

# Housing matters

August/September 2014 | [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)

**YOUR TRANSITION TO CIVILIAN HOUSING STARTS HERE**

Featured:

**CHOICE  
BASED  
LETTINGS**

**Housing  
Options in  
Northern  
Ireland**

**WHAT IS  
HELP TO  
BUY –  
WALES?**

**MOD  
Referral  
Scheme**

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Welcome to the August 2014 issue of the Housing Matters Magazine. Summer holidays are here!!! The summer is a great time of year for looking at houses and planning on where you might want to live in the future. Everything does look much better when the sun is shining and the gardens are a riot of colour. However, don't forget to add in a dose of realism. Houses in holiday locations often cost more than a similar house in a regular town. Also employment might only be seasonal.

This issue I have included features on both Wales and Northern Ireland. The Welsh Government are very supportive of Service leavers and are making a number of properties available to rent exclusively to ex-Armed Forces personnel. Details of applicants who put their names forward via the MOD Referral Scheme have been passed to the project office. If any Service leavers are interested in applying for housing in Wales they should either contact their local authority housing department or the MOD Referral Scheme co-ordinator (01252 787635).

The JSHAO staff provide briefings throughout the year and the programme is at the back of the magazine. We have also produced a presentation and script which unit staff can deliver on our behalf. Anyone wishing to use this resource should email AWS-JSHAO-Mailbox and a copy will be sent to them.

At our briefings we are often asked how choice based letting schemes work, to answer this question I have included an article which gives an overview. However, there are a number of different schemes across the UK so it is not possible to explain the detail of how each one works.

I have saved the best news until last. JSHAO has a new OIC, Alison Shimmens started with us on 23 Jun 14. Alison will be able to look at how we do business and how we interact with our customers and if there are ways that we can work smarter. We have also recruited a new Housing Adviser, Liz Smith and a new MOD Referral Scheme Co-ordinator, Karl Riley. Liz and Karl have both joined the team from the HASC so already have good background understanding of the transition from Service Accommodation. I am looking forward to working with these additions to our team.

**Rachel Preston**  
Editor



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**Joint Service Housing Advice Office,  
Floor 1 Zone 1, Montgomery House,  
Hammersley Barracks, Queens Avenue,  
ALDRSHOT, Hampshire GU11 2JN**

**Advice Line Telephone Number:**  
Mil: 94222 7574 Civ: 01252 787574

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Website: [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)  
Past issues of Housing Matters Magazine: <https://www.gov.uk/government/collections/housing-matters-magazine>



# CHOICE B

**Choice based lettings schemes are designed to introduce an element of choice for people applying for council and housing association homes and existing tenants who want a transfer.**

## **How choice based lettings schemes work**

Choice based lettings allow people to bid for properties which become available on a points-based system. Not all councils in England offer a choice-based lettings scheme and rules will vary from one area to another.

In areas where choice based lettings schemes operate, they work as follows:

### **Step 1 – Available properties are advertised locally**

Details of the latest properties will usually be published online and in leaflets or in newsletters from local libraries, housing offices and community centres. Check these regularly and stick to any deadlines for bids.

The list of available properties will say which type of household can bid for each one – ie if it is for an elderly or disabled person, or for a large household.

### **Step 2 – Bidding stage**

You can then bid for a particular property that you like. In most areas you can bid online, by phone, by text or by post. Different councils have different rules about how many properties you can bid for in one go.

### **Step 3 – Deciding priority**

The council's housing department, or the housing association which is running the scheme then sorts the bids in order of priority, and the person with the highest priority normally

gets first refusal on the property. If that person turns the offer down, the next person on the list gets the chance to see it, and so on. In some areas, more than one applicant may be invited to view the property at the same time.

## **Priority for choice based lettings**

All choice based lettings schemes must give priority to certain categories of people – the rules on this are the same as for traditional waiting lists. You may also get additional priority if you are pregnant, have dependent children, have been in care or are vulnerable for other special reasons.

## **Other factors that can be taken into account include:**

- how long you've been waiting for a home
- your financial circumstances
- how long you were in your previous home
- whether you have a history of rent arrears.

If your circumstances change, for example if you are expecting a child, inform your council as soon as possible as your level of priority may well change.

If you need a large home it is normally best to apply for any such homes that are advertised, as vacancies are usually rare. Some councils and housing associations let adjacent homes together, which can be suitable for large extended families who need to live close together.

## **Priority cards**

Some councils will give people with the most urgent need for re-housing a 'priority card'. This will provide you with an advantage when bidding for a particular property. Priority cards usually only last for a certain

# ADAPTED LETTINGS

period of time (eg 12 weeks) but this can be extended.

## Choice based lettings for disabled people

It may be necessary to make reasonable adjustments for disabled people so as to prevent anyone from being unfairly disadvantaged by a choice-based lettings scheme. This could include giving certain households extra time to bid, or in some cases providing the information in an accessible format such as Braille, or an audio recording.

Making property accessible can include creating wider doorways, toilets and bathrooms that provide wheelchair access, and kitchen units that are lower to the ground. If there is a lack

of specially adapted property available, and one is found that is suitable for adaptation, the council's housing department should then give additional priority to any disabled applicants who bid for it.

## Turning down an offer

If you refuse to accept a property for which you have made a bid, the whole process starts again. However, some schemes will penalise you – ie by taking away some of your priority points – if you turn down several offers, or don't make any bids at all.

If you have been given extra priority because you applied as homeless and you don't accept a property that you have bid for, you could lose any priority which you were given. If this

happens, you will still be able to bid for any future properties that do come up, but will have less chance of getting them as your priority will be lower.

## Problems using a choice-based lettings scheme

Councils should take reasonable steps to make choice-based lettings scheme accessible to everyone and give you information to help you understand how the scheme works, especially when you first join.

Councils should provide advice and information to help you understand how the scheme works, especially when you first join. If you have been bidding for properties but don't seem to get anywhere, you can ask for

feedback on why your bid was not successful.

Get advice if you are having problems using a choice-based lettings scheme.

An adviser may be able to help you by:

- increasing your chances of being offered a home
- checking whether you've been given the right amount of priority and/or
- challenge a decision that the council has made about your application.

## Key advice

- Regularly check bidding sites and leaflets in local housing offices for properties
- Ask your council if you are entitled to extra priority.

Sourced from Shelter.org.uk

## Get priority for properties in Westminster

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

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

Register today

Call: 0845 437 9701

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

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



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\* 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



# HOUSING OPTIONS IN NORTHERN IRELAND

**There are a number of options available to service personnel who wish to settle in Northern Ireland. However, you need to be aware there are still areas of the country where it is not wise to make your**

**connection to the UK Armed Forces known. If you are in any doubt about the areas that you are**

**thinking of living in contact the local security services. The Military Housing Liaison Officer for 38 (Irish) Brigade can also offer advice and information.**

Private purchase – Since the collapse of the housing market in 2007 house prices across

Northern Ireland have continued to steadily fall, houses now generally command approx 50% less than the peak, with the average price a fraction over £90k. This makes house purchase the most affordable in the UK. However over the last six months the market has started to turn albeit slowly.

Private rental – Affordable housing has coincided with a sharp rise in investors, subsequently more buy-to-let properties coming onto the market, the sheer volume of properties has encouraged landlords to keep rentals keen with the average rental attracting approx £500 per month including rates. This is the cheapest in the UK and makes private rental almost as affordable as social housing.

Social Housing – The availability

of social housing is as much an issue in Northern Ireland as it is in mainland UK. The Northern Ireland Housing Executive (NIHE) is constantly searching for private landlords in order to subsidise their own housing stock. Current service leavers are facing the reality of the situation and only being offered temporary accommodation prior to securing a permanent address. The lack of a Military Covenant only adds to the difficulties that Service Leavers face.

Co-Ownership Housing Scheme – This is a Shared Ownership (leasehold) arrangement. You must prove that you cannot buy a property to meet your needs, without help. You can choose a property on the open market, anywhere in Northern Ireland, costing up to £175,000. You must buy at least 50% of it. In

addition to your mortgage payments, you will pay an annual charge of 2.5% of the amount which is paid by the scheme provider. The scheme provider will hold the deeds of the property, but you can increase your share at any time, up to 100%, and the annual charge is adjusted to match this. The scheme is operated on a first-come first-served basis, and there are no priority groups.

Details of the housing schemes are available on the [.gov.uk](https://www.gov.uk) website and the NIHE website and the JSHAO give more details at their housing briefs.

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

<http://www.nihe.gov.uk/>

## Article compiled

by: Military  
Housing Liaison  
Officer  
38 (Irish) Brigade



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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.

## Help to Buy schemes in the South

Alwyn, a Royal Navy employee, and Jo, were renting their home via the Keyworker scheme. Looking to take a step onto the property ladder, the newly married couple were saving towards a deposit for their future home.

"We didn't want to stay renting for another few years to be able to get a big enough deposit for an open market purchase" said Jo. "We registered with Help to Buy South, the Help to Buy agent for our area, and viewed new townhouses built down the road from our current home. We both decided that our preferred plot would be perfect."

Help to Buy South issued the paperwork and within a few months of reserving, the couple moved into their new three bed townhouse. Purchasing the property with a £12,500 mortgage deposit and the support of the government's 20% equity loan, their monthly mortgage payments are affordable.

"If we had purchased on the open market, we could have only bought a smaller property. We now have a 'forever home' that we can afford to enjoy, and save towards paying off our equity loan. It was the right option for us." said Jo.

Contact Help to Buy South, on 0845 604 11 22 or visit the website [www.helptobuysouth.co.uk](http://www.helptobuysouth.co.uk) for further information.

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



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# First time buyer or want to move up the property ladder?

If you're looking to **buy** or **rent**, but can't afford to raise the large mortgage deposit required to buy on the open market, you could be eligible for one of the **Help to Buy schemes** available in your area.

**Help to Buy South** have a range of affordable options and advice to help you search and apply for your new home.

Register today and search for hundreds of affordable homes with [helptobuysouth.co.uk](http://helptobuysouth.co.uk)

**Areas we cover:** Hampshire & Isle of Wight, Wiltshire, Berkshire, Oxfordshire, Gloucestershire, Mendip, Bristol, Bath & North East Somerset and North Somerset

\*additional eligibility criteria applies

Talk to us about

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0845 604 11 22



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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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# What is HELP TO BUY – Wales?



**Help to Buy – Wales is an initiative that provides shared equity loan assistance to home buyers from Help to Buy (Wales) Limited (HtBW) with funding provided by the Welsh Government.**

**The Help to Buy – Wales** scheme makes new build homes available to all home buyers (not just first time buyers) who wish to buy a new home, but may be constrained in doing so – for example as a result of deposit requirements – but who could otherwise be expected to repay a mortgage. Support of up to a maximum of 20% of the purchase price is available to buyers through a shared equity loan funded by HtBW, while buyers are required to provide a deposit of a minimum of 5% of the purchase price.

Help to Buy – Wales is available in Wales from housebuilders registered to offer the scheme.

Help to Buy – Wales will run from the launch of the initiative in January 2014 until March 2016 (or earlier if all of the funding is taken up).

**Help to Buy UK Mortgage Guarantee scheme** enables some Mortgage lenders who has signed up to the scheme to offer eligible borrowers a 95% mortgage. The government has agreed to underwrite the risk on 15% of the mortgage. Details are available from the Mortgage lenders in the Scheme. As its name suggests it is available across the UK.

**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. Where the scheme is available a Registered Social Landlord 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.

**Rent First** is a Welsh Government scheme that provides rented housing at intermediate rents and an opportunity for tenants to buy their property

outright. Local Authorities can allocate funding for the scheme via their Social Housing Grant allocation.

**Homes Within Reach** is a low cost home ownership scheme that provides assistance to eligible first-time buyers trying to get on the housing ladder. The scheme is administered by a group of housing associations spread across South Wales.

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

Check that these mortgages will meet your needs if you want to move or sell your home or you want your family to inherit it. If you are in any doubt, seek independent advice.

For more information on all these schemes go to the website; <http://helptobuywales.co.uk/?lang=en>

**Hello, I am Karl Riley and I have recently taken over the management of the MOD Referral Scheme. I am really excited about this project as it offers some Service leavers a good opportunity to get civilian housing via a housing association.**

The JSHAO has had some successful nominations this year particularly in the London and SE England areas. We work closely with a few housing associations. It is my aim to develop connections with other housing associations across the UK so that we can gain additional placement opportunities.

We have also been working closely with the Welsh Government to secure properties across much of Wales for occupation by ex Service personnel.

To sustain the scheme we still need applicants so if you are in Housing Need and think that this scheme might work for you please read the following article and get in touch.

The MOD Referral Scheme is coordinated by JSHAO to assist some Service Leavers to get accommodation via Housing Associations.

Some Housing Associations ask JSHAO to nominate personnel as

tenants for vacant properties. Being on the MOD Referral Scheme provides an additional route for those in housing need to secure housing.

The MOD have recognised that some Service Leavers have difficulty in accessing social and affordable housing. Through this scheme the donating Housing Associations are able to help people who otherwise may have problems being prioritised high enough to have a realistic chance of being housed by local authorities.

Adapted and sheltered (both supported and unsupported) accommodation is also available through the Scheme. Please ensure that any needs are fully explained on the application form.

### Eligibility

Applicants must be Armed Forces personnel within six months of their discharge date and currently occupying service accommodation, the Services Cotswold Centre or a hostel. Applications for the Scheme can be accepted from service leavers, married or single. Applications are also accepted from separated spouses who are living in SFA.

Single personnel are eligible until 6 months post-exit date. Personnel in Service Families Accommodation (SFA) are eligible until they leave that service property. Please do

not apply if you are ex-service or single and beyond six months after your exit date.

If you own or part-own a property, even if you do not currently live in it, you will not be considered for housing through the Scheme. Similarly, if you have sufficient capital to buy or rent a property on the open market you are unlikely to be housed. Pensions and expected gratuities will also be taken into account when processing your application.

Application forms are available on request from the MOD Referral Scheme Co-ordinator [AWS-JSHAO-Referrals@mod.uk](mailto:AWS-JSHAO-Referrals@mod.uk) 01252 787635.

You need to include evidence of the date on which you are required to leave your service accommodation:

- SFA occupants – a copy of the 'Notice to Vacate' or 'Certificate of Cessation' (provided by DIO within 6 months of discharge)
- SLA occupants – a copy of MOD Form 1166 (available from Unit Admin Office)
- Overseas applicants, a copy of the 'Certificate of Cessation' (available from the Station Staff Officer)
- Applicants following marital separation, a copy of the 'Notice to Vacate' or 'Certificate of Cessation' (provided by DIO at the start of the 93 day notice period).

All completed applications should be sent to the JSHAO address given on the form.

Your application will be acknowledged in writing and you will be added to the database for consideration when properties are offered to JSHAO.

JSHAO assess each property offer

by allocation to a certain family size and consider applicants who have the location as an area of choice.

Applicants are then considered by priority:

- Medical discharges
- Normal service leavers
- Admin
- Redundees
- Early termination
- Separated spouses
- Others.

The most eligible and highly prioritised applicant will be contacted and if they are interested in the property their details will be forwarded to the donating Housing Association.

Tenancy agreements are between the nominated tenant and the Housing Association. JSHAO and the MOD take no responsibility for the tenancy.

The JSHAO does not have housing stock and is reliant on the goodwill of Housing Associations and therefore there is no guarantee that all applicants will be housed through the Scheme. Also, JSHAO cannot estimate how many offers they will receive, when they will be offered or where the properties will be located.

All applicants are strongly advised to contact their Local Authority Housing department and other Housing Associations and to consider all housing options in addition to applying for the Scheme.

Applicants are restricted to one offer through the scheme.

For further information please contact the MOD Referral Scheme Co-ordinator via email: [AWS-JSHAO-Referrals@mod.uk](mailto:AWS-JSHAO-Referrals@mod.uk) or telephone: 01252 787635.





# 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

Joint Service Housing Advice Office  
Montgomery House, Hammersley Barracks  
Queens Avenue, ALDERSHOT,  
Hampshire GU11 2JN

Tel: Mil 94222 7635 Civ: 01252 787635  
Email: AWS-JSHAO-Referrals@mod.uk



## Properties Available on the Referral Scheme as at 23 June 2014\*

No of Properties	Type of Property	Area	Requirement	Pets
2	2 bedroom flats	Buckinghamshire	1 or 2 adult + 1 child	Speak to Landlord
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 bedroom flats	Newcastle	1 adult or couple	No children or pets
25	Various	Wales – Various	Various	Speak to Landlord

### COMING SOON

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

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

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# HOUSING IN NORTHERN I

## LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Northern Ireland. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

If you are considering applying for local authority housing you can also do this through:

<https://www.gov.uk/apply-for-council-housing>

Registered Provider Name	Reg Addr Phone	Web Address
Antrim Borough Council	028 9446 3113	<a href="http://www.antrim.gov.uk">www.antrim.gov.uk</a>
Ards Borough Council	028 9182 4000	<a href="http://www.ards-council.gov.uk">www.ards-council.gov.uk</a>
Armagh Council Offices	028 3752 9600	<a href="http://www.armagh.gov.uk">www.armagh.gov.uk</a>
Ballymena	01473 822 801	<a href="http://www.ballymena.gov.uk">www.ballymena.gov.uk</a>
Ballymoney Borough Council	028 2766 0200	<a href="http://www.ballymoney.gov.uk">www.ballymoney.gov.uk</a>
Banbridge District Council	028 4066 0600	<a href="http://www.banbridge.gov.uk">www.banbridge.gov.uk</a>
Belfast City Council	02890 320 202	<a href="http://www.belfastcity.gov.uk">www.belfastcity.gov.uk</a>
Carrickfergus Borough Council	028 9335 8000	<a href="http://www.carrickfergus.org">www.carrickfergus.org</a>
Castlereagh Borough Council	028 9049 4500	<a href="http://www.castlereagh.gov.uk">www.castlereagh.gov.uk</a>
Coleraine Borough Council	028 7034 7034	<a href="http://www.colerainebc.gov.uk">www.colerainebc.gov.uk</a>
Cookstown District Council	028 8676 2205	<a href="http://www.cookstown.gov.uk">www.cookstown.gov.uk</a>
Craigavon Borough Council	028 383 12 400	<a href="http://www.craigavon.gov.uk">www.craigavon.gov.uk</a>
Derry (City of Londonderry)	028 7136 5151	<a href="http://www.derrycity.gov.uk">www.derrycity.gov.uk</a>
Down District Council	028 4461 0800	<a href="http://www.downdc.gov.uk">www.downdc.gov.uk</a>
Dungannon District Council	028 8772 0300	<a href="http://www.dungannon.gov.uk">www.dungannon.gov.uk</a>
Fermanagh Council	028 6632 5050	<a href="http://www.fermanagh.gov.uk">www.fermanagh.gov.uk</a>
Larne Bourough Council	028 2827 2313	<a href="http://www.larne.gov.uk">www.larne.gov.uk</a>
Limavady Borough Council	028 777 22226	<a href="http://www.limavady.gov.uk">www.limavady.gov.uk</a>
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Magherafelt District Council	028 7939 7979	<a href="http://www.magherafelt.gov.uk">www.magherafelt.gov.uk</a>
Moyle District Council	028 2076 2225	<a href="http://www.moyle-council.org">www.moyle-council.org</a>
Newry and Morne District Council	028 3031 3031	<a href="http://www.newryandmourne.gov.uk">www.newryandmourne.gov.uk</a>
Newtownabbey Borough Council	028 9034 0000	<a href="http://www.newtownabbey.gov.uk">www.newtownabbey.gov.uk</a>
North Down Borough Council	028 9127 0371	<a href="http://www.northdown.gov.uk">www.northdown.gov.uk</a>
Omagh District Council	028 8224 5321	<a href="http://www.omagh.gov.uk">www.omagh.gov.uk</a>
Strabane District Council	028 7138 2204	<a href="http://www.strabanedc.org.uk">www.strabanedc.org.uk</a>



# IRELAND

## 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. 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.

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.

## HELP TO BUY

NI do not have a Help to Buy Shared Equity or Help to Buy Shared Ownership Scheme. However, NI is included in the UK wide Help to Buy – Mortgage Guarantee Scheme.

The Northern Ireland Housing Executive manages a Co-ownership Scheme.

<http://www.nihe.gov.uk/index.htm>

[http://www.nihe.gov.uk/index/advice/buying\\_a\\_home/co-ownership.htm](http://www.nihe.gov.uk/index/advice/buying_a_home/co-ownership.htm)



## NORTHERN IRELAND

Name	Tel	Counties Covered
Alpha Housing	028 9078 7750	All
Ark Housing	028 9075 2310	All
Helm Housing	028 9032 0485	All
Oaklee Housing	0845 073 0005	All
Rural Housing Association	028 8224 6118	All
South Ulster Housing Association	028 3833 9795	All



Providing high quality accommodation and support for those who have served. □

**Available Soon: Bellrock Close - 21 One and Two bedroom flats in Glasgow. □**



For more details see [www.svronline.org](http://www.svronline.org), email [info@svronline.org](mailto:info@svronline.org) or call 0131 556 0091 □

SVR is a registered Charity No. SC015260 □



# HOUSING IN WALES

## LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in Wales. To find the Housing department you will need to ask the switchboard operator for the telephone number or type 'housing' in to the search area on the website.

If you are considering applying for local authority housing you can also do this through:

<https://www.gov.uk/apply-for-council-housing>

Registered Provider Name	Reg Addr Phone	Web Address
Blaenau Gwent County Borough	01495 350 555	<a href="http://www.blaenau-gwent.gov.uk">www.blaenau-gwent.gov.uk</a>
Bridgend County Borough Council	01656 643 643	<a href="http://www.bridgend.gov.uk">www.bridgend.gov.uk</a>
Caerphilly County Borough Council	01443 815 588	<a href="http://www.caerphilly.gov.uk">www.caerphilly.gov.uk</a>
Cardiff Council	029 2087 2000	<a href="http://www.cardiff.gov.uk">www.cardiff.gov.uk</a>
Carmarthenshire County Council	01267 234 567	<a href="http://www.carmarthenshire.gov.uk">www.carmarthenshire.gov.uk</a>
Ceredigion County Council	01545 570 881	<a href="http://www.ceredigion.gov.uk">www.ceredigion.gov.uk</a>
City & County of Swansea	01792 636 000	<a href="http://www.swansea.gov.uk">www.swansea.gov.uk</a>
Conwy County Borough Council	0492 574 000	<a href="http://www.conwy.gov.uk">www.conwy.gov.uk</a>
Flintshire County Council	01352 752 121	<a href="http://www.flintshire.gov.uk">www.flintshire.gov.uk</a>
Gwynedd Council	01286 67 255	<a href="http://www.gwynedd.gov.uk/index.asp?Language=1&amp;p=1&amp;c=1">www.gwynedd.gov.uk/index.asp?Language=1&amp;p=1&amp;c=1</a>
Isle of Anglesey Council	01248 750 057	<a href="http://www.anglesey.gov.uk">www.anglesey.gov.uk</a>
Merthyr Tydfil Council	01685 725 000	<a href="http://www.merthyr.gov.uk">www.merthyr.gov.uk</a>
Monmouthshire Council	01633 644 644	<a href="http://www.monmouthshire.gov.uk">www.monmouthshire.gov.uk</a>
Neath Port Talbot Council	01639 763 333	<a href="http://www.neath-porttalbot.gov.uk">www.neath-porttalbot.gov.uk</a>
Newport Council	01633 656 656	<a href="http://www.newport.gov.uk">www.newport.gov.uk</a>
Pembrokeshire	01437 764 551	<a href="http://www.pembrokeshire.gov.uk">www.pembrokeshire.gov.uk</a>
Powys County Council	01597 826 000	<a href="http://www.powys.gov.uk">www.powys.gov.uk</a>
Rhondda Cynon Taf County Bourough Council	01443 424 000	<a href="http://www.rhondda-cynon-taf.gov.uk">www.rhondda-cynon-taf.gov.uk</a>
Torfaen County Borough	01495 762 200	<a href="http://www.torfaen.gov.uk">www.torfaen.gov.uk</a>
Vale of Glamorgan	01446 700 111	<a href="http://www.valeofglamorgan">www.valeofglamorgan</a>
Wrexham County Borough Council	01978 292 000	<a href="http://www.wrexham.gov.uk">www.wrexham.gov.uk</a>





## 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. 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.

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.

## HELP TO BUY – WALES AGENT

Wales Help to Buy Wales 08000 937 937 [www.helptobuywales.co.uk](http://www.helptobuywales.co.uk)



## WALES

### Name

Bro Myrddin Housing Association  
 Cadarn Housing Group  
 Cadwyn Housing Association  
 Cantref Housing Association  
 Cardiff Community Housing Association  
 Costal Housing Group  
 Hendre  
 Mid Wales Housing Association  
 Seren Group  
 Wales and West Housing Association

### Tel

01267 232 714  
 01446 704 308  
 029 2049 8898  
 01239 712 000  
 0292 046 2142  
 01792 479 200  
 029 2067 5888  
 0300 111 3030  
 01633 67 99 11  
 0800 052 526

### Counties Covered

Carmarthenshire  
 Vale of Glamorgan  
 Vale of Glamorgan  
 Carmarthenshire  
 Cardiff  
 Wales  
 South wales  
 Mid Wales  
 Wales  
 Wales

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



**The Services**

# Cotswold Centre

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

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

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

*Your*

*Home from Home*



# HOUSING prices

**UK** Average Price: £177,704 | Quarterly Change: +2.3% | Annual Change: +8.7%

## 1 Scotland

Average Price: £115,929  
Quarterly Change: -0.9%  
Annual Change: -1.5%

## 7 The West Midlands

Average Price: £162,378  
Quarterly Change: +3.3%  
Annual Change: +9.6%

## 2 Northern Ireland

Average Price: £108,695  
Quarterly Change: +5.6%  
Annual Change: +10.9%

## 8 Wales

Average Price: £142,555  
Quarterly Change: -4.8%  
Annual Change: +4.7%

## 3 The North

Average Price: £128,733  
Quarterly Change: +4.0%  
Annual Change: +1.3%

## 9 East Anglia

Average Price: £174,070  
Quarterly Change: +4.2%  
Annual Change: +7.1%

## 4 Yorkshire and The Humber

Average Price: £127,952  
Quarterly Change: +0.5%  
Annual Change: +7.4%

## 10 Greater London

Average Price: £319,894  
Quarterly Change: +3.3%  
Annual Change: +15.5%

## 5 The North West

Average Price: £137,691  
Quarterly Change: +3.8%  
Annual Change: +12.8%

## 11 The South West

Average Price: £195,066  
Quarterly Change: +2.0%  
Annual Change: +8.2%

## 6 The East Midlands

Average Price: £146,645  
Quarterly Change: +1.1%  
Annual Change: +7.9%

## 12 The South East

Average Price: £248,178  
Quarterly Change: +2.4%  
Annual Change: +5.6%



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

### Commenting, Stephen Noakes, Mortgages

#### Director, said:

"House prices in the three months to April were 2.3% higher than in the three months to January. Annually prices were 8.5% higher in the three months to April than in the same three months last year. However, prices fell marginally during the month representing a

second successive monthly decline.

"Although mortgage approvals have now declined for two consecutive months and property transactions fell in March, on an annual basis housing demand still remains strong. Housing demand continues to be supported by an economic recovery that is gathering pace, rising consumer confidence,

low interest rates and wage growth finally beginning to outgrow consumer prices. However, with supply of properties being slow to respond to market conditions, stronger demand in the past year has resulted in upward pressure on house prices."

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

## CIVVY STREET NEEDS YOUR HELP.

If you are about to leave the Forces and have time to spare, come and work as a part-time volunteer for charity.

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!

REACH provides a free job-finding service throughout the UK and could find you a satisfying, voluntary opportunity nearby.

Write or phone for details or visit our website at [www.volwork.org.uk](http://www.volwork.org.uk)

# reach

89 Albert Embankment, London SE1 7TP

Tel: 020 7582 6543

Registered Charity No 278837

# Sales list of

# FORMER

## Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
<b>Uxbridge</b> Beaufort Green	Selection of 2 Bed Apartments 3 and 4 Bed Terraced Houses	<b>£259,950- £274,950*</b>	<b>Sales Office</b> Please call <b>01895 254922</b> or email: uxbridgesales@annington.co.uk
<b>Cambridgeshire</b> Haling Place	Selection of 2 and 3 Bed Terraced Houses	<b>£224,950- £254,950*</b>	<b>Sales Office</b> Please call <b>01223 864739</b> or email: waterbeachsales@annington.co.uk
<b>Kirton in Lindsey</b> Richdale	Selection of 3 and 4 Bed Detached Houses	<b>£132,950- £144,950*</b>	<b>Your Move</b> Please call <b>01724 860463</b> or email: Scunthorpe@your-move.co.uk or <b>Martin &amp; Co</b> Please call <b>01427 611833</b> or email: gainsborough@martinco.com
<b>Kirton in Lindsay</b>	Selection of 3 and 4 Bed Semi-Detached and Terraced Houses and 4 Bed Detached Houses	<b>£74,950- £189,950*</b>	<b>Your Move</b> Please call <b>01724 860463</b> or email: Scunthorpe@your-move.co.uk or <b>Martin &amp; Co</b> Please call <b>01427 611833</b> or email: gainsborough@martinco.com
<b>Kingsway</b> Gloucester	4 Bed Detached house	<b>£199,950</b>	<b>The Property Centre</b> Please call <b>01452 545556</b> or email: quedgeley@thepropertycentres.co.uk
<b>Donnington</b> Shropshire	2 Bed Semi- Detached House	<b>£119,950</b>	<b>D B Roberts</b> Please call <b>01952 620021</b> or email: oakengates@dbroberts.co.uk
<b>COMING SOON</b> <b>Whetstone</b> Greater London	2 and 3 Bed Terraced Houses	<b>TBA</b>	<b>Barnard Marcus</b> Please call <b>0208 446 6888</b> or email: whetstone@sequencehome.co.uk

Please go to [www.annington.co.uk](http://www.annington.co.uk) for a full listing of all our forthcoming sites and to register your interest.

\* Legal and Survey Fee Incentive (L/S) Annington will pay £750 towards the buyer's legal fees and mortgage survey fee\* (\*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 – July 2014.



## USEFUL PROPERTY WEBSITES

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

[www.belvoirlettings.com](http://www.belvoirlettings.com)

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

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

[www.homes-uk.co.uk](http://www.homes-uk.co.uk)

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

[www.new-homes.co.uk](http://www.new-homes.co.uk)

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

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

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

[www.reallymoving.com](http://www.reallymoving.com)

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

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

## USEFUL BROKER WEBSITES

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

[www.cdvm.com](http://www.cdvm.com)

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

[www.moneyextra.com](http://www.moneyextra.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.mortgage-next.com](http://www.mortgage-next.com)

[www.siiap.org](http://www.siiap.org)

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

[www.virginmoney.com](http://www.virginmoney.com)



# CIVILIAN Housing

## BRIEFINGS 2014

Joint Service Housing Advice Office



### 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

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

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

\*applications to RRC Rosyth

\*\*applications to RRC Tidworth

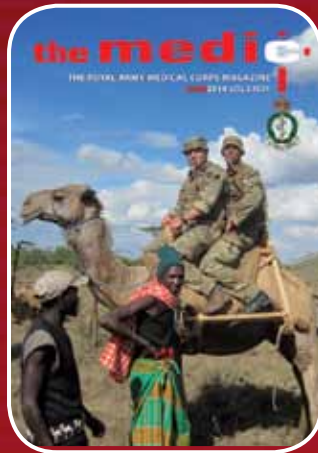
\*\*\*applications to RRC Aldershot

#applications to RRC Northolt

##applications to RRC Cottesmore



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

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

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 08/14