

Housing matters

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

YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE

featured

AFFORDABLE
HOUSING
SCHEMES IN
SCOTLAND

Housing
Options
Scotland

Scottish
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One Day
Housing
Briefings 2014



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You arrange mortgage	(20%)	£118,396*

*The above repayment mortgage over a 35 year term at interest rate of 2.34% might typically equate to £388 per month.

Home of the Week

Plot 200 – The Aberfeldy Superb 3 bedroom home
Price £147,995

The government-backed Help to Buy* scheme means you could buy a new home with a loan of up to 20% and just a 5% deposit. Also available at Pinefields, Resaurie.



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fixed for 2 years

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The Scottish Minister's loan is secured by a standard security on your property behind the mortgage lender's security. Customers must make plans for repayment within 19 years or any extended period agreed with the Scottish Ministers, or upon sale of the property, whichever is the sooner.

*Limited availability, selected plots only. Subject to status, terms and conditions apply. Scheme cannot be used in conjunction with any other Barratt offer. See www.barratthomes.co.uk for full details. BDW Trading Limited (company number 03018173) whose registered office address is Barratt House, Cartwright Way, Forest Business Park, Bardonia Hill, Coalville, Leicestershire LE67 1UF "BDW" is a subsidiary of Barratt Developments PLC. The Scottish Ministers provide an equity loan for between 10% and 20% of the purchase price of the property. The equity loan provided by The Scottish Ministers is secured as a standard security on your property. The amount you have to repay to The Scottish Ministers may be more than the amount of the equity loan provided. Scheme is available in Scotland only and on properties up to £400k Advertising images may include upgrades as home specification can vary, purchasers of Barratt homes spend on average £3,080 on upgrades. ^The monthly payments are illustrative of the amount you might typically pay for the first 2 years if you took out a mortgage from a high street bank or building society. There may be a charge by the lender if you cancel your application after it has been submitted. The actual rate and terms may vary and will depend on your individual circumstances and are subject to availability. Barratt does not offer mortgage advice. Prices correct at time of going to press. Images typical of Barratt homes.

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Happy New Year to all our readers.

The start of the year always feels like the turning of a new page. This is particularly true for JSHAO this year as before the break we said a sad farewell to some of our staff who are based at Upavon. Now it is time to welcome the new people who will move the office to Aldershot when we relocate in the spring.

Moving and relocation is always a turbulent time and along with the practical elements of planning a move there are the emotional ties to contend

with as well. Service families are often used to frequent moves but that doesn't make it any easier. Indeed, as time goes on, for some, it gets harder. Leaving behind the people and places that you know well, trust and understand is a wrench. But looking forward with optimism to the opportunities to meet new people, develop new skills and learn new ideas to grow as individuals are positive thoughts to hold on to.

For some of these reasons Service families think about buying a 'forever' home to settle the family and enable children to attend one school while the Serving member of the family 'lives in' during the week and travels home at weekends. To assist with house purchase the UK Government has given the Armed Forces priority status for their Affordable Housing Schemes. This issue is focusing on house purchase in Scotland and the various Schemes are listed in detail.

The dates for the 2014 Civilian Housing Options Briefing programme have been finalised. The details are on page 22. 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.

**Paula Jones,
OIC JSHAO**



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Contacts

Sales Lists

jshao staff

Telephone Numbers:
01980 61 + last 4 digits of extension
or Mil 94344 + Ext

		Ext
Paula Jones	OIC	8835
Kay Bayliss	Senior Housing Advice Officer	8925
Philip Arundel	Housing Advice Officer	8004
Flight Sergeant Rachel Preston	Office Manager	5520
Vacant	Housing Advisor 1	5807
Vacant	Housing Advisor 2	5808
Vacant	MOD Referrals	8219
Vacant	Asst Housing Advisor	8925

Fax: 8068

Email: AWS-JSHAO-Mailbox@mod.uk

Website: www.gov.uk/housing-for-service-personnel-and-families

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

AFFORDABLE HOUSING SCHEMES IN SCOTLAND

Last month I focused on Affordable Housing Schemes in England and Wales. As promised here are the details for the Schemes that are available in Scotland.

The Scottish Government offers several schemes to help you become a homeowner where that is affordable for you. The best scheme for you will depend on your own circumstances and you are encouraged to speak to your lender or an independent financial advisor before you apply to one of the schemes. Some schemes are open to all home-owners; others are only available to first-time buyers.

Low Cost Initiative for First Time Buyers (LIFT)

Three different LIFT shared equity schemes help first-time buyers on low to moderate incomes to own a home.

What is shared equity?

Shared equity is a way to buy a home without having to fund all of

it. When you buy a shared equity home from a housing association or on the open market you pay for the majority share in it and the Scottish Government pays the rest under an agreement which it enters into with you. You own the home outright, but the Scottish Government holds a security over the proportion of it has funded. When you later sell your home (or earlier if you want to increase your stake), the Government will receive the value at the time of sale of the percentage equity stake funded. If, for example, the Government funds 30 per cent of the purchase price, when the property is sold 30 per cent of the sale value of the property will be returned to the Scottish Government.

When you buy a LIFT shared equity home from a private house builder, you also own the home outright, but the Government and the private house builder will jointly fund an interest-free equity loan for you and each hold a security over the proportion of your home they have funded.

When you sell your home (or earlier if you want to increase your stake), the Government and the private house builder will each receive the value at the time of sale of the percentage equity stake funded. If, for example, the Government and the private house builder each fund 15 per cent of the purchase price, when the property is sold the government and the house builder will each receive 15 per cent of the sales value of the property.

The Open Market Shared Equity Scheme

helps first-time buyers to buy a home on the open market where it is affordable for them to do so. The scheme is currently open to help all first time buyers. Priority access will be provided to priority group applicants which include social renters (in other words, people who rent a property from either a local authority or a housing association), disabled people, members of the armed forces, veterans who have left the armed forces within the past two years, and widows, widowers and other

partners of service personnel for up to two years after their partner has been killed whilst serving in the armed forces.

The minimum equity stake that buyers must take in a property is 60 per cent and the maximum equity stake is 90 per cent. Lenders normally require buyers to provide a modest deposit.

The New Supply Shared Equity Scheme

helps first-time buyers to buy a new build home from a housing association. The New Supply Shared Equity with Developers Scheme (NSSE with Developers) aims to help people on low-to-moderate incomes to become homeowners in a balanced and sustainable way where it is affordable for them over the long term. NSSE with Developers also helps support Scotland's house building industry and sustain construction jobs.

Buyers should be aware that they will own the property outright and the interests of the Scottish Government and the developer will be secured by a mortgage (or a 'standard security' as it is known in Scotland) on the property. The separate Shared Equity Agreements that you enter into with Scottish Ministers and the developer are for a 19 year period.

The New Supply Shared Equity with Developer Scheme

helps first-time buyers to buy a new-build home from a participating home builder. Under the New Supply Shared Equity scheme, the Scottish Government gives grants to registered social landlords – normally a housing association or housing co-operative – to help them build or buy new homes for sale. A brochure Low-cost for First Time Buyers Initiative: New Supply Shared Equity available on the Scottish

This table will help you decide which scheme might be able to help you.		
	I own a home	I am a first-time buyer
LIFT Open Market Shared Equity		✓ (to buy a home within certain price thresholds on the open market)
LIFT New Supply Shared Equity Scheme		✓ (to buy a new-build home from a housing association)
LIFT New Supply Shared Equity with Developer Scheme		✓ (to buy a new-build home from a participating developer)
Shared ownership		✓
Help to Buy (Scotland) Scheme	✓ (if you do own another home, you are expected to sell this before you purchase a home under the scheme)	✓
MI New Home Scheme	✓ (if you do own another home, you are expected to sell this before you purchase a home under the scheme)	✓
Help to Buy Mortgage Guarantee scheme	Visit the gov.uk website listed at the end of this article for more information.	



Government website contains more detailed information.

Shared Ownership

Shared Ownership aims to help people on low to moderate incomes to purchase a property where it is affordable for them to over the long term. Through a shared ownership scheme, you can buy a 25 per cent, 50 per cent or 75 per cent share in a house or flat owned by the housing association.

Help to Buy (Scotland) Scheme

The Help to Buy (Scotland) scheme aims to help first-time buyers and existing homeowners to buy a new-build home in Scotland from a participating home builder.

A strong and growing house-building industry is key to Scotland's future economic prosperity. The Scottish Government is supporting home ownership by helping people to become homeowners where it is affordable for them over the long term.

The Help to Buy (Scotland) scheme aims to help stimulate Scotland's house-building industry and to help people to buy a new build home in Scotland from a home builder who has been approved to participate in the scheme.

Here's a short summary of how the Help to Buy (Scotland) scheme works:

- The scheme is **only available on new build homes from participating home builders** and on **homes up to a maximum value of £400,000**
- Your mortgage lender is **likely to require you contribute a deposit of around 5% and your mortgage and deposit must cover a combined minimum 80% of the total purchase price.**

Your mortgage from a qualifying lender must be a repayment mortgage and you are not permitted to buy a Help to Buy (Scotland)

scheme property with an interest-only first mortgage.

- The Scottish Government will help buyers to purchase the property and will **take an equity stake of up to 20%** of the value of the property
- The **Scottish Government's equity stake can be repaid at any time.**

If you are interested in the scheme, what should you do?

- Read the information on the website www.scotland.gov.uk/Topics/Built-Environment/Housing/BuyingSelling/help-to-buy. This will provide you with vital information on how the scheme operates.
- Search for Help to Buy properties that are for sale by a participating home builder. The properties may be marketed for sale on an estate agents website, on a home builder's own website, in local newspapers, or on the radio.

MI New Home Scheme

The MI New Home scheme allows creditworthy borrowers to access 90 to 95 per cent 'loan to value' mortgages from participating lenders to buy new-build homes in Scotland, with a maximum sales price of £250,000. It was developed in recognition of the fact that many creditworthy buyers are currently unable to buy a new home because they are unable to save the large deposits which lenders now need.

UK Government's Help to Buy Mortgage Guarantee scheme

This UK-wide scheme is a UK Government initiative; the Scottish Government has no role in the scheme's development or delivery. For more information go to www.gov.uk/affordable-home-ownership-schemes/overview

Article compiled by FS Preston using <http://www.scotland.gov.uk/Topics/Built-Environment/Housing> as the source document.

Housing C

Before you buy

Before you decide to buy, take a look at all your housing options:

- Renting from the local authority
- Renting from a housing association
- Renting privately
- Shared ownership
- Full ownership

Think carefully about which option suits you best. Ownership is not always the best option – for many people, renting meets all their needs and offers you the flexibility to move on once your initial lease has expired. If you have considered these options and still want to own a home of your own, here is a guide to the owner occupation in Scotland.

Costs of buying

The mortgage

Mortgage is the legal name of a loan where you give the lender the title to your home in exchange for the loan of money to buy it. People take out mortgages to buy a home or to do repairs and improvements to their existing homes. The loan usually lasts for 15-25 years. Most people raise the money to buy a house through a mortgage lender – a bank or building society. A lender will fund part or most of your house purchase, depending on the size of deposit you are able to make on the house.

There are several different types of mortgage, and which one you choose depends on your circumstances. The range of mortgages offered by a lender will come with different monthly payments and conditions. To find out which one suits you best you may want to talk to a Financial Adviser. Advisers can either be 'tied' to one financial lender, or they can be independent and represent a selection of lenders. Whichever you choose, ask to

see a choice of mortgage packages from different lenders.

Once you have found a lender who offers a suitable mortgage, you will need to tell them about:

- your income and where it comes from
- the value and costs of the house you want to buy
- your financial situation – do you have other loans or debts? Do you have rent or mortgage arrears? Are there any bad debt or court judgements against you? What are your savings or investments?

You may want to consider buying a property and renting it out until you need to move in.

The deposit

Lenders will usually require a deposit of at least 10% of the value of the property you want to buy. If you need to borrow more than 75% of the value of the property, your mortgage will be considered 'high loan to value', and most lenders will require a fee from you to cover the additional risk of lending such a high percentage of the value.

There is help available with the deposit.

If you are interested in a new build property there are various schemes which might help including www.minewhome.co.uk which can help with funding up to 95% of the cost of a property. You do not have to be a first time buyer to apply.

Another source of help is the Scottish Government's LIFT scheme which gives priority to serving personnel, veterans of up to two years and war widows and widowers of up to two years. The LIFT scheme can provide a grant of up to 40% of the purchase of a suitable home. More information can be found at www.scotland.gov.uk

Options Scotland

Legal fees

In Scotland, you need a solicitor in order to buy a house. The solicitor will charge fees for professional advice as well as for providing the legal documents for the mortgage and the house purchase. The cost of legal fees varies according to the cost of the property and how complicated the transaction is, but you should budget for around £1000. If you have a house to sell, you will also have legal and estate agency fees to pay, and the amount will depend on the value of your home. Ask your solicitor for an estimate.

Home report

The Home Report was created in December 2008 to replace surveys being commissioned by all the prospective buyers of a property. It comprises three documents: a Single Survey, an Energy Report and a Property Questionnaire. The seller will make the Home Report available to prospective buyers of the home. The Single Survey contains an assessment by a surveyor of the condition of the home, a valuation, and an accessibility audit for people with particular needs. The Energy Report contains an assessment by a surveyor of the energy efficiency of the home and its environmental impact. It also recommends ways to improve its energy efficiency. The Property Questionnaire is completed by the seller of the home and contains additional information about the home, such as Council Tax banding and factoring costs.

There are some property hotspots - Aberdeen and Edinburgh for example where prices have continued to rise.

Your solicitor can advise you on what to offer. If you are a chain free buyer with finance in place

you will be in a good position to find somewhere suitable. Since the property crash of 2008 the Scottish Housing market has changed considerably. Mortgage finance is much harder to obtain, there are fewer homes on the market, most properties attract very few offers and seldom go to a closing date, and in general selling prices are well under the home report valuation.

Stamp duty

If you buy a house costing over £125,000 you will have to pay 1% of the cost of the house in Stamp Duty to the Government. On a house of £130,000 for example this would come to £1,300.

If the house costs over £250,000, Stamp Duty is charged at 3%, and increases further for more expensive properties. There is no Stamp Duty due on new properties. From April 2015, Stamp Duty in Scotland will be controlled by the Scottish government.

Insurance

Depending on the type of mortgage you take out, and your family circumstances, you may need life assurance to ensure your mortgage is repaid if you die before the end of the loan period (usually 25 years). You will find it helpful to consult a financial adviser who understands your situation to get the best deal on assurance.

Interest rates

Interest rates go up and down and, unless you have a fixed rate mortgage, the amount you have to pay each month will normally change to reflect this. Before you take out a mortgage, work out how much extra you can afford if the interest rate goes up. If you do not keep up your mortgage payments, you could lose your home.

Property values

Property values also go up and down, although in the long term, they generally increase. It is important to consider the risk of a short-term fall in prices and how this would affect you, before you take out a mortgage.

Moving costs

Moving to a new house incurs costs such as installing a telephone, white goods, carpets and furniture that are not included in the house price. You may also need to make adaptations to the house, such as installing a ramp at the front door. Check what you will need before you move so that you know you will have the money to cover it.

Budgeting

If you already have your own house, you will be used to budgeting for the usual running costs of a home. Remember that, if you previously rented and are now buying your first home, many of the costs previously met by your landlord will have to be paid from your own income now.

If this is your first home, you will have to budget for running costs such as gas and electricity, telephone, council tax, maintenance and repairs. The survey report should identify areas that might need attention in the near future, such as window or roof repairs. Money Advice Scotland offers free advice on budgeting.

Help with costs

All of the costs listed so far can add up to a substantial amount of money, so it is important that you know how you are going to manage. If you do not have savings set aside, you may be able to get help with some of these costs:

- gifts and loans e.g. from family members
- grants (for example for adaptations)

- adding certain initial costs to your mortgage e.g. legal fees
- welfare benefits,
- If you receive certain welfare benefits, you may be eligible for extra benefit to help pay the mortgage interest. Our leaflet 'Benefits based borrowing' explains this – ask your adviser if you think you might qualify.

Getting further advice

Buying a house can seem complicated but 60% of people in Scotland have already done it successfully. You will get a lot of help along the way – much of the process can be handled by your solicitor and financial adviser. Ask for help and advice from:

- Your solicitor
- Banks or building societies
- Independent Financial Advisers
- Solicitor's property centres
- Estate agents
- Builders or developers
- Any Citizens Advice Bureau

Compiled by Moira Bayne of Housing Options Scotland

Other useful contacts

The Council for Mortgage Lenders has some very useful information for consumers regarding mortgages and buying a home you can find this by going on to their website at <http://www.cml.org.uk/cml/consumers>

You can also find very useful information by logging on to the money saving expert website <http://www.moneysavingexpert.com/mortgages/> where you will find lots of fact sheets and booklets about mortgages.

And of course, Housing Options Scotland is ready to direct you to the most appropriate source of advice to meet your needs.

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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Web: www.guinnesshomes.co.uk



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.



NO HOPE



Experts who carried out a study among 2,000 under 35's found despite recent coalition initiatives and the recent average deposit for first time buyers increasing to £64,000, the need for sky high deposits required to get on the property ladder continues to suffocate the dreams of millions who planned to buy a house.

The study found as many as 70 per cent of those saving towards a deposit have even gone as far as to abandon their attempts and spend the cash on holidays, cars or simply to cover bills as the current downturn extinguishes their property plans.

In fact, one in two people under the age of 35 have 'given up all hope' of ever owning a property

Cathy Lloyd, Sales Director for L&Q who commissioned the study, said: "It's clear that despite signs of recovery, many of the younger generation view the prospects of owning their own home as an unlikely dream.

"The study shows many are disheartened in their attempts to get on the property ladder and have abandoned efforts to save for a home altogether.

"Results revealed many people now see becoming a homeowner as so unrealistic that they've decided to splash money on temporary luxuries or intangible things, further reducing their ability to buy property in the future.

"Shared Ownership has historically been there to help support low income families purchase part of their home, but is now increasingly being seen as a way to get onto the property ladder in London.

"L&Q identified a lack of awareness in the consumer market and launched the **PricedIn campaign** as a way to demystify Shared Ownership. It created a platform to reach those who believed they were priced out of the London property market"

"Since launching the **PricedIn campaign** we have seen over 3,500 registrations and over 220 people housed through shared ownership since the beginning of the year."

The study showed that three quarters of the 2,000 under 35's describe themselves as 'nowhere near' to even getting on the property ladder.

In fact, seven in ten think it'll be at least five years or more before they can turn dreams of being a homeowner into reality.

A fifth of those saving deposits end up abandoning their attempts and spending the lot of it while a similar number spent 'most of it' and 31% spent at least some of it rather than leave it untouched.

Just 30% of those trying to get a deposit together have managed to leave their savings untouched.

Needing cash to cover the day to day bills was the biggest reason to dip into the deposit, while a third blew it on a holiday after giving up.

A dejected 15% say they'll never try to get onto the property ladder again, but a determined third are still saving and one in six are exploring other ways of becoming a buyer.

Worryingly, 81% of the study felt it's becoming less realistic to expect to own a home in Britain.

And nearly half say things haven't gone to plan and they'd expected to own a home by now.

Reasons to abandon attempts to own a home altogether ranged from a worry about job security to a long-term relationship ending.

The average person thought 33 was the earliest age people could realistically hope to get on the ladder, after having saved for a deposit for at least six years.

A third of the sample had explored their property buying options and were disappointed as to what was available for their price range.

However, 70% said they had no idea of the full range of mortgage options available to them.

Cathy Lloyd added: "It's important the message gets out there that there are many options for becoming a homeowner and other avenues they can explore.

"Shared Ownership really is one of the best ways to help improve the negative attitude to home buying in London that currently seems to exist and get people on the property ladder who currently believe it is out of their reach"

www.lqgroup.org.uk/pricedin

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.

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Are you currently serving in HM Forces? In transition? Or a veteran? If you're in Scotland or want to relocate to Scotland we can help you. We know that the transition from the Military to civilian life can be challenging. Finding the right house in the right place can help all the other pieces of the jigsaw – employment, schools, health care, social life, money – fall into place.

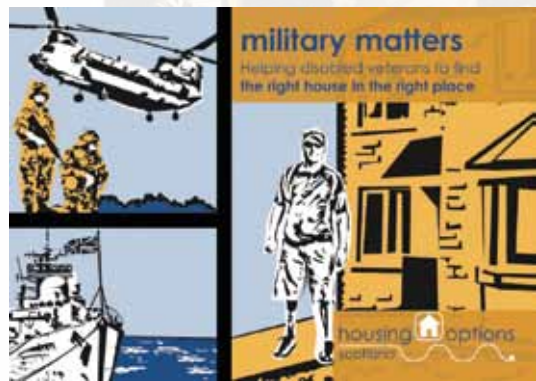
For over 15 years Housing Options Scotland, a charity, has been helping disabled people and their families find suitable and affordable accommodation. Last year, with funding from Scottish Government, Poppyscotland and the Lt Dougie Dalzell MC Memorial Trust, we set up our Military Matters project to provide free and confidential housing advice specifically for veterans and those currently serving.

This specialist service is led by a veteran and is part of the Veterans Scotland Housing Pillar. It offers practical help, guidance and reassurance along the path to finding the right house in the right place in Scotland. We can help you and your family with advice on social renting, private renting, home ownership, adaptations and what is affordable and sustainable for you.

So remember – It is never too early (or too late) to start thinking about your housing options! And getting our help is easy. Email us on militarymatters@housingoptionsscotland.org.uk ring us on 0131 247 1400, or apply online at www.housingoptionsscotland.org.uk and click on the 'Get Help' button for an interactive form.



Housing Options Scotland's team gets ready for RAF Leuchars Airshow 2013



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:

MOD Referral Scheme Co-ordinator

Building 183
Trenchard Lines
Upavon, Wiltshire SN9 6BE

Tel: 01980 618219

Fax: 01980 618068

Email: AWS-JSHAO-Mailbox@mod.uk



PROPERTIES AVAILABLE on the Referral Scheme as at 03 Oct 13*

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
1	2 bedroom flats	Felixstowe	1 or 2 adult + 1 child	
1	1 bed flat	Bracknell	1 adult or couple	
1	2 bed flat	Bracknell	1 or 2 adult + 1 child	

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.

ADVERTISING FEATURE

HOUSE BUILDER OFFERS SUPPORT TO NORTH MILITARY PERSONNEL

Military personnel in the north are set to benefit from discounts worth thousands of pounds as part of an initiative being driven by a leading housebuilder.

Barratt North Scotland, with

developments in Inverness and Elgin, has demonstrated its commitment to RAF, army and navy servicemen and women in the region with a focus on supporting the military community.



Interior of typical Ametrine housetype

The company's armed forces discount offers a £1,000 discount for every £25,000 spent on a new Barratt home, equating to £6,000

on a £150,000 home. The scheme is open to all UK armed forces personnel as well as to those retiring from the services.

Representatives from the house builder have been liaising with the bases at Lossiemouth, Kinloss and Fort George in Inverness to offer support and advice for anyone keen to find out more about the offer.

Jo Crawford, sales manager with Barratt North Scotland, said: "November is always a month which focuses the mind on the work carried out by our armed services personnel.

"As a company we have always recognised the dedication of the men and women in the army, navy and air force and our armed forces discount is a mark of our appreciation and something we hope can make a difference.

"We know from the response we have had when speaking to military personnel, both in Inverness and Elgin, that the discount is welcome and the Barratt team is always available to offer expert advice on all aspects of the process.

"Our recently launched Pinefields development in Inverness is one which is well suited to young families and we expect, with the availability of the discount, that to be particularly attractive to services personnel.

"The Grange at Elgin is another site with a great sense of community and a family feel, with an excellent range of properties available, and with strong ties to the Moray bases."

The Pinefields site at Resaurie, near Inverness, is a 64-home development with a range of two and three-bedroom house styles priced from £134,995. All of the properties benefit from the added attraction of the peace of mind provided by Barratt's unique five year guarantee on fixtures and fittings, a commitment to build quality which is offered in addition to the 10 year NHBC warranty.

For further information about Pinefields and all of Barratt's developments please visit www.barratthomes.co.uk or call **0844 811 6655**.

HOUSING IN SCOTLAND



LOCAL AUTHORITY HOUSING IN SCOTLAND

Councils in Scotland

There are 32 councils (also known as local authorities) in Scotland. The contact details for each of these are set out below. Councils marked with an asterisk (*) do not provide council housing. Housing associations provide council housing in these areas instead. However, the council will be able to provide you with information about the housing associations in their areas and, if you are homeless, the council must accept your homelessness application and assess your situation.

Aberdeen City Council

Phone: 01224 523 151

Website: www.aberdeencity.gov.uk

Aberdeenshire Council

Phone: 01467 628 234

Website: www.aberdeenshire.gov.uk

Angus Council

Phone: 08452 777 778

Website: www.angus.gov.uk

Argyll & Bute Council*

Phone: 01631 572 184

Website: www.argyll-bute.gov.uk

City of Edinburgh Council

Phone: 0131 529 7200

Website: www.edinburgh.gov.uk

City of Glasgow Council*

Phone: 0800 838 502

Website: www.glasgow.gov.uk

Clackmannanshire Council

Phone: 0845 055 7070

Website: www.clacksweb.org.uk

Comhairle nan Eilean Siar*

Phone: 01851 709 371

Website: www.cne-siar.gov.uk

Dumfries & Galloway Council*

Phone: 030 3333 3000

Website: www.dumgal.gov.uk

Dundee City Council

Phone: 01382 307 400

Website: www.dundee.gov.uk

East Ayrshire Council

Phone: 01563 576 617

Website: www.east-ayrshire.gov.uk

East Dunbartonshire Council

Phone: 0141 578 8000

Website: www.eastdunbarton.gov.uk

East Lothian Council

Phone: 01620 827 827

Website: www.eastlothian.gov.uk

East Renfrewshire Council

Phone: 0141 577 3001

Website: www.eastrenfrewshire.gov.uk

Falkirk Council

Phone: 01324 506 070

Website: www.falkirk.gov.uk

Fife Council

Phone: 08451 550 033

Website: www.fife.gov.uk

Highland Council

Phone: 01349 886 606

Website: www.highland.gov.uk

Inverclyde Council*

Phone: 01475 717 171

Website: www.inverclyde.gov.uk

Midlothian Council

Phone: 0131 270 7500

Website: www.midlothian.gov.uk

Moray Council

Phone: 01343 563 529

Website: www.moray.gov.uk

North Ayrshire Council

Phone: 01294 314 700

Website: www.north-ayrshire.gov.uk

North Lanarkshire Council

Phone: 01698 274 184

Website: www.northlanarkshire.gov.uk

Orkney Islands Council

Phone: 01856 873 535

Website: www.orkney.gov.uk

Perth & Kinross Council

Phone: 01738 476 000

Website: www.perthshire.com

Renfrewshire Council

Phone: 0141 840 3063

Website: www.renfrewshire.gov.uk

Scottish Borders Council*

Phone: 01835 824 000

Website: www.scotborders.gov.uk

Shetland Islands Council

Phone: 01595 744 360

Website: www.shetland.gov.uk

South Ayrshire Council

Phone: 01292 612 000

Website: www.south-ayrshire.gov.uk

South Lanarkshire Council

Phone: 01698 454 444

Website: www.southlanarkshire.gov.uk

Stirling Council

Phone: 0845 277 7000

Website: www.stirling.gov.uk

West Dunbartonshire Council

Phone: 01389 737 000

Website: www.west-dunbarton.gov.uk

West Lothian Council

Phone: 01506 775 000

Website: www.westlothian.gov.uk



Details of some of the other Housing Associations operating in Scotland are shown below:

Grampian Housing Association

Huntly House
74 Huntly Street, Aberdeen AB10 1TD
Tel: 01224 202900

Langstane Housing Association

680 King Street
Aberdeen AB24 1SL
Tel: 01224 423000

Castlehill Housing Association

4 Carden Place
Aberdeen AB10 1UT
Tel: 01224 625822

Margaret Blackwood Housing Association

Craigievar House
77 Craigmount Brae
Edinburgh EH12 8XF
Tel: 0131 3177227

Link Housing Association

Watling House, Callendar Business Park,
Falkirk FK1 1XR
Tel: 0845 140 0100

Cairn Housing Association

22 York Place
Edinburgh EH1 3EP
Tel: 0131 556 4411

Horizon Housing Association

Leving House
Fairbairn Place
Livingston EH54 6TN
Tel: 01506 424140

Key Housing Association

Savoy Tower
77 Renfrew Street
Glasgow G2 3BZ
Tel: 0141 3421890

Hillcrest Housing Association

4 South Ward Road
Dundee DD1 1PN
Tel: 01382 564700

Servite Housing Association

118 Strathern Road
Broughty Ferry, Dundee DD5 1JW
Tel: 01382 480915

PRIVATE RENTING

The Scottish Executive website <http://www.scotland.gov.uk/Topics/Built-Environment/Housing/privaterent>, gives advice for landlords and tenants on all aspects of private renting.

HOUSING ASSOCIATIONS

Housing Associations are non-profit making providers of accommodation. Most associations in Scotland are funded by Scottish Homes and work closely with local councils to help people in housing need. Associations keep waiting lists which you can apply to join; however, these may close from time to time. In addition, housing associations take referrals from the local councils they work with ("nominations"). Please note: housing association activity is most common in the larger towns and cities. There are two Housing Associations operating in Scotland with a specific interest in helping ex regulars:

Haig Housing

Haig Housing has family sized property in Edinburgh and Glasgow which it only lets to people who are leaving or have left the Services. Applicants also need to be in housing need. Contact Haig Housing at Alan Dobson House, Green Lane, Morden, Surrey SM4 5NS
Tel: 020 8685 5777 or go onto their website www.haighousing.org.uk.

Veterans Scotland – Housing For Heroes

In Scotland, housing and accommodation for Veterans and their dependants is provided by a number of independent charitable organisations. All of these organisations are members of Veterans Scotland and they work together to provide the best possible service to Veterans and their dependants. All the properties managed by these charities can be accessed using the single Application Form to be found in the Application Area of their website www.veteransscotland.org.uk Properties range from hostel accommodation for single people to fully adapted houses for

disabled Veterans. Some properties are tied to particular sections of the Veterans community due to the original covenants under which they were gifted. You can contact them on 0131 551 1595.

Poppy Scotland provides support and advice to veterans and their families in Scotland. They also fund an advice helpline, which provides support on housing, employment, benefits, debt and money management. You can call the helpline on 0845 231 0300 or you can visit their website at www.poppyscotland.org.uk.

Scottish Veterans Residences supports independent living for ex-service men and women and their husbands and wives. Phone 0131 556 0091 or visit their website at www.svronline.org.

Scottish Veterans Garden City Association provides houses for rent by disabled British ex-service personnel, and merchant navy, police and fire brigade personnel. Phone 0131 557 1188 or visit their website www.housesforheroes.org.uk.

Soldiers, Sailors, and Airmen and Families Association (SSAFA) provides advice through its Housing Advisory Service on 0207 463 9398, through their website at www.ssafa.org.uk or through one of their local branches. They also have a confidential support line on 0800 731 4880.

Veterans First Point offers help and assistance to veterans in Lothian, whatever their needs are. Phone 0131 220 9920 or visit their website at www.veteransfirstpoint.org.uk.

Shelter Scotland can also give information and advice on housing issues. Phone (free): 0808 800 4444. Their helpline is open 9am to 5pm Monday to Friday.
Website: <http://scotland.shelter.org.uk/getadvice>

Scottish Veterans Residences



Bellrock Crescent front elevation

HOUSING FOR VETERANS AND EX-SERVICE PERSONNEL IN SCOTLAND

For veterans who are vulnerable, perhaps because of poor health and poverty, or because of the risk of homelessness, Scottish Veterans Residences (SVR) and the Scottish Veterans Housing Association (SVHA) have provided a real lifeline for thousands of veterans.

They have been supported at one time or another in SVR's Houses of Multiple Occupancy (HMOs) at Rosendael in Broughty Ferry, and at Whiteford House in the Canongate of Edinburgh.

Information provided by
Edward Gorman,
Manager,
Scottish Veterans
Housing
Association

The main focus of all SVR services is now is to help prepare veterans with 'transitions' whether that entails adjusting from military to civilian life, or, for vulnerable veterans who have struggled, to adjust and adapt to some of life's challenges. The housing support teams are on hand to provide practical assistance with health and wellbeing, with education and life skills, training and employability, and to assist with planning for and procuring permanent homes in the community. They view every veteran they work with as an individual and consider each person's circumstances as unique. Their approach is therefore to treat each veteran with the respect and dignity they deserve, and

to acknowledge their right to privacy and confidentiality when they receive SVR support or when they access other services. When veterans engage in the transitional support programme, they can be assured that their views are kept at the forefront, informing everything SVR do on their behalf.

In recent years the organisation has worked towards further service improvements with a substantial investment and upgrade of the HMO accommodation, which now provides self-contained flats or ensuite bedrooms with excellent communal and catering facilities and full board arrangements offering healthy and nutritious meals. Most recently, SVHA have been funded by the Scottish

Government and a number of military charities to support the development of Bellrock Close a brand new service in Glasgow providing veterans with both permanent and temporary accommodation and transitional housing support.

The development of 51 self contained flats for vulnerable veterans is currently under construction and is likely to reach completion for handover in June 2014. Alongside the flats SVHA are also providing excellent facilities including a gymnasium, social enterprise café, audio

visual room, conference room and computer suite which are located front of house in the main foyer.

21 of the flats will provide permanent one and two bedroom homes for affordable rents, and all are barrier free with lift access. Veterans and their partners and children can apply for these homes which will be advertised on the Veterans Scotland website early in 2014. These flats are in close proximity to the main foyer.

30 of the flats provide temporary supported accommodation, for single persons that are fully furnished to a high standard, with dedicated support staff and facilities to help veterans to plan for and achieve successful transition through attaining employment or training and mainstream housing. These flats are immediately adjacent to the front of house facilities.

The Housing Support team will be available from 8am until 8pm, 7 days per week, 365 days per year, and a concierge will be on duty from 8pm until 8am. Should you know of a veteran who requires this level of service, the referrals process is deliberately intended to be socially inclusive and non-discriminatory. All referrals to SVR can be made by individuals (including self-referrals) or by local authorities, homelessness services, hostels, ex-service organisations and veterans' welfare services. All applicants will be assessed by qualified practitioners to ensure that each individual's needs are met by SVR services and that SVR prioritise those most in need of transitional housing support.



Bellrock Crescent overhead view

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.

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Web: 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.

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

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

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

Serving MOD Personnel have the highest priority to help buy or rent a home through the Help to Buy schemes*

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 11,500 Veterans.

RECHG's remit is to provide support, temporary and permanent accommodation and training to Veterans facing homelessness. The backbone of this is SPACES, our Housing Advice Service 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.



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 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
Mame Road
Catterick Garrison
North Yorkshire DL9 3AU



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Communities
Agency

T 0844 892 0112 E emhomebuy@emha.org

EMHomeBuy is run by emh group in our role as a Help to Buy Agent. emh group has been awarded the Help to Buy Agent status by the Homes and Communities Agency.



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ADVERTISING FEATURE

Need Help to Buy that's what we are here for

If like many currently serving in the armed forces you would love to own a property of your own rather than live in military housing, but think you will never be able to afford to do so, help is at hand.

EMHomeBuy is the Help to Buy Agent for the East Midlands, covering Nottinghamshire, Derbyshire, Lincolnshire, Leicestershire, Rutland and Northamptonshire. Our role as Help to Buy Agent is to give you and your family help and advice on all aspects of buying a home of your own.

As a member of the MOD you will be treated as a priority on eligibility for all of the affordable homeownership schemes supported by the government.

With hundreds of different properties in the East Midlands advertised on our website, www.emhomebuy.org, there is a way for you to be able to buy that dream home through one of the affordable homeownership schemes. From new or second hand properties on Shared Ownership, where you can buy as little as 25% of the property whilst paying a reduced rent on the remaining share, or purchasing a brand new home from a new homes developer through the Help to Buy scheme.

For more information call us on **0844 892 0112**

CIVVY STREET NEEDS YOUR HELP.

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

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

reach

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

Registered Charity No 278837

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%

7 The West Midlands

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

2 Northern Ireland

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

8 Wales

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

3 The North

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

9 East Anglia

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

4 Yorkshire and The Humber

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

10 Greater London

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

5 The North West

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

11 The South West

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

6 The East Midlands

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

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 October were 1.6% higher than in the previous three months; this rate is below the increases of 2.0-2.1% recorded in each of the previous four months. Despite the slowdown in the quarterly rate, the annual rate continued to rise with prices in the three months to October 6.9% higher than in the same three months last year.

"Demand has increased this year, putting upward pressure on house prices and increasing levels of activity. Low interest rates, and higher

consumer confidence supported by the increasing evidence that a sustainable economic recovery may now be underway, are helping to increase housing demand. Schemes, such as Funding for Lending and Help to Buy, also appear to have boosted demand.

"Despite increases in the past year both house prices and sales remain below the levels reached at the height of the last housing market cycle in 2006/2007. Sentiment towards selling has also improved in recent months in response to the pick-up in the market, which should help to increase the availability of properties on the market over the coming months."

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- Practical Help

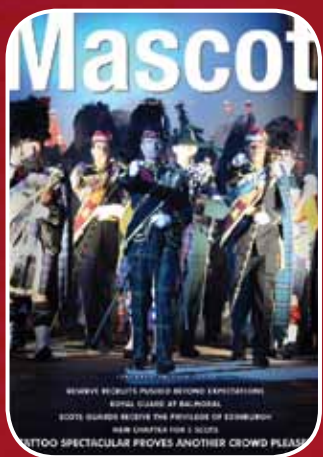
through trained volunteers based in local Schemes and Witness Services

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.

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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.]



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release coming
soon** **Sales Office**
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waterbeachsales@annington.co.uk

Uxbridge Selection of 2
Beaufort Green Bed Flats, 3
L/S or 4 Bed Houses **First release all
reserved, second
release coming
early 2014** **Sales Office**
Please call **01895 254922** or email:
uxbridgesales@annington.co.uk

Kingsway 4 or 5 Bed
Gloucester Detached Houses **From £200,000-
£250,000** **Property Centre**
Please call **01452 545556** or email:
quedgeley@thepropertycentres.co.uk

Suffolk 2 Bed Terraced
Honington House **£124,950** **William H Brown**
Please call **01284 762131** or email:
burystedmunds@sequencehome.co.uk

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All information is correct at time of going to press Annington Homes Ltd, 1 James Street, London, W1U 1DR – November 2013.



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



JANUARY

Thu 09 Tidworth
Thu 16 Cottesmore
Tue 21 Colchester #
Tue 28 Aldershot

FEBRUARY

Tue 04 Rosyth*
Thu 06 Northolt
Tue 18 Plymouth
Thu 20 Portsmouth

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*
Tue 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

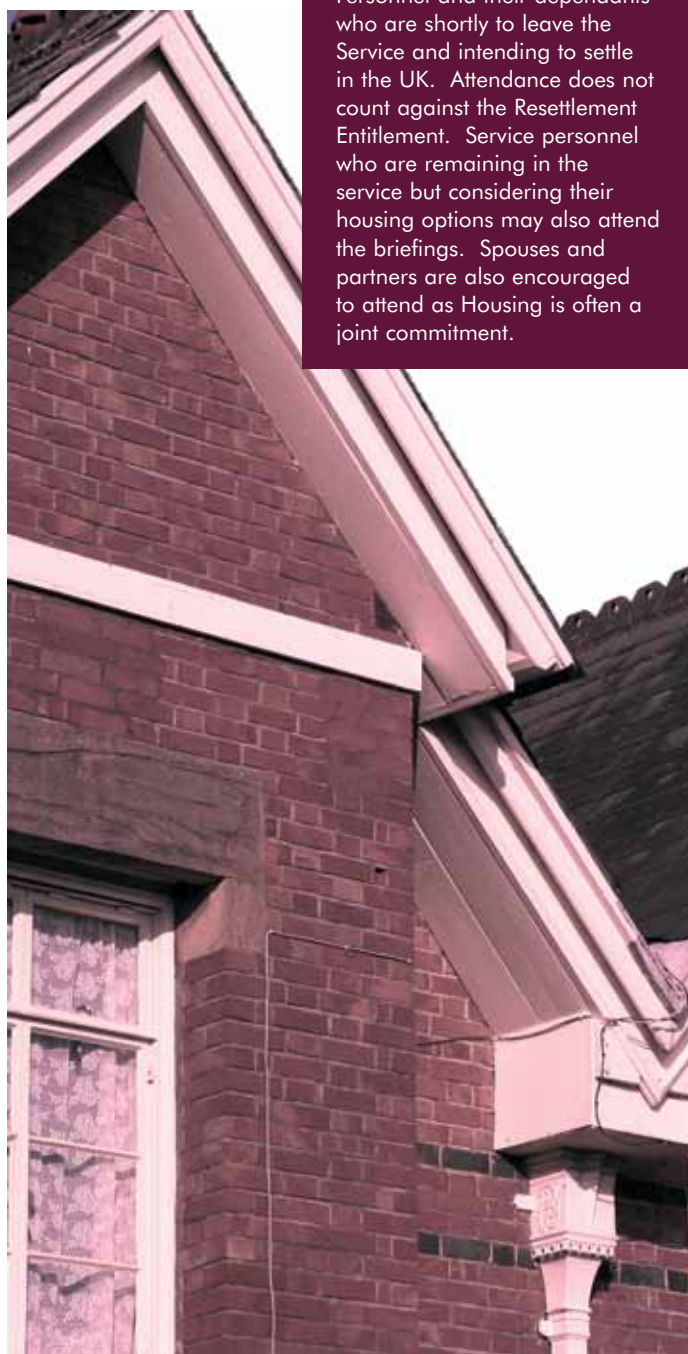
applications to RRC Northolt Admin Team

* applications to RRC Rosyth

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

Civilian Housing Briefings are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intending to settle in the UK. Attendance does not count against the Resettlement Entitlement. Service personnel who are remaining in the service but considering their housing options may also attend the briefings. Spouses and partners are also encouraged to attend as Housing is often a joint commitment.



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