to your country of origin. If you are unsure contact your local Unit Welfare Staff as soon as possible to ensure that you have

the correct visa to enable you to access housing in the UK.

Who gets priority for council housing?

Local councils can now set many of the rules about who can get council housing in their area. Even if you are eligible to apply for a council home, you may find that you don’t qualify to be housed by a local council because you are not considered to have enough priority.

What you can do if the council says you don’t qualify

If the council says it has no obligation to offer you council housing, get advice to see if you can challenge the decision. An adviser may be able to help you put together your case and explain whether any of the following options might be appropriate:

- Ask the council to review its decision. You can ask the council to look at your

application again and review their decision if you think it was wrong.

- Make a fresh application for council housing. You can make a new application for council housing if your circumstances change. This may be worthwhile if your immigration status changes after a time in the UK.
- Challenge the council by judicial review. This may be an option if the council didn’t follow the correct legal procedure when deciding your application. For example, the council may have ignored relevant information, such as how long you have been in the UK, or may have taken into account things that shouldn’t affect their decision. Judicial review is used to challenge decisions made by public bodies such as councils. You will need legal help from a solicitor.

Compiled by
FS Preston using
information sourced
from www.shelter.co.uk



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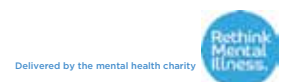
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Why is it so affordable?

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.

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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.





How to Buy a Property at Auction

Property Auctions can be a great place to pick up a 'bargain', whether you are looking for a home or an investment. However, buying from an auction is a lot more involved than simply turning up and placing the highest bid – here are a few ideas that you might want to consider.

Essentially, there are three steps to successfully buying property at auction, which we will look at one at a time. They are:

Preparation: The research you should do, and arrangements you need to make before you go

Know-how: Making sure you understand how auctions work

Auction day: What to do when you get there.

Preparation

It is vital that you do your homework before trying to buy a property at auction, and you need to put a number of important things in place before you go:

Get your finances straight:

- It is important to realise that, if you do buy a property at auction, your winning bid will constitute an immediate and legally binding contract. You will be required to pay a deposit of around 10% there and then, whilst the remaining balance will be due quickly – usually within 28 days. For this reason, you cannot just turn up and see what happens – you must have finance arrangements in place first
- Before you go to auction, find out what the payment terms will be, should you be successful in bidding for a property. If you only have enough ready cash

available to cover a deposit, get an 'in principle' agreement with a mortgage lender before you bid at an auction. Apart from ensuring you will be able to abide by the financial terms of the auction, this will also help you to stick to a budget when bidding

- If you already have funds available to pay for your purchase, make sure you can access them quickly enough to meet your commitment
- Although it's never a good idea to overspend, make sure you're aware of alternative finance options in case you need to break your budget slightly to secure the deal.

Shop around:

- It is likely that there will be more than one property auctioneer in your region, so do your homework before you get involved. For instance, different auctioneers may well specialise in different types of properties, or properties in certain price bands – if you don't do your research to find out which is most appropriate for your needs, you could end up making a wasted trip
- Check your local paper. Most will have listings for local auctioneers, as well as a selection of properties coming up for auction at each. This will give you a feel for the types of properties on offer as well as likely sale prices
- Select the auctioneer or auctioneers that seem right for you, then contact them to request catalogues for up and coming auctions. Catalogues are usually printed several weeks in advance of an auction, you can usually also subscribe to a catalogue mailing list

- Read properties' details carefully and put together a shortlist of properties you are interested in.

See before you bid:

As with any property purchase, you should arrange viewings before you bid and take steps to eliminate any nasty surprises:

- Viewing arrangements will be listed in the auctioneer's catalogue
- Treat the viewing in the same way as you would if you were buying from an estate agent – don't forget to protect yourself just because you are likely to get a bit of a bargain. Make sure the property is 'as described' in the catalogue, then ask local estate agents and residents for their opinions
- Carry out the usual property and land searches to make sure there are no problems lurking beneath the surface. This will involve a cost but it's an important and necessary step to protecting your potential investment. If you are unsure here, consult a property solicitor or a chartered surveyor
- Based on the results of viewings and searches, select one or two properties you are interested in bidding for.

Once you have been through this process, you are almost ready to head to the auction. However, before you do, it is important that you familiarise yourself with the auction process, so you don't make any expensive mistakes.

Know-how

Auctions can be quite intimidating if you have never attended one before, so it is a very good idea to familiarise yourself with the setting, the auction process and

the role of the auctioneer before you go.

If at all possible, attend some auctions as an observer before you reach the point where you want to bid on a property. Sit at the back, watch, listen and learn, paying particular attention to the signals bidders use to place their bids. This should help to dispel any fears you may have about placing 'accidental bids'. In the meantime, here are some brief pointers:

- The auctioneer's role is to act as an agent for each seller. He or she will have prepared any brochures or catalogues using information provided by the seller
- Properties are sold one at a time, usually in an order set out in the catalogue – remember though that the order of lots (properties in this case) can change, lots can be withdrawn and auctions can be cancelled at late notice – the auctioneer's decision is final
- The auctioneer will scan the room looking for bids on each lot – with the property being sold to the highest bidder only when no further bids are forthcoming
- When the auctioneer's gavel (hammer) falls the successful bidder is immediately under a binding, legal contract to complete the purchase in line with the auction house's terms and conditions
- The auctioneer can refuse any bid without explanation.
- The auctioneer will settle any disputes over bids and their decision is final
- If the reserve price (the minimum bid acceptable to the seller) is not met, the auctioneer will usually withdraw the property from auction. You may

well be able to bid for unsold properties after the auction is finished – whether or not your bid is accepted will be up to the seller

- Remember that the 'guide price' quoted in the catalogue may be quite low. Depending on how much interest there is in the property, it may sell for considerably more – don't allow yourself to get carried away and stick to your budget.

Auction Day

- By now, you should have done your homework and have a good idea of how auctions work. If you are certain you have found the right property, have the appropriate funds in place and are comfortable with the auction format, it's time to take the plunge.
- In the run-up to the auction, keep an eye on the 'guide price' (this is the price listed in the catalogue). If there is lots of interest, this may rise as the auction approaches.

- Set a budget. Make sure you have made a decision on what your maximum bid will be. This will be based on your view of the property's value (having carried out viewings and local searches) rather than the guide price, and on the money you have available.

Be prepared:

- Take at least two forms of identification, a cheque book and your bank details with you
- On arrival, you will almost certainly need to register with the auction house – otherwise you may not be allowed to bid
- Make sure you get a copy of an 'addendum sheet' when you arrive. The addendum sheet will detail any extra information or alterations to the catalogue
- If possible, arrive early. This will allow you to familiarise yourself with the surroundings and find a seat where the auctioneer will have a clear view of you.



When making a bid, be sure to make clear and obvious movements that will catch the eye of the auctioneer. Subtle winks and twitches are for the movies and will not be picked up by the auctioneer.

Remember that, if you are successful, the property will become your insurable risk as soon as the hammer falls. The auctioneer assumes you are a 'responsible

bidder' and have taken out buildings insurance to cover the property before placing any bid. If you do not take out insurance and the worst happens, you will have no protection from the auction house or the seller. Talk to your property solicitor to make sure you are protected before you bid.

Article sourced from money.co.uk

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MOD Referral Scheme

The MOD Referral Scheme is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

Email: AWS-JSHAO-Mailbox@mod.uk



PROPERTIES AVAILABLE on the Referral Scheme as at 07 Jan 14*

No of Properties	Type of Property	Area	Requirement	Pets
10	2 bedroom flats	London (Olympic Village)	1 or 2 adult + 1 child	No
Reserves required for	2 bedroom flats	London (Olympic Village)	1 or 2 adult + 1 child	No
19	Bedsits	Birmingham	1 adult	Speak to Landlord
19	1 bed flats	Newcastle	1 adult or couple	No children or pets
25	Various	Wales – Various	Various	Speak to Landlord

COMING SOON

PROPERTIES IN WALES, SCOTLAND & KENT – DETAILS TO BE CONFIRMED.

* The list goes to print weeks in advance of publication of this magazine therefore some of these properties will no longer be available. However, others in different locations will be available on the scheme. Please contact the JSHAO for up-to-date advice.

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



HOUSING IN THE NORTH EAST

LOCAL AUTHORITIES IN TYNE & WEAR, TEESIDE, COUNTY DURHAM AND NORTHUMBERLAND

There are a number of housing authorities in the North East. The JSHAO can obtain information on every local authority in the country on request.

TYNE AND WEAR CLEVELAND

GATESHEAD	0191 4333000
HARTLEPOOL	01429 266522
NEWCASTLE-UPON-TYNE	0191 2771711
MIDDLESBROUGH	08000 461600
NORTH TYNESIDE	0345 2000 0102
REDCAR AND CLEVELAND	01642 774774
SOUTH TYNESIDE	0191 424 6456

STOCKTON-ON-TEES	01642 528389
SUNDERLAND	0191 520 5555

COUNTY DURHAM NORTHUMBERLAND

CHESTER-LE-STREET NORTHUMBERLAND	0191 387 1919
DARLINGTON	0845 600 6400
DURHAM	0132 538 8542
	0191 383 3000

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 HOUSING is an organisation dealing exclusively with ex-Service personnel nationwide. 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.haighousing.org.uk

NORTHERN ENGLAND

Cleveland, Durham, Northumberland, Tyne & Wear

Name	Contact	Countries covered	Home	Nomad	Places for People	Tees Valley	Three Rivers	Two Castles	William Sutton Trust
Accent North East	0845 678 0571	ALL	0845 155 1234	0191 268 4800	0800 432 0002	08000 461600	08000 461452	0191 2614774	01642 819940
Cheviot	0844 800 3800	Northumberland, Tyne/Wear	ALL	Northumbria, Tyne/Wear	Cleveland, Durham, Northumberland, Tyne/Wear	Cleveland	Cleveland, Durham, Tyne/Wear	Durham, Northumberland, Tyne/Wear	Cleveland, Tyne/Wear
Endeavour	0800 980 9050	Cleveland, Durham							
Enterprise 5	0191 292 2000	Tyne/Wear							
Guinness Trust	0845 605 9000	Cleveland, Northumberland, Tyne/Wear							



Location, Location, Location Service for Military

"Our military make a commitment that is far beyond coming to work and doing a job. And yet often the perverse consequence of this service to their country has been enormous difficulties when trying to put down roots and buy a home." (Housing Minister Kris Hopkins.)

The County Homesearch Company will help you find the perfect 'forever home' when you return from deployment or decide to put down roots in a civilian community. And if you're not ready to settle down just yet, we can help secure an investment property that will give you a great head start in the future.

Our directors live and work in the region they manage. They take the time to get to know their clients and find the best solution for each individual. Their local knowledge will guide you to the right areas and advise you on schools, amenities and even the insider's guide on the best Sunday lunch! When you've found your dream property they provide a thorough due diligence report, negotiate the sale price and manage the legal process on your behalf.

If current mortgage deals have tempted you to buy a property this year, invest wisely and contact The County Homesearch Company on **0845 519 2606**.

Authorised and regulated by the Financial Conduct Authority



PEARSON INDEPENDENT ADVISERS

EXPERIENCED IN WORKING WITH SERVICE PERSONNEL AND THEIR FAMILIES

- **Full financial advice service** available with access to the whole market including mortgages, insurance, pensions, savings and investments.
- **FREE** consultations by telephone or in person to suit you.
- **BFPO? No problem. Worldwide Service.**
- Talk to us about the MOD's new **FORCES HELP to BUY**.

Phone: **0044 (0)1793 771205**

Fax: 0044 (0)1793 772280

E-mail: advice@pearsonia.co.uk

Web: www.pearsonia.co.uk



Pearson Independent Advisers is a trading style of Mortgage Horizons Ltd
Your home may be repossessed if you do not keep up repayments on a mortgage or other loan secured on it.



Need help finding a property
in the UK whilst overseas?

**COUNTY
HOMESearch**

- Looking for an **investment property**?
- Looking for a **permanent home**?
- Need advice or help in negotiating on a property?

With offices throughout the UK
The County Homesearch Company can help you.

Contact us for a non-committal chat and find out how.

Tel: 0845 519 2606

Email: enquiries@county-homesearch.com

www.county-homesearch.com

GET ON THE PROPERTY LADDER WITH A SHARED OWNERSHIP HOME



Shared Ownership, also called part buy/part rent, allows you to buy a share in a brand new home through a mortgage and pay a subsidised rent on the part that you don't own.

With many believing that home ownership is more out of reach than ever before, L&Q launched the PricedIn campaign in 2013 to help people better understand Shared Ownership and help them get on the property ladder.

Key things you should know about Shared Ownership:

- Serving MOD personnel are prioritised for Shared Ownership properties.
- 1 & 2 bedroom homes are offered to people with a maximum income of £66,000 per annum or £80,000 for 3 or more bedrooms.
- You can buy a minimum share of 25% of the property and a maximum share of 75%.
- You can increase the share you own up to 100% of the property, this is called stair-casing.
- You will need to have access to a deposit in order to obtain a mortgage. In most cases the minimum mortgage deposit required is 5% of the share being purchased however this may vary according to individual circumstances.
- Access to a larger deposit will increase your ability to purchase a higher share.
- Once you have been made an offer you will be required to attend a financial interview with an independent financial

advisor who can advise you in arranging a mortgage for a Shared Ownership property.

- L&Q require a minimum of £4,000 savings to cover the cost of buying of the property.

Peter Wakeling, 24 from London said: "I found out about Shared Ownership while reading the paper, and after looking at prices on the open market I realised that I had a choice: buy through Shared Ownership or live in a shed!"

After seeing an L&Q development I liked online, I arranged to go and take a look at the show apartment. I spent some time with the sales person and he went through all the dimensions and the fixtures and fittings as the flat wasn't finished at the time.

I liked what I saw so put down a reservation fee and once the local authority accepted my application L&Q arranged for a meeting with a financial adviser. I was able to choose the financial advisor from a list of advisers experienced in Shared Ownership. The meeting was really helpful as it goes into every aspect of your expenditure (including outgoings on beer!) to make sure you are able to meet all the payments but still have enough money to live a comfortable lifestyle."

www.lqgroup.org.uk/pricedin

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, Envoy, Housing Matters, Homeport, Mascot and many others.]



METHOD PUBLISHING
Sutherland Press House
Main Street · Golspie
Sutherland KW10 6RA

Telephone · 01408 633871
Facsimile · 01408 633876

Get on the London and South East property ladder with a Shared Ownership home

Get
PricedIn
with
L&Q

SERVING
MILITARY
PERSONNEL
GET PRIORITY

Buy your own home from £865 per month*

If you **earn less than £80,000 a year**, a Shared Ownership property in London could be yours. Shared Ownership allows you to **own a percentage of your home** and pay rent on the remainder **allowing you to get PricedIn to the property market**. Register with us today to find out more.

Get PricedIn at

www.lqgroup.co.uk/pricedin

Industrial and Provident Society 30441R exempt charity. Details correct at time of going to print 1/14. Your home is at risk if you fail to keep up repayments on a mortgage, rent or other loan secured on it. Please make sure you can afford the repayments before you take out a mortgage. *The figure quoted is based on a 35% share for a £200,000, 1 bedroom property at Capworth Court, E10. This figure may vary according to individual incomes and circumstances. £80,000 income is the maximum income allowable to purchase a 3 bedroom Shared Ownership property. FOR FULL TERMS & CONDITIONS please see www.lqgroup.org.uk/pricedin for details. CGI representative of an L&Q development.



HOUSING prices

UK Average Price: £170,386 | Quarterly Change: +2.0% | Annual Change: +6.2%

1 Scotland

Average Price: £118,300
Quarterly Change: +3.2%
Annual Change: +8.4%

2 Northern Ireland

Average Price: £90,951
Quarterly Change: -0.2%
Annual Change: -24.8%

3 The North

Average Price: £129,015
Quarterly Change: +3.8%
Annual Change: +5.2%

4 Yorkshire and The Humber

Average Price: £119,613
Quarterly Change: -0.5%
Annual Change: +2.2%

5 The North West

Average Price: £130,977
Quarterly Change: +3.9%
Annual Change: +11.6%

6 The East Midlands

Average Price: £139,908
Quarterly Change: -0.4%
Annual Change: +5.1%

7 The West Midlands

Average Price: £155,145
Quarterly Change: +3.0%
Annual Change: +4.5%

8 Wales

Average Price: £144,144
Quarterly Change: +0.0%
Annual Change: +11.6%

9 East Anglia

Average Price: £162,096
Quarterly Change: -1.8%
Annual Change: +1.2%

10 Greater London

Average Price: £296,809
Quarterly Change: +4%
Annual Change: +9%

11 The South West

Average Price: £190,176
Quarterly Change: +2.5%
Annual Change: +5.8%

12 The South East

Average Price: £242,834
Quarterly Change: +2.0%
Annual Change: +7.0%



Source: www.lloydsbankinggroup.com

Commenting, Martin Ellis, housing economist, said:

House prices in the three months to November were 2.1% higher than in the previous three months (June-August). This was higher than in October (1.8%) but in line with the quarterly rises of 2.0-2.1% recorded throughout the four months from June to September.

Prices in the three months to November were 7.7% higher than in the same three months a year earlier. This continued the upward trend in the annual rate.

House prices continued to rise in November. This was the tenth

successive monthly increase. The average price is, however, still 12% below the August 2007 peak.

Activity on an upward trend. Home sales increased for the sixth successive month in October to 94,950; 24% higher than in October 2012. (Source: HMRC, seasonally-adjusted figures.) The number of mortgage approvals for house purchases – a leading indicator of completed house sales – was 11% higher in the three months to October than in the previous quarter and 31% higher than in the same three months last year.

(Source: Bank of England, seasonally-adjusted figures.)



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

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

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

PO Box 11431, London SW9 6ZH

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

All UK calls charged at local rates.

Help to Buy Schemes in Hampshire & Isle of Wight

Like most young couples, Ryan and Daniella were both living at home with their parents and trying hard to save enough money for a mortgage deposit. Whilst searching the internet for potential properties, Daniella came across an advert for Shared Ownership homes through the local Help to Buy Agent for Hampshire and Isle of Wight, HomesinHants. Daniella contacted HomesinHants to find out more about the particular scheme, where you only need from as little as a 5% deposit to purchase.

“We were both still living with our parents because we didn’t want to rent as we believe it is lost money, therefore we decided to wait until we had a good deposit for a mortgage.” said Daniella.

“It’s a great scheme, and extremely affordable” said Ryan, “We would definitely recommend Shared Ownership; we’ve managed to purchase our first home together, much sooner than expected.”

For more information on Shared Ownership and Help to Buy, contact your Help to Buy Agent for Hampshire & Isle of Wight, **HomesinHants**, on 023 8062 8004 or visit the website www.homesinhants.co.uk for further information.

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 Sept 2000 and has recently reached the major milestone of delivering help to over 11,600 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 has two supported housing 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 has culminated in the production of Veterans Artisan Bakery biscuits, so the bakery is providing on-the-job training for Veterans and a financial return for the Bakery.

Using our experience RECHG continue to operate at the cutting edge of development by providing innovative housing solutions, and are actively working with Ministers and the MoD to ensure that into the future the country has sufficient and appropriate support for Veterans.

Please visit www.spaces.org.uk

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

homesinhants
the wise way to search for your new home

Serving MOD Personnel have the highest priority to help buy or rent a home through the 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.

Talk to HomesinHants about
• Eligibility • Affordability
• Homes available



*additional eligibility criteria applies

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



AT LAST, THE GOVERNMENT IS HELPING YOU TO BUY A HOME!

by Sheri-Anne Mizon, Partner, Attwaters Jameson Hill

Many employees of the armed forces are not aware that the government has made military family's top priority to ensure extra help is provided to enable armed forces personnel to purchase their homes.

Last month the defence secretary launched the Forces – Help to Buy Scheme. The government has allocated £200 million to help serving personnel to borrow up to 50% of their salary (up to a maximum of £25,000.00) interest free. This will be used as a deposit to buy your first home. If successful in your application, you will be 'advanced' a loan from your salary. This is then repaid, interest free, over a period of 10 years.

This scheme has been put in place to try to address and balance the problems experienced by the armed forces personnel in obtaining a mortgage. The difficulties arise due to regular relocation moves which have a negative effect on credit ratings.

The government has also worked closely with the credit agencies and Royal Mail to ensure that living on a base or serving abroad does not disadvantage any mortgage applications. Historically living on a base has hindered an form of mortgage application and in our experience this is no longer the case which is a great step forward.

The Forces – Help to Buy Scheme is aimed at first time buyers. However, if you are already a home owner you will be eligible to apply for the nationwide Help to Buy Scheme. This scheme provides a 20% equity loan to enable you to proceed with your purchase. The equity loan would be an interest free loan for a period of 5 years.

The scheme is available to all regular personnel regardless of their marital status or length of employment. This scheme replaces the previous scheme which was limited to those on lower incomes and with 4-6 years continuous service. There are no such limitations on the new scheme.

The Forces – Help to Buy scheme is being launched on 1st April 2014, however the Nationwide Help to Buy scheme is available now.

Each area has a Help to Buy agent who will be able to discuss the options and schemes available to you.

We understand that buying your first home, or any property can be a little daunting however we are experienced in assisting clients every step of the way from making their

offer to purchase a property, securing their mortgage and explaining the legal title documents to the property.

We understand that it is likely that you will be away and un-contactable at some point throughout the process and will work around this to ensure that your purchase will remain smooth and as stress free as possible.

We are aware that many serving personnel are concerned about their plans following retirement from the army and many have decided investment in property, which they either live in alone, with their family, or rent out, is a positive step towards planning for their future following their step into civilian life. The offer of an interest free loan to enable this first purchase is a fantastic opportunity to take your first step on the property ladder.

We can send all correspondence and documents by email, however if you would prefer to come into our offices and meet with us to discuss matters face to face we are always happy to meet our clients. Our ethos is to try and accommodate each individual client's needs and expectations and to be as flexible as possible to each client's requirements.

We are experienced in working with the armed forces and if you would like advice or simply an informal chat about your plans or consideration of buying a property then we are happy to help.

Sheri-Anne Mizon is a Partner at Attwaters Jameson Hill Solicitors specialising in all residential property matters including first time buyers buy to let investment buyers and shared ownership purchases. She has an extensive knowledge of acting for members of the armed forces. She and her team will ensure your transaction is dealt with professional, efficiently and as quickly as possible and help support you and your family at every stage.



If you have any other questions or would 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

Sales list of

FORMER

Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
Cambridgeshire Haling Place L/S	Selection of 2, and 3 Bed Houses	£TBA	Sales Office Please call 01223 864739 or email: waterbeachsales@annington.co.uk
Uxbridge Beaufort Green L/S	Selection of 2 Bed Flats	£TBA	Sales Office Please call 01895 254922 or email: uxbridgesales@annington.co.uk
Kingsway Gloucester N/A	4 Bed Detached Houses	£195,000 to £229,950	The Property Centre Please call 01452 545556 or email: quedgeley@thepropertycentres.co.uk
Waddington Coldon House N/A	3 Bed Semi-Detached House	£144,950	Your Move Please call 01522 513315 or email: Lincoln@your-move.co.uk
Horndean Hampshire N/A	4 Bed Mid Terrace House	£239,950	Reeds Rains Please call 023 9225 4321 or email: Waterlooville@reedsrains.co.uk or Cubitt and West Please call 023 9226 7244 or email: Waterlooville.sales@cubittandwest.co.uk
Norwich Sprowston N/A	3 Bed Detached House	£TBA	William H Brown Please call 01603 426640 or email: sprowston@sequencehome.co.uk
Chattenden Kent L/S	Coming Soon 4 Bed Semi-Detached House	£TBA	Your Move Please call 01634 253322 or email: hoo@your-move.co.uk
South Yorkshire Sheffield L/S	Coming Soon 4 Bed Detached House	£TBA	Reeds Rains Please call 0114 267 0150 or email: Banner_cross@reedsrains.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 Annington Homes Ltd, 1 James Street, London, W1U 1DR – January 2014.



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 homebuying and mortgages.

www.belvoir.com
www.estateagent.co.uk
www.findaproperty.com
www.fish4homes.co.uk
www.home.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.zoopla.co.uk

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

CIVILIAN Housing

BRIEFINGS 2014

Joint Service Housing Advice Office



MARCH

Tue 04 Catterick
Thu 06 Cottesmore
Thu 13 Tidworth
Tue 18 Lossiemouth*
Tue 25 Chepstow**

APRIL

Tue 01 Hohne
Wed 02 Herford
Thu 10 Aldershot
Tue 15 Cosford##
Tue 29 Aldergrove NI

MAY

Tue 13 Catterick
Thu 15 Cottesmore
Tue 20 Colchester#
Wed 21 Shorncliffe***
Thu 29 Tidworth

JUNE

Wed 04 Episkopi
Thu 12 Aldershot
Tue 17 Plymouth
Thu 19 Portsmouth
Tue 24 Hohne
Wed 25 Herford

JULY

Tue 08 Catterick
Thu 10 Cottesmore
Tue 15 Northolt
Thu 24 Tidworth

SEPTEMBER

Tue 02 Aldershot
Tue 09 Kinloss*
Tue 16 Plymouth
Thu 18 Portsmouth
Wed 24 Dhekelia

OCTOBER

Thu 02 Tidworth
Tue 07 Hohne
Wed 08 Herford
Wed 15 Chepstow**
Tue 21 Rosyth
Thu 28 Aldergrove NI

NOVEMBER

Tue 04 Catterick
Thu 06 Cottesmore
Wed 12 Colchester#
Thu 13 Shorncliffe***
Wed 19 Northolt
Tue 25 Tidworth
Thu 27 Aldershot

Civilian Housing Briefings are designed primarily for Service personnel who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing may attend. Personnel are welcome to be accompanied by their spouse or partner.

Applications are to be made via JPA where possible. Otherwise they can be made on MOD F363 and forwarded to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses in Cyprus. For courses in Germany, applications should be sent to: RRC Herford Tel: 0049 5221880 or 94882 3388. Attendance on this course does not count against Resettlement Entitlement.

*applications to RRC Rosyth

**applications to RRC Tidworth

***applications to RRC Aldershot

#applications to RRC Northolt

##applications to RRC Cottesmore



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: 01748 833797 / 872940 / 830191
email: spaces@riverside.org.uk and visit www.spaces.org.uk**

SPACES can help you find permanent housing, or they can refer you to either 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: MP14*

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



take a refreshing look at homebuying



visit www.annington.co.uk

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

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

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 03/14