

● matters Housing

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featured

HOMES IN WALES

New Home Loan Scheme
for Service Personnel

Home Ownership Schemes

Housing in the East of England

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Housing matters

December 2013 | www.gov.uk/housing-for-service-personnel-and-families



I find it hard to believe that I am writing the Editorial for the December issue of Housing Matters already.

The year has flown by and like you we have worked incredibly hard in changing times. We have given lots of support to people who have left or who are leaving the security of the Armed Forces through medical discharge, redundancy, early termination or because they have reached the end of their contracted Service. Many people attend the JSHAO One Day Housing briefs to gather information about what they can do about housing when they leave the Armed Forces. A lot of them comment to say they wish they had had the information much earlier. The Housing briefs are open to anyone to attend. You can attend at any point in your career and we welcome spouses and partners as housing is very often a joint decision.

This issue is focusing on the assistance that is available to help you buy a house. The Government has put together a suite of Help-to-Buy options and there is an article to briefly explain the differences between what is available across all areas of the UK. The schemes for NI, Wales and Scotland are different. The Armed Forces have priority to access all the schemes (except for NI) and that priority lasts for a year after leaving the Services.

It was recently announced that the planned Mortgage Guarantee Scheme will be available early and applications for 95% mortgages can be made from 7 Oct 13 but completions on properties using this scheme can not be until 1 Jan 14.

The MOD have also listened to your particular concerns and are introducing a new home loan scheme for Service Personnel. The outline plans for the 'Forces Help to Buy' scheme have also recently been announced and I have published them in here. The details will be announced before the launch of the Scheme in Apr 14.

The ability for Armed Forces personnel to source funding to buy a house is good at the moment but we always recommend that you seek independent financial advice before making any commitments to a mortgage.

We recognise that there are also people who are not in a position to buy and we at the JSHAO remain available to provide advise on all civilian housing options including social rental.

All that remains is to wish you and your families and very Merry Christmas and a Happy New Year.

Paula Jones, OIC JSHAO



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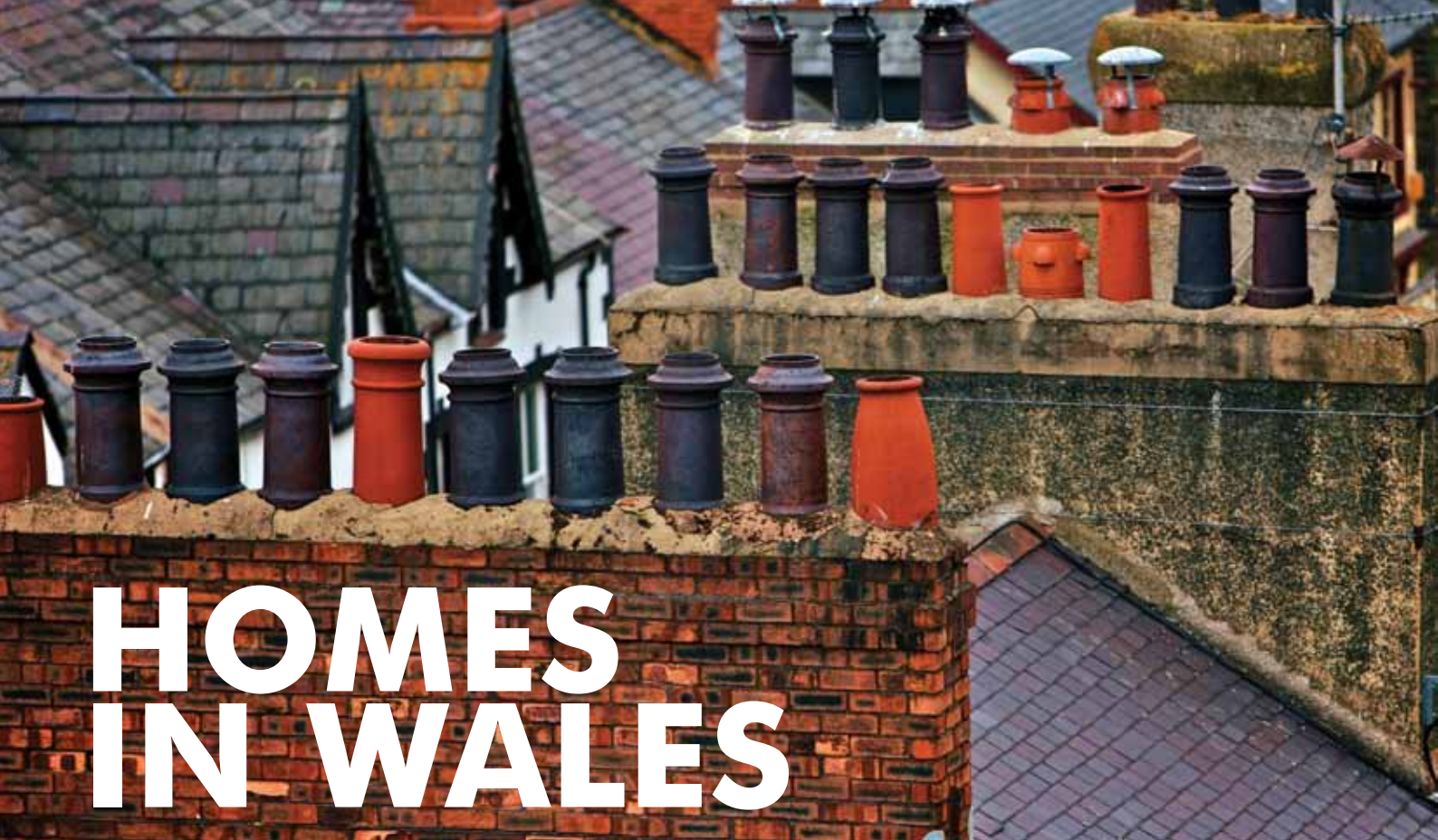
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HOMES IN WALES

1. The Welsh Government will allocate £2M of funding to buy 1, 2 and 3 bed properties for Service leavers and veterans to rent. The stipulation is that the money must be spent in this financial year (by 31 Mar 14). The properties will be in areas where the chances of finding employment are strongest. They will be located in areas

across the North of Wales, the SW of Wales and the SE of Wales.

2. The properties will be allocated via the Joint Service Housing Advice Office (JSHAO) MOD Referral scheme. Due to the need to spend this money in year, applications are being sought **NOW** from personnel who are leaving the Services in the next year. Applicants, should be in a position to occupy a civilian rental property by 31 Mar 14. The earlier that the JSHAO receive applications, the stronger the likelihood will be that the Welsh Government can source properties that will match the needs of the applicant. However, the Welsh Government will be constrained by what housing is available to buy on the open market.


4. Applicants will be prioritised in accordance with normal MOD Referral Scheme rules and details will be forwarded to the managing Housing Association for them to complete tenancy checks. Tenancy agreements will be between the Tenant and the Housing Association managing the property. The Housing Association will reserve the right to reject any applicant that they deem unsuitable for the properties.

5. Anyone who wishes to apply for this scheme should contact:

JSHAO
Building 183, Trenchard Lines,
Upavon, Wiltshire, SN9 6BE
Tel: 01980 618925
Mil: 94344 8925
Email: AWS-JSHAO-mailbox@mod.uk

3. Rents will be at normal Housing Association rates. Housing Associations do not require tenants to pay a deposit or a bond prior to occupation. Occupants must be able to afford to pay the rent in full (with Housing Benefit if applicable) and will

6. For planning purposes it would be helpful if those who are considering applying email their intention to AWS-JSHAO-Mailbox@mod.co.uk in advance of sending their application.



HOMES IN WALES

ARE YOU LEAVING THE ARMED FORCES BEFORE 31 Mar 2014?

DO YOU HAVE ANYWHERE TO LIVE?

DO YOU WANT TO LIVE IN WALES?

The Welsh Government is providing funding to support accommodation for service leavers who are leaving the Armed Forces before 31 March 2014* and require a property to rent**.

Apply NOW at JSHAO via the MOD Referral Scheme

Applications from:

JSHAO
 JSHAO, Building 183, Trenchard Lines,
 Upavon, Wiltshire, SN9 6BE
 Tel: 01980 618925 Mil: 94344 8925
 Email: AWS-JSHAO-mailbox@mod.uk

Joint Service Housing Advice Office
MOD Referral Scheme - WALES

Your Transition to Civilian Housing Starts Here

* There is potential for this date to be extended
 **Limited offer - Application does not guarantee allocation of housing.

New home loan scheme for Service Personnel

- The Secretary of State has announced a new £200m scheme to help Service personnel who want to buy their first home.
- From April 2014 'Forces Help to Buy' will be trialled for 3 years. It will offer Regular personnel loans of up to 50% salary, capped at £25,000, interest-free and repayable over a 10-year period.
- The New Employment Model (NEM) consultation has shown a strong appetite for home ownership and a need for more financial support – this has been heard.
- The scheme aims to address low levels of home ownership in the Armed Forces, overcoming the disadvantages that mobility brings in line with the principles of the Armed Forces Covenant. It will support greater lifestyle choice and retention of personnel.
- Detailed scheme rules are being developed – NEM

consultation feedback is vital in informing these rules.

1. From April 2014 Regular personnel will be able to take a salary advance of up to 50% of salary, up to a maximum of £25,000 to buy their own home. This idea has been strongly supported with evidence provided by the New Employment Model consultation. The Secretary of State has listened to your views and has launched an early trial, while NEM continues the work on understanding your long term needs.

2. The detailed rules will be developed before April 2014 using the feedback you have provided through NEM. We can already say that the loan will be interest free – but taxable – and that the length of your engagement will not affect your eligibility for a loan. The loan will be available regardless of marital status – single and married personnel will have access to the same level of loan – and will be repaid through your monthly

salary over 10 years. You will be expected to live in the home whenever Service needs allow.

Chief of Defence Personnel, Lt General Andrew Gregory CB said: *"The sum available through the Long Service Advance of Pay no longer reflects the modern day costs of getting into home ownership. Help to Buy: Forces will offer more realistic financial support to personnel wishing to buy a home. The aim is to increase home ownership, providing greater lifestyle choice for our people"*.

Q&A

1. Who can apply for 'Forces Help to Buy'?

In general, 'Forces Help to Buy' will be available to Regular personnel who wish to buy their own home regardless of your marital status or the length of your current engagement.

2. Can you apply if you already own a home?

Forces Help to Buy is intended to

support those who want to buy a first home but can't afford to, therefore it will not be available to the majority of existing homeowners (exceptions can be made on a case by case basis where the existing home is not suitable for the families needs).

3. Can you let the home you buy with 'Forces Help to Buy'?

In general, you will be expected to live in the property you have bought with the loan if it is within reasonable travelling distance from the place of work.

4. Can I take the loan and still live in Service Family Accommodation?

If personnel are posted within reasonable travel distance then they will be expected to live in the property. Should they be posted away from this location for service reasons then SFA will be available at the normal rates.

5. Will Reservists be able to take out a 'Forces Help to Buy' loan?



Mortgage Application Form

No. Regular service places a greater mobility requirement on Service personnel. This scheme is designed to address this disadvantage, in line with the principles of the Armed Forces Covenant, and is only open to Regular personnel.

6. How much can I borrow?
You can borrow up to 50% of your current annual salary, capped at £25k.

7. Do I have to pay it back before I leave service?
Yes – The normal terms of the loan will be ten years. Those who leave Service during this period will need to make arrangements for early repayment.

8. How do I apply?
Further information on making an application will be provided to all personnel before April 14, the start date of the scheme, along with detailed rules for eligibility.

9. Why has this scheme been launched?
We know that high mobility and Regular deployments mean that many personnel have delayed buying a home – and some experience difficulty when accessing credit. Initiatives like ‘Forces Help to Buy’ and

MoneyForce are developed based on feedback you provided in the NEM consultation and delivering on the Covenant pledge to address disadvantage caused by Service.

10. Is this the same as the Home Purchase Incentive (HPI) briefed under NEM?
The feedback on HPI has been very positive and the Secretary of State has heard your views and launched an early trial scheme.

11. What about the other elements of the HPI scheme?
Work hasn’t stopped on other NEM proposals – this scheme is launching early as you told us you wanted more help now.

12. Why are you still gathering our views on NEM / HPI?
Your views count. The Secretary of State has heard you and delivered a trial scheme to give the extra support you wanted as soon as practically possible. Your views are still needed to design the scheme rules and to inform future decisions.

13. Houses are expensive in my area. Will I be able to borrow more?
The level of loan has to be linked to your ability to repay. Experience

has shown that 50% of salary is the right amount to ensure repayments are affordable and mortgage lenders’ don’t lower the amount they will lend you.

14. Why can I borrow less than seniors? This means buying a home is harder for me.
The level of loan has to be linked to your ability to repay. Experience has shown that 50% of salary is the right amount to ensure repayments are affordable and mortgage lenders’ don’t lower the amount they will lend you.

15. When will the scheme rules be published?
The views you are providing during consultation are informing these rules. Full scheme details and eligibility criteria will be available before the launch in April 2014.

16. So are you getting rid of SLA and SFA?
No. SLA and SFA will remain available to those who need it.

17. Can I buy with someone else (outside of the Service) using this scheme?
Yes. The scheme will be open to those entering into joint home ownership.

18. How will you evaluate the pilot?
The scheme will be evaluated using a combination of established methods of data analysis and feedback from personnel.

19. Can I use this scheme to pay off my existing mortgage?
No. ‘Forces Help to Buy’ is intended to support those who want to buy a first home but can’t afford to, therefore it cannot be used to pay off an existing mortgage.

20. Why has the loan been set at 50% of salary?
The level of loan has to be linked to your ability to repay. Experience has shown that 50% of salary is the right amount to ensure repayments are affordable and mortgage lenders’ don’t lower the amount they will lend you.

21. Can I take this loan and still use the Chancellor’s Help to Buy scheme?
Yes. This scheme can be used alongside the other Help to Buy schemes.

Information provided by Pers Trg-SVW-Accom NEM FA 4 (Burgess, Nicola C1)



Home Ownership Schemes

You may be able to get financial help through a home ownership scheme if you live in England and can't afford to buy a home.

Wales, Northern Ireland and Scotland have their own schemes and brief details are included below but the websites listed will give you more in depth information. JSHAO can provide more information on all these schemes their contact details are on Page 3 of this magazine.

ENGLAND

There are a number of schemes in England:

Help to Buy Equity Loans are open to both first-time buyers and home movers on new-build homes worth up to £600,000.

You won't be able to sub-let your home if you use this scheme.

How it works

With a Help to Buy equity loan:

- you'll need to contribute at least 5% of the property price as a deposit
- the government will give you a loan for up to 20% of the price
- you'll need a mortgage of up to 75% to cover the rest

Example

For a property worth £200,000

	Amount	%
Cash deposit	£10,000	5%
Equity loan	£40,000	20%
Your mortgage	£150,000	75%

If the home in the table above sold for £210,000, you'd get £168,000 (80%, from your mortgage and the cash deposit) and pay back £42,000 on the loan (20%). You'd need to pay off

your mortgage with your share of the money.

Equity loan fees

You won't be charged loan fees for the first 5 years of owning your home.

In the 6th year, you'll be charged a fee of 1.75% of the loan's value. After this, the fee will increase every year. The increase is worked out by using the Retail Prices Index plus 1%.

Your Help to Buy agent will contact you before the fees start, to set up monthly payments with your bank. You'll also be sent a statement about your loan each year.

Fees don't count towards paying back the equity loan.

Applying for an equity loan

Contact the Help to Buy Agent in the area you want to live if you'd like to buy a home with an equity loan.

<http://www.helptobuy.org.uk/find-your-local-help-to-buy-agent/>

Selling your home and paying back the loan

The home will be in your name, which means you can sell it at any time. You'll have to pay back the equity loan when you sell your home or at the end of your mortgage period – whichever comes first.

You can also pay back some of your equity loan without selling your home. You can pay back either 10% or 20% or the total amount, so long as the loan is

worth at least 10% of the value of your home.

Talk to your lender and Help to Buy agent if you want to pay the loan back in full.

Shared ownership schemes are provided through housing associations. You buy a share of your home (between 25% and 75% of the home's value) and pay rent on the remaining share.

You'll need to take out a mortgage to pay for your share of the home's purchase price.

Shared ownership properties are always leasehold.

Eligibility

You can buy a home through shared ownership if:

- your household earns £60,000 a year or less
- you're a first-time buyer (or you used to own a home, but can't afford to buy one now)
- you rent a council or housing association property

People with disabilities

Home Ownership for People with Long-Term Disabilities (HOLD) can help you buy any home that's for sale on a shared ownership basis if you have a long-term disability.

You can only apply for HOLD if the properties available in the other Help to Buy schemes don't meet your needs, eg you need a ground-floor property. Your local Help to Buy agent can help you.

Buying more shares

You can buy more shares in your home any time after you become the owner. This is known as staircasing.

The cost of your new share will depend on how much your home is worth when you want to buy the share. If property prices in your area have gone up, you'll pay more than for your first share. If your home has dropped in value, your new share will be cheaper.

The housing association will get

the property valued and let you know the cost of your new share. You'll have to pay the valuer's fee.

Selling your home

If you own 100% of your home, you can sell it yourself. When you put it up for sale, the housing association has the right to buy the property back first. This is known as 'first refusal' and the housing association has this right for 21 years after you fully own the home.

If you own a share of your home, the housing association has the right to find a buyer for it.

Applying for a shared ownership scheme

To buy a home through a shared ownership scheme contact the Help to Buy agent in the area you want to live.

NewBuy lets you buy a newly built home with a deposit of only 5% of the purchase price.

Who qualifies?

To qualify for NewBuy, your new home must be:

- a new build – being sold for the first time or for the first time in its current form (eg a new flat that used to be part of a house)
- priced £500,000 or less
- your main home (you can't use NewBuy to buy a second home or a buy-to-let property)
- owned fully by you (you can't use NewBuy for shared ownership or shared equity purchases)
- built by a builder taking part in the scheme

To qualify you must be either:

- a UK citizen
- someone with the right to remain indefinitely in the UK

You don't have to be a first-time buyer and there's no limit on your level of income. But you can't use NewBuy with any other publicly funded mortgage scheme.

How to apply

You apply for a mortgage from an approved lender. The lender will check that you can afford to repay

it, as they would for any other type of mortgage.

You could get a mortgage of up to 95% of the purchase price if the lender is satisfied and you meet all the criteria above.

Find out what to do next on the NewBuy website.

<http://www.newbuy.org.uk/>

Help to Buy mortgage guarantees

– from 1 January 2014, the Help to Buy mortgage guarantee will help you buy a home with a deposit of only 5% of the purchase price.

Help to Buy mortgage guarantees will be open to both first-time buyers and home movers. However, you won't be able to get a Help to Buy mortgage guarantee if you're planning on renting out the property.

The guarantee is provided to your lender – not to you.

Eligibility

To qualify for a Help to Buy mortgage guarantee, the home you want to buy must:

- be offered for sale at £600,000 or less
- not be a shared ownership or shared equity purchase

The property can be newly built or already existing.

You don't have to be a first-time buyer and there's no limit on your level of income. But you can't use Help to Buy with any other publicly funded mortgage scheme.

How to apply

You apply for a mortgage from an approved lender. The lender will check that you can afford to repay it, as they would for any other type of mortgage.

You could get a mortgage of up to 95% of the purchase price if the lender is satisfied and you meet all the criteria above.

There are more details on page 14 of this Magazine but as this

scheme was announced just before the magazine went to press full details were unavailable.

WALES

The Welsh Government's Homebuy scheme

can help people who are unable to meet their housing needs in the market to buy a suitable home.

It is operated by Registered Social Landlords (RSLs) but is only available where the local authority decides that it is a priority for the use of Social Housing Grant. It is intended to assist people who would otherwise require social housing. It is not intended for people who can afford to buy a suitable home without assistance or those who are adequately housed but who wish to move to a more expensive location.

Compiled by FS Rachel Preston using information from the websites listed at end of article.

Where the scheme is available an RSL can provide an equity loan for an agreed percentage (usually 30% but up to 50% in some areas) of the purchase price. The purchaser funds the balance through a conventional mortgage and savings. No interest is paid on the loan, but when the loan is repaid the amount repayable will be the same agreed percentage of the value of the property at that time. The loan can be repaid at any time but must be repaid when the property is sold.

NORTHERN IRELAND

Northern Ireland Co-Ownership Housing®

may be able to help you if you want to buy your first home, but cannot afford to do so without help. You buy a share of your chosen property and rent the remainder from Co-Ownership Housing.

About the scheme

There is a cap on the value of the property that can be purchased through this scheme. This cap is reviewed regularly and currently sits at £175,000.

You can start with as much as

you can afford from 50 per cent up to 90 per cent of the property valuation, but is usually set at the maximum percentage considered to be sustainable in each case. You can increase your share at any time, which is known as staircasing.

When you buy a percentage of the property, you rent the remainder from Co-Ownership Housing. The rent is set by the Department for Social Development (DSD) when you buy your property as well as any annual rent increases. The rent charge is based on the share of the property still owned by Co-Ownership Housing – for example, if you own 75 per cent of the property, the rent is calculated on the other 25 per cent.

As you are making the payments, you choose the lender and the mortgage product. Co-Ownership Housing does not insist on a property deposit but your lender may do.

As an owner occupier you will also be responsible for the costs and commitments that accompany property

ownership, for instance – insurances, rates, ground rent and service charges, maintenance and repairs.

Who is eligible to apply?

At times Co-Ownership Housing operates a quota system for applications, which means that there may be a cap on the number of applications that can be taken in any given period.

To buy a home with assistance from Co-Ownership Housing you must meet criteria, including:

First time buyers. At the time of buying you must never:

- owned a property before, either on your own or jointly with someone else

Second time buyers. At the time you apply you must have:

- no mortgage
- no property to sell
- no interest in any property, in this country or abroad
- concluded any settlement arrangements from any previous relationships

Properties

Co-Ownership Housing makes the final decision on whether a property is suitable for purchase and the following criteria will apply:

- all properties are subject to valuation and in addition must have a purchase price of £175,000 or less
- new properties must have a 10 year build warranty
- properties under 10 years old must have the balance of the original build warranty

How to apply

To apply you need a current application booklet and a fee of £250, which covers a £40 valuation fee and £210 legal fee. You will also need written evidence of circumstances to support your application. Some of this evidence is required in all cases, and some will vary with the individual.

For more information please see the applicant information pack and application booklet available to download on the Co-Ownership Housing website.

SCOTLAND

There are a number of Home Ownership Schemes in Scotland – the Jan/Feb 2014 Issue of Housing Matters Magazine will focus on Scotland as a region with details of all the Scottish Schemes.

England

<https://www.gov.uk/affordable-home-ownership-schemes/overview>

<http://www.helptobuy.org.uk/find-your-local-help-to-buy-agent/>

Wales

<http://wales.gov.uk/topics/housingandcommunity/housing/private/buyingandselling/homebuy/?lang=en>

Northern Ireland

<http://www.co-ownership.org/>

Scotland

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing>



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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.

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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 to Buy? We can give it to you!



**Backed by
HM Government**

With Help to Buy you can buy a new home with only a 5% deposit and 75% mortgage.

The government's Help to Buy scheme offers an equity loan of up to 20% on selected new homes.

Available to **first-time buyers** and **existing home owners** looking to move up the property ladder.

SEARCH

www.emhomebuy.org.uk
for properties in your area

follow us on twitter:
[@EMHomeBuy](https://twitter.com/EMHomeBuy)


Homes &
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.

HOUSING IN THE EAST OF ENGLAND

LOCAL AUTHORITIES IN ESSEX, CAMBRIDGESHIRE, NORFOLK AND SUFFOLK. There are 32 housing authorities in this region 12 in Essex, six in Cambridgeshire, seven in Norfolk and seven in Suffolk.

The following are the housing authorities operating within the counties:

ESSEX

www.essex.gov.uk

BASILDON	01268 294099	BRAINTREE	01376 552525
BRENTWOOD	01277 312570	CASTLE POINT	01268 882320
CHELMSFORD	01245 606906	COLCHESTER	01206 282569
EPPING FOREST	01992 564107	HARLOW	01279 446655
MALDEN	01621 854477	ROCHFORD	01702 546366
TENDRING	01255 686465	UTTLESFORD	01799510510

CAMBRIDGESHIRE

www.cambridgeshire.gov.uk

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

NORFOLK

www.norfolk.gov.uk

PEDDARS WAY (HA)	0808 1684555	BROADLAND	01603 430501
GREAT YARMOUTH	01493 846281	NORTH NORFOLK	01263 513811
NORWICH	0344 980 3333	SOUTH NORFOLK	0808 168 2222
WEST NORFOLK	01553 616678		

SUFFOLK

www.suffolkcc.gov.uk

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

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

Activity centred on larger towns/cities.

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



HOUSING ASSOCIATIONS

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

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

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

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

Housing

REGIONAL HOMEBUY AGENT

East of England	Bedfordshire & Cambridgeshire (including Fenland and Peterborough, Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050
	Hertfordshire	Aldwyck	leavalleyhomes@aldwyck.co.uk www.leavalleyhomes.co.uk	0158 286 9440
	Essex	Moat	gemma.wallace@moat.co.uk marketing@moat.co.uk www.housingoptions.co.uk	0845 359 6161 Fax 0845 359 6997
	Norfolk & Suffolk (excluding Forest Heath and St Edmundsbury)	Orbit	ofs@orbit.org.uk www.orbithomebuyagents.co.uk	0345 850 2050

Help to Buy: mortgage guarantee scheme launched 7 Oct 13

A scheme to help thousands of people buy their own home launched on 7 Oct 13 – three months earlier than planned.

The scheme was due to start in January 2014 but the government announced that people could start applying for the new mortgage guarantee from Oct 13. Several high street banks are offering the

government – will help thousands of people buy new or existing homes up to a maximum value of £600,000.

It is aimed at people who cannot get on the property ladder – or move to a new home – because they cannot afford the large deposit required, often up to 20 per cent. Under the new mortgage guarantee scheme, the buyer

would only need a 5 per cent deposit.

The government and the bank then jointly

guarantees up to the next 15 per cent of the property's value, in return for a fee paid for by the lender.

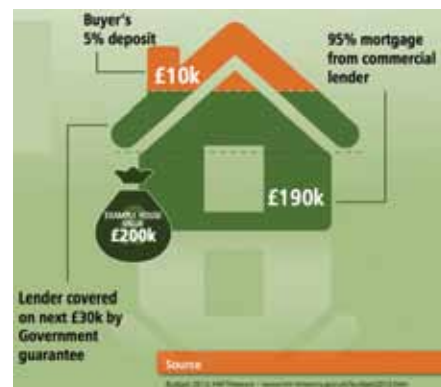
To be able to offer the guarantees ahead of schedule, the government will be allowing lenders to start writing loans that will become part of the scheme once it opens in January. Because lenders know that they will be able to purchase a guarantee on these loans when the scheme opens in January, it means that they are able to offer high loan to value mortgages, much sooner.

Only repayment mortgages will be offered under the scheme.

There will be tough checks to make sure buyers can afford their mortgage payments and the borrowers income will be verified.

The scheme will not include interest-only or self-certified mortgages. The new mortgages will not be available to people with a history of difficulties making debt repayments.

The Help to Buy: mortgage guarantee scheme will be available for three years up to January 2017. Every September the government and the Bank of England Financial Policy Committee will review the impact of the scheme and examine whether the fees or the price cap should be adjusted. If any future government proposed to extend the scheme beyond its three year life the FPC would need to agree.



Compiled by FS Preston with information sourced from: the **.gov.uk** website

new Help to Buy mortgages to customers, ranging from 80 to 95 per cent of the property's value. The mortgages – backed by the

ADVERTISING FEATURE

An affordable home in the heart of London could be yours, with Homeownership Westminster

The London borough of Westminster is one of the most desirable and expensive areas to live in the UK. With the average cost of a flat in the borough a staggering £1 million, it would seem that living there is only for the super-rich or those in council homes.

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

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

What services are available to me?

Once you've registered we will:

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

Your next step

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

www.homeownershipwestminster.co.uk

or call **0845 437 9701**.

ADVERTISING FEATURE

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.

Register with **homeownership** Westminster

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

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

Register today

Call: 0845 437 9701

Visit: www.homeownershipwestminster.co.uk

Email: info@homeownershipwestminster.co.uk



 Find us on Facebook at Homeownership Westminster

 Follow us on [twitter](https://twitter.com/HOW_Catalyst) @HOW_Catalyst

* This only applies to specific serving uniformed personnel. Terms & conditions apply.

Homeownership Westminster is delivered by Catalyst Housing, a charitable housing association



City of Westminster

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

homes inhants

the wise way to search for your new home



*additional eligibility criteria applies

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

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

Talk to HomesinHants about

- Eligibility
- Affordability
- Homes available

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



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
 Marne Road
 Catterick Garrison
 North Yorkshire DL9 3AU



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.



Victim Support

Helping people cope with crime

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.

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www.facebook.com/Forcespropertydirect



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



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: 01890 616068

Email: AWS-JSHAO-Mailbox@mod.uk



Ministry of Defence

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

No of Properties	Type of Property	Area	Requirement	Pets
1	3 Bedroom Flat	Liverpool	1 or 2 adult + 2 children	Speak to Landlord
1	Bedsit	Tidworth	Over 50's sheltered scheme	Speak to Landlord
8	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
1	2 bed house	Felixstowe	1 or 2 adult + 1 child	Speak to Landlord
1	Bedsit	Burbage, Marlborough	Over 50's sheltered scheme	Speak to Landlord
1	Bedsit	Burbage, Marlborough	Over 50's sheltered scheme	Speak to Landlord
25	Various	Wales – Various	Various	Speak to Landlord

COMING SOON Properties in Wales, Scotland and Kent – details to be confirmed

*This 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 may be available on the scheme. Please contact the JSHAO for up to date advice.



Help on Civvy Street

Not sure how to go about getting somewhere to live on Civvy Street? Housing Options Scotland can help. Enlisting help from our Military Matters service is easy. It's free and can help you find the right house in the right place, whether you are in transition or a veteran. Our service is also open to you if you're facing homelessness, have been injured, are disabled or have a mental health issue. If a family member is disabled or has a learning disability we'll help too.

We'll advise on your housing options, whether it's private or social renting, house purchase, organising aids or adaptations, or an extension to your home. If you need to move we'll advise on finding an affordable house suitable to your needs. We never turn anyone away and won't close your case until you ask us to.

Why not visit our website at www.housingoptionsscotland.org.uk and click on the Military Matters link. You'll find helpful information and stories from some of our military clients. There's a confidential form on the website which you can fill up online and return to us – click on "Get Help". We will reply and get the process rolling.

Prefer a chat first? Ring our voicemail on 0131 247 1400 and leave a message. Or email us on militarymatters@housingoptionsscotland.org.uk and we'll see how we can help.



HOUSING prices

UK Average Price: £167,069 | Quarterly Change : +2.1% | Annual Change: +3.7%

1 Scotland

Average Price: £113,338
Quarterly Change: -3.3%
Annual Change: +0.1%

7 The West Midlands

Average Price: £150,224
Quarterly Change: +1.4%
Annual Change: -0.3%

2 Northern Ireland

Average Price: £90,807
Quarterly Change: -7.3%
Annual Change: -12.4%

8 Wales

Average Price: £144,949
Quarterly Change: +7%
Annual Change: +13.1%

3 The North

Average Price: £124,284
Quarterly Change: +2.0%
Annual Change: +0.8%

9 East Anglia

Average Price: £167,129
Quarterly Change: +2.8%
Annual Change: +5.9%

4 Yorkshire and The Humber

Average Price: £120,087
Quarterly Change: +0.9%
Annual Change: +3.3%

10 Greater London

Average Price: £248,749
Quarterly Change: +3.1%
Annual Change: +6.8%

5 The North West

Average Price: £125,955
Quarterly Change: +3.0%
Annual Change: +3.9%

11 The South West

Average Price: £185,170
Quarterly Change: +2.5%
Annual Change: +3.3%

6 The East Midlands

Average Price: £140,962
Quarterly Change: +3.4%
Annual Change: +0.9%

12 The South East

Average Price: £238,115
Quarterly Change: +0.4%
Annual Change: +5.5%



Source: www.lloydsbankinggroup.com

Commenting, Martin Ellis, housing economist, said:

"House prices in the three months to September were 2.0% higher than in the previous quarter; slightly below the increases recorded in June, July and August. The annual rate of increase, however, continued to rise. Prices in the three months to September were 6.2% higher than in the same three months last year.

"Housing demand has risen more quickly than supply in recent months, putting upward pressure on prices. Demand has increased against a background of low interest rates and higher consumer confidence underpinned by signs that the economy has begun a sustainable recovery. Official schemes, such as Funding for Lending and Help to Buy, also appear to have boosted housing demand.

"There are signs that supply is beginning to respond to the pick-up in demand, which if continued should help to constrain the upward pressure on prices. The recent strengthening in house prices is increasing the amount of equity that many homeowners have in their home, enabling more to put their property on the market for sale. Levels of housebuilding are also increasing, albeit from a very low base"

ADVERTISING FEATURE

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

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

How does it work?

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

Why is it so affordable?

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

Check out our website

www.guinnesshomes.co.uk and let us help you find your dream home.

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.



Tel: 0844 800 2020 Email: sales@guinnesshomes.co.uk
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.



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Location **Home Types** **Prices from** **For more information contact**
Annington's appointed agents:

Northfield House 7 Bed Detached **£499,000** **Peter Lane & Partners**
Wyton House Please call **01480 460800** or email:
L/S stives@peterlane.co.uk

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

46, 47 and 50 2 Bed Flats **£119,950** **Fox & Sons**
Africa Drive Please call **023 8086 2243** or
Marchwood **Pococks**
L/S Please call **023 8086 0555**

Launching 19 Selection of 2, **Starting** **Tucker Gardner**
October 2013 3 or 4 Bed **prices from** Please call **01223 708255** or email:
Cambridgeshire Houses **£184,950** waterbeachsales@tuckergardner.com
Haling Place for 3 Bed
L/S Home

Launching 26 Selection of 2 **Starting prices** **Gills Gillespie**
October 2013 Bed Flats, 3 2 Bed Flat Please call **01895 272742** or email:
London, Beaufort or 4 Bed Houses **£219,950** uxbridgesales@gibbs-gillespie.co.uk
Green, Uxbridge 3 Bed Terrace
L/S House **£295,000**
4 Bed Terrace
House **£335,000**

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.hol365.com
www.home.co.uk
www.home-sale.co.uk
www.linkprop.co.uk
www.naea.co.uk
www.new-homes.co.uk
www.primelocation.co.uk
www.propertybroker.co.uk
www.propertyfinder.co.uk
www.reallymoving.com
www.rightmove.co.uk
www.smartestates.com

USEFUL BROKER WEBSITES

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

www.cdvm.com
www.charcolonline.co.uk
www.moneyextra.com
www.moneysupermarket.com
www.mortgage-next.com
www.siiap.org
www.spf.co.uk
www.virginmoney.com

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 – October 2013.



Housing

THE OPTIONS

ONE DAY HOUSING

BRIEFINGS 2013

Joint Service Housing
Advice Office



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

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

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

DECEMBER

The programme for 2014 will be published as soon as it is available.

ADVERTISING FEATURE

LINCOLNSHIRE MARINA LIFE – The Quays



SPECIAL DISCOUNT OF UP TO £15000 FOR FORCES PERSONNEL - Burton Waters, the inland marina set in countryside in sight of Lincoln Cathedral, is a very special setting for a distinctive home. Now, the final properties are under construction so don't miss your chance to enjoy marina life close to several Lincolnshire RAF bases.

With its acres of reflective water, lush landscaping, boat-filled marina basins and location on the Fossdyke Canal, Burton Waters is a relaxing 'oasis', a world away from the pressures of modern life, but close enough to Lincoln for an evening out.

Waterside homes

'The Quays' is the final phase of residential development at Burton Waters. Comprising 47 properties, many set along the water's edge, a third of the homes have already been sold 'off plan'.

Visitors in search of a slice of marina life can drop into Beal Homes' marketing suite at The Quays for a guided tour either on foot or, by prior appointment, by boat and take a look at the two view homes due to open during November.

Making the most of marina views

All the properties at The Quays are

orientated to make the most of views across the marina waters or over a landscaped oval water feature at the heart of The Quays. Key features of the Dutch-inspired architecture include tall windows flooding interiors with light and opening onto balconies.

Designed around you

Buying one of these new build marina properties presents an opportunity to design a bespoke home. By purchasing off plan or at an early construction stage, you can have an individual home interior designed around your lifestyle and taste.

Around six miles from Scampton,

eight miles from Waddington, 19 miles from Cranwell and 33 from Coningsby, The Quays is well placed for RAF personnel and Beal Homes offers a five per cent discount for all services personnel and reservists, which could save you up to £15,000 on a three bedroom home here. The Government's Help to Buy scheme is also available.

The Quays, Burton Waters, LN1 2GG.

Open Thursday to Monday, 10am to 5pm.

Beal Homes freephone 0800 6121216
www.beal-homes.co.uk

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free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 12/13

