

# Housing matters

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

**YOUR CIVILIAN HOUSING AWARENESS STARTS HERE**

Featured:

**TAKE  
CONTROL  
OF YOUR  
FINANCES**

**Forces Help  
to Buy (FHTB)**

**RENTING  
PRIVATELY**

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

# RIFT

## OPERATION

# TAX REFUND

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Details of the legislation RIFT claim under can be found on [www.HMRC.gov.uk](http://www.HMRC.gov.uk) under section 336-339 of ITEPA 2003. We operate under this legislation to ensure that no one is exposed or receives a refund they are not entitled to.

# CAN I CLAIM

## What is the claim actually for?

It's for tax relief on the cost of travelling between your main residence and your workplace. Your main residence is the place you go home to when you're on leave. We can also claim for Phase 2 & 3 training locations, but not Phase 1.

## I already get expenses, can I still claim?

If you receive 45p per mile for the first 10,000 miles plus 25p per mile thereafter, and you haven't paid tax on these amounts, great - you're being fully reimbursed. If it's anything less, you're entitled to claim the difference which is where we can help.

## I receive Get You Home (GYH) and / or Home to Duty Travel (HDT) allowances. Can I still claim?

Most likely, yes. The amounts you receive don't normally cover everything you're entitled to. It is important for you to know that we deduct HDT or GYM allowances from any claim we make as both are paid non-taxed.

## I live in married quarters, can I claim?

If you live in married quarters, on or off base, and spend your leave periods there, that would normally be classed

as your main residence. The claim in this case would be for travel between your married quarters and your daily workplace, if your mileage is high enough. If you already receive a Home to Duty allowance for this, we would review the amounts received against the allowable limits and claim for any shortfall.

## I'm based abroad, can I claim?

Yes, you can claim for travel to and from a UK residence. If your family are in another country with you, your accommodation there would normally be classed as your main residence.

## Can't I do my own claim?

Yes. But please be aware that you will need to comply with the legislation on temporary workplaces and have the time to liaise directly with HMRC. However if you don't apply the rules correctly and claim more than you are entitled to, HMRC may seek to recover some or all of your refund.

## Can HMRC demand the money back?

Yes, as explained above, HMRC can if you've claimed too much. The difference from doing it yourself is that as RIFT we assess your claim thoroughly against the legislation and providing you give us full and accurate information, we offer you our RIFT Guarantee. This means that if any money recovered is repayable to HMRC, RIFT will make the repayment at no cost to you. We will also defend any HMRC enquiry free of charge - it's all part of our service.

## Do I need to keep my Assignment Orders?

If you want to continue to get a tax refund for your travel from home to base, please ensure you keep a copy of each of your Assignment Orders for each base that you travel to.

Welcome to the October 2014 issue of Housing Matters Magazine. The Autumn is upon us and the children have gone back to school. The nights are starting to draw in and it's time to turn the heating on (or put a jumper on!). I say putting on a jumper as for some people money is a worry. Fuel bills are not cheap and unless you budget for them they can come as an unwelcome surprise. The article in this issue on Budgeting is drawn from the Moneyforce website. [www.moneyforce.org.uk](http://www.moneyforce.org.uk) is a website that has been created for Service personnel by The Royal British Legion in partnership with Standard Life Charitable Trust. The website has lots of good advice about managing money.

This magazine is produced by the Joint Service Housing Advice Office. My colleagues and I provide advice to Service personnel about their Civilian Housing Options. We advise on buying or renting housing regardless of what stage of your career you are at. In fact, we prefer to speak to people who are just starting their career so we can give them lots of options while they still have time to think about saving for a deposit and taking advantage of the Forces Help to Buy (FHTB) Scheme. We take a number of calls from people who are confused by the process of applying for FHTB. The policy and guidance is set out in JSP 464 Part 1 Chap 12 and the process is mapped out in a Self Service User Guide on JPA.

However, house purchase is not for everyone. Even when you are still Serving you may decide that you want to rent a property (SFA is not available to everyone). If you are going to rent you need to have an understanding of what some of the terms mean so I have included an article about renting privately. The charity 'Shelter', have a comprehensive website that provides lots of information about renting from both private and social landlords and I recommend that you read their articles. The Shelter website also has a dedicated section for Armed Forces personnel and Veterans.

Whether you are seeing this magazine for the first time or you are a regular reader please pass it on to a friend or colleague and also please note that you can see this and previous issues online – the web address is in the adjacent box.

**FS Rachel Preston**  
Editor



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- 4 TAKE CONTROL OF YOUR FINANCES
- 6 FORCES HELP TO BUY (FHTB)
- 8 RENTING PRIVATELY
- 14 WORKING THE OLYMPIC PARK WAY

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# TAKE CONTROL of

**Working for JSHAO I often speak to people who have got into debt and/or have poor credit ratings which cause problems when they are moving to Civilian Housing.**

When you live in Service accommodation you pay a subsidised rent which means that housing is much cheaper than buying or renting a private property. In many cases it is also cheaper than renting social housing. Many of the Service personnel I speak to are shocked at how much of they will have to pay each month for accommodation when they leave the Armed Forces.

I have also spoken to many non-Military people who ask questions like ‘What do Service personnel do with the money they aren’t spending on housing?’ and ‘Why don’t they save for the future

so they can afford to pay for housing when they leave?’ I don’t presume to know the answers but they are valid questions. Some people spend all they have immediately and don’t plan for the future.

It is a recognised problem and to help, the MoD in partnership with the Royal British Legion and Standard Life Charitable Trust developed the Moneyforce website to provide advice to Armed Forces personnel about managing their finances. The following article about budgeting is taken from their website.

The best way to take control of your finances is to do a budget. This is a simple way of helping you understand the money going in and out of your household.

A budget shows you if you are spending more or less than you can afford. It enables you to direct

your money to where it matters most, so you can stay on top of bills and start putting money towards your future goals. Here are our simple steps to prepare and use a budget.

- Why do a budget?
- Preparing your budget
- Using your budget
- Getting help with your budget

#### **Why do a budget?**

Doing a budget helps you get off the treadmill of living from one pay packet or payment to the next. It enables you to sort out your money priorities and find the right balance between spending and saving.

A budget lets you pay off a credit card or loan, plan better for when your big bills are due, and save up for a deposit for a house.

#### **Preparing your budget**

Use a Budget planner, like the

one on the Moneyforce website to plan where you want your money to go. Choose a time period for your budget that suits your lifestyle – for example, a week, a fortnight or a month.

It is helpful to look at the money going in and out across a whole year. Include regular payments such as your rent or mortgage, phone and electricity, car or public transport.

Don’t double count expenses such as rent and food, which may be deducted directly from your pay before you get it.

Your bank statements, bills, credit card statements and receipts will help you to work out all your expenses. Use your best guess if there’s anything you can’t find or if bill amounts vary across the year.

Add in all the money that you



Compiled by FS Rachel Preston using [www.moneyforce.org.uk](http://www.moneyforce.org.uk) as the source document.

# f Your Finances

receive or are paid over the time period. This will include your pay, and any child support payments, benefits and money from investments.

When working out your money priorities, think about which items you are committed to pay on a regular basis, things you need for your basic living expenses and which are extras or things you could maybe do without if you needed to save some money.

### Using your budget

Print your completed budget sheet and keep it somewhere safe. Before you go to the supermarket or other shops, check your budget to see how much you can spend and then stick to that amount.

You may even want to take a calculator with you, or maybe you have one on your phone to

keep track of your spending on the go. It might make shopping take a little bit longer but you will be able to stay on top of exactly where your money is going.

If you are trying to save money, look at your budget and find ways to cut back on the extras. Try and budget a specific amount for fun, leisure and personal expenses but don't make your budget so tight that you won't be able to stick to it.

It's a good idea to redo your budget every three to six months to make sure it reflects your current income, spending and what you want to achieve. Once you are comfortable with using and sticking to a budget, you can update it less frequently or when your circumstances change.

You will probably also want to refresh your budget when there

are significant changes to your income or expenses, like buying or selling a car or house, the extra cost of expanding your family or managing illness.

### If you have money left over (a surplus)

If you have extra cash – that's great! Take a look at Goal setting on the Moneyforce website for tips on how to plan ahead, whether it's for a holiday or a deposit for your first home.

When you receive a pay rise, bonus, special payment or tax refund put the money straight into your savings account to give it a boost.

### If you're spending more than you can afford (a deficit)

This is not the end of the world but you do need to take action to fix this. Check your budget to make sure you've got all the

amounts right and look at your expenses to see if there are any you could reduce. What could you cut out or cut back?

If you're still in the red or are finding it hard to work out what to cut, see the Dealing with debt pages on the Moneyforce website or talk to your Unit Welfare Office.

### Getting help with your budget

If you have never done a budget before, starting a budget may be pretty tough. You will find that it does get easier though. The first budget is the hardest but you will get better at it as you go along.

The best way to do a budget is to have a go yourself. If you can, get help from a trusted friend who is good with money.

For more information visit: [www.moneyforce.org.uk](http://www.moneyforce.org.uk).

# Forces HELP TO BUY (FHTB)

**The Forces Help To Buy Scheme (FHTB), which was launched on 1 April 2014, enables Service personnel to borrow up to half their annual salary (up to a maximum of £25,000) to help purchase a property or in some circumstances adapt a currently owned property. Several hundred Service personnel have so far taken advantage of the Scheme to get on the property ladder. It forms part of a coherent, long term accommodation strategy. The aim of FHTB is two fold:**

- To support eligible personnel who wish to own, and live in, their own property by providing access to a practical level of deposit and supporting lifestyle choices through home ownership.
- Form part of an offer to regular Service personnel that supports domestic stability, and supports partners' employment.

However, not all Mortgage lenders will currently accept applications from individuals who plan to make use of the FHTB Scheme and potential applicants are urged to make their Bank or Building Society aware of the FHTB before making a formal application. This is important, as refusal of a mortgage application can affect your credit rating. Unfortunately, the Ministry of Defence is not permitted to publish the names of lenders who do or don't accept applications using the FHTB.

Potential FHTB applicants are advised not to commit to ending tenancies, booking removals etc, before final confirmation of both FHTB loans and mortgages are received.

## **Applying for FHTB (T4) and FHTB**

Service personnel applying for a Forces Help To Buy Tranche 4 Redundancy (FHTB T4) loan should

do so on the JPA Form E036 – Forces Help to Buy Tranche 4 Redundancy (FHTB T4) for Assisted House Purchase, sent as part of the redundancy notification process. This application form is available on JPA Forms, but will have to be printed and posted to DBS Mil Pers, FHTB Section.

Service personnel are to apply for Forces Help To Buy (FHTB) on JPA through the Self Service Application for FHTB. Full instruction on completion is on line in the **JPA Self Service User Guide – Applying for Pre-Approval for FHTB**. In exceptional circumstances only, where the individual has no permanent access to JPA, the JPA Form E035 may be used – JPA Form E035 must be forwarded to the FHTB Section at least 6 weeks before the expected purchase completion date. Proof of purchase will be sought by the FHTB Section from the appointed legal representative. In cases where the applicant has owned property within the previous 12 months, a legal representative's statement of sale (actual or intended) and purchase must accompany the application form.

**Prior to Application.** Applicants are to satisfy themselves that they have read and understood the provisions of JSP 464 Part 1 Chapter 12. In particular, applicants are reminded that they must await confirmation that award of a FHTB has been approved, and payment received by their appropriate legal representative, prior to completion of property purchase.

**Application Procedure.** When an eligible applicant has found a qualifying property they wish to purchase, has spoken to a mortgage provider and obtained the services of a legal representative, they may submit a JPA on-line application to DBS Mil Pers, FHTB Section, through their CO (or authorised representative) as per paragraph

1 above, only in exceptional circumstances may a JPA Form E035 be used. An individual having applied on-line and gained approval is to use only the JPA printout to gather all required certifying signatures and forward to the DBS Mil Pers, FHTB Section.

## **Reassessment of Eligibility.**

Personnel who are initially assessed as "entitled" prior to formal JPA on-line application are reminded that both eligibility and the maximum amount of the FHTB which may be awarded will be fully reassessed once the formal JPA on-line application is submitted (subject to certification and recommendation by unit authorities). At this point, if any information supporting the JPA on-line application has changed, it is possible that eligibility and entitlement may be affected. If there has been a change in personal circumstances, this should be reported on JPA Form E035a

## **Certification of the**

**Application Form.** Once a JPA on-line application has been approved and printed, it is to be certified by the claimant's Unit HR and CO (or authorised representative) as follows:

**Unit HR.** In assessing the FHTB application, the Unit HR is to include a check of the applicant's current medical status on JPA (See paragraph (7)). Where the claimant's medical status is not MFD or MLD the Unit HR should seek the advice of the Unit Medical Officer (UMO) (See Paragraph 5b). Where the applicant is categorised as MFD or MLD, or the UMO has certified that the applicant is likely to be MFD or MLD within 6 months of the date of their assessment, then the application is to be passed to the applicant's CO (or authorised representative). Where the UMO has indicated that the applicant will not be MFD within 6 months

of the date of their assessment then the application is to be rejected and passed back to the applicant through the FHTB Section with an explanation of why the application has not been supported.

**UMO.** Where the claimant's medical status is not MFD or MLD at the time of the application the Unit HR must seek the advice of the UMO. The UMO must certify whether or not the applicant is likely to be MFD/MLD within 6 months of the assessment and return the application to the Unit HR.

## **CO (or Authorised**

**Representative).** In certifying an application, the CO (or authorised representative) must take into account an applicant's current financial situation, for example, if an applicant is subject to any administrative or disciplinary action, which may result in a significant/material change in circumstances (e.g. premature termination of Service, assignment, detention, reduction in rank), the application is either to be rejected or held in abeyance until the outcome of the action is known. Otherwise, the application may be recommended by the CO (or authorised representative) and forwarded to DBS Mil Pers, FHTB Section.

## **Short Notice Appointment.**

Applicants who are at risk of being assigned to a seagoing ship or assignment overseas at short notice, before the purchase of their new property is completed, should discuss with their solicitor the arrangement of a limited Power of Attorney, or similar. This is to ensure that purchase can be completed in their absence. It is emphasised, however, that the additional expense of such a course of action is not necessary in normal circumstances. Any additional expenses incurred in association with the Power of Attorney are the responsibility of the Service person



## They've made it tougher! Prepare-to-Buy . . . Plan Ahead

Since the **Mortgage Market Review (MMR)**, earlier this year, mortgage lenders have 'toughened-up' their lending criteria and it's a good thing, for the right reasons – to make sure any mortgage offered is affordable for the borrower – and remains, as far as possible – so.

*"Lenders are fully responsible for assessing whether the customer can afford the loan, and they have to verify the customer's income".*  
At the heart of the new rules is a new **affordability check**.

**Preparing to Buy:** Pull all the required documentation that you are likely to need together; complete a thorough income/outgoings list – everything, not just loans/credit cards, etc; check your Electoral Roll status; get your free Credit Report – showing your Credit Score; get, or have your adviser get you, a mortgage Agreement-in-Principle (AIP), confirming that (as long as all checks/documentation verify the information you provide at this stage) a mortgage is likely to be available and, very importantly, the maximum you are likely to be able to borrow – we've seen a number of people disappointed at this stage; ensure you have a suitable deposit – maybe check out your eligibility for Forces Help To Buy scheme.

Too many people leave everything until the last minute, instead of having everything in place, 'blips' (usually inevitable) ironed out and all information to hand. This way, if you do see a property and need to move quickly (we've seen this on numerous occasions) you are in the best possible position to do so.

**It pays to Prepare-to-Buy.**

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## Home Buying Made Simple

### Not just a mortgage – A Complete start-to-finish Home-Buying Service for members of HM Forces

Since the Mortgage Market (MMR) review in April this year, lenders have toughened up on their lending criteria quite substantially – it really is necessary to plan well ahead and to ensure you have everything to hand to help secure a mortgage as smoothly as possible – we'll help you do this.

#### WE'VE PROVIDED OUR SERVICE TO MEMBERS OF HM FORCES UK-WIDE FOR OVER 15 YRS:

- **FREE** 'Preparing to Buy' checklist/consultation – the steps you need to take to give yourself the best chance of getting a mortgage.
- **FREE** Mortgage Budget Planner – Your finances – we've created this simple form, based on what most lenders will require from you.
- **FORCES HELP TO BUY SCHEME:** Advice on the new scheme.
- **HOME BUYING MANAGER (HBM):** Assigned to you at the outset – will liaise with all the other parties on your behalf, coordinating the whole process – and keeping you updated throughout.
- **SOLICITOR:** Expert advice and guidance throughout the process from our experienced 'Panel' solicitors (for wherever in UK you are buying), to help you to buy your new home with a discount on their normal legal fees, confirmed to you in writing – before you proceed.
- **FREE SURVEY ADVICE:** Our leading Scottish and English (covering Wales as well) surveyors will provide a free evaluation of the Home Report/Area you're buying/The actual asking price, etc – an unbiased view.
- **SELLING:** We have negotiated terms with our leading estate agents to handle the sale of your own house and a big discount on the compulsory Home Report for Service members.
- **INDEPENDENT MORTGAGE ADVICE:** Our team of Independent Mortgage Advisors will look at mortgages 'Across the Whole Market' – with, it is estimated, 8 out of 10 people paying too much for their mortgage, it pays to get Independent advice.



#### WHAT SOME OF OUR CLIENTS HAVE SAID:

*"Frank and his team have provided support to serving and veterans of The Royal Regiment of Scotland for a number of years. I fully recommend his service to all those serving and veterans"* Maj (Retd) Frank Morton, SO2Welfare, RHQ Scots, The Castle, Edinburgh

*"Great service – and great advice. Many thanks to your team"* M MacGregor, Morningside, Edinburgh

*"Thanks for all your help in buying our first home – Nev was a star – nothing was too much trouble"* Karen K and Rob C, Manchester

*"Thanks to you and your team, your Mortgage Budget Planner was a real help! Best regards"* David Smith, Colinton, Edinburgh



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# Renting Privately

**If you're planning to rent a house, flat or room from a private landlord or letting agent, make sure you understand your rights, and be prepared for credit checks and upfront costs before you find a home.**

## **Ways to find a private rented home**

Start your search for a place to rent on the internet. Ask friends and family and check local noticeboards and newspapers for more options.

### **Key advice**

- Letting agencies have to tell you what fees they charge
- If you need to claim housing benefit, ask the council if it can help find somewhere to rent

## **Search for properties on the internet**

Many landlords and letting agencies advertise on the internet. Popular websites that advertise house shares and homes to rent are:

- Rightmove
- Zoopla
- Sparrerom
- Gumtree

Try doing a web search to see if there are local websites or forums that advertise flats, houses or rooms to rent.

When using these sites, never pay any money without seeing the property first. Take someone with you when visiting properties, if you can.

## **Use a letting agent to find and rent a home**

You can use a letting agency to help you find a property. You will have to pay agency fees and charges if they find you a place.

You'll usually need to register with a letting agency before they'll offer you a property, but it's illegal for a letting agency to charge you a fee for registering with it or showing you its list of available properties.

## **New rules about letting agency fees**

From 1 November 2013 all letting agencies in England must display the fees they charge in all of their advertisements, whether that's online, in newspapers, or in the windows of their shops.

## **Ask your local council's housing options service**

Speak to your local council's housing options service, especially if you need to find a landlord who will rent to you if you need to claim housing benefit. The council may also be able to help you with the tenancy deposit and rent in advance.

## **Check the property listings in newspapers and magazines**

Most local newspapers and some local magazines have a section advertising houses or flats to rent or share. Some will be adverts from letting agencies and some will be from private landlords.

## **Look at noticeboards in shops and community centres**

Check noticeboards in community



centres, libraries, supermarkets, bookshops and newsagents. These often have adverts for rooms or houses to rent and are more likely to be put there by landlords themselves, rather than by letting agents.

### **Advertise that you need a place to rent**

You could advertise that you're looking for a place to rent. In your advert, describe the type of place you want, where you'd like to live and how much rent you can afford. You can put an advert on websites such as **Spareroom** or **Gumtree**. If you are on Facebook or Twitter, let your contacts know you are looking for a place. Some shops or community centres will let you put an advert on their noticeboard. Some of these are free, for others there will be a charge. Ask your friends, family or the people you work with if they know anyone who is renting out a room or a flat. Even if they don't, someone they know might.

Read the government's guide **How to rent** for more information on finding and renting a home.

### **Applying to rent from a private landlord or letting agent**

When you apply to rent a property, your letting agent or landlord will ask you to provide information and documents to show you are likely to be a good tenant. It's a good idea to get all the information and documents ready while you're looking for a place.

#### **Key advice**

- Have your documents and references ready
- Be prepared to pay at least one month's rent in advance as well as a tenancy deposit

### **Documents to show landlords**

Landlords or letting agents usually ask for documents to prove your identity, that you are reliable and that you can afford the rent. For example, they can ask for:

- your bank details
- recent bank statements
- Passport/visa
- a letter from your employer confirming that you work for them
- your pay slips
- your employment contract
- your accounts, if you work for yourself
- proof of benefit awards, if any.

Landlords can also ask for references from an employer or previous landlord. If you are renting for the first time, your landlord might accept a reference from a parent or guardian.

### **Rent guarantors**

You may need a guarantor if you are a student or young person renting for the first time, or you can't prove that you can pay the rent. This is a person who agrees to pay the rent for you if you do not. Your guarantor would usually need to be a UK resident and own a property, and you will need their permission to use them as a guarantor.

### **Claiming housing benefit to help pay the rent**

If you plan to claim housing benefit, ask the letting agent if the landlord accepts tenants on housing benefit before you pay any fees or sign any agreements. Not all landlords do.

Housing benefit won't cover the deposit or any letting agency fees, and because it's paid in arrears, you'll need to pay the first month's rent yourself. You may be able to get help paying your deposit through a rent deposit or bond scheme.

If your circumstances change and you have to claim housing benefit to pay rent in a property you're already living in, this shouldn't affect your tenancy as long as you pay your rent.

### **Questions to ask before applying for a property**

Once you've found a room or property you like, make sure you find out as much about it as



Compiled by FS Rachel Preston using the Shelter website as the source document.

possible before you apply. Here are some questions to ask:

- What sort of tenancy agreement is it? Is it for 6 or 12 months?
- What fees and charges will you have to pay before moving in?
- How much is the rent, and when and how often is it paid?
- If you change your mind about the property after applying for it, or if the landlord changes their mind, what fees will be refunded?
- Are there charges for renewing the tenancy? How much?

#### **Credit checks for tenants**

If you're applying to rent a house or flat through a letting agent, they may ask if they can run a credit check. To do this, they will

ask a credit reference agency to check if you've had problems paying bills in the past. The letting agent has to get your permission to do this. They may charge you for the check, although sometimes the landlord pays for it.

If there are any problems with the credit check, the letting agent may still rent the property to you if you have a guarantor. If you're a young person who does not have a credit history, the letting agent may accept your parents to act as guarantors. You will need their permission for this.

#### **Be prepared to pay a tenancy deposit and rent in advance**

Landlords and letting agencies will usually ask for at least one

month's rent in advance and a deposit of one month's rent. You will have to pay this before, or when you sign the tenancy agreement. Some landlords may ask for more than this.

If you find a home through a letting agent, you may also have to pay agency fees before you move in. Some charge fees to tenants and some don't.

When you find a property you would like to rent, ask the letting agent about everything you'll have to pay before you agree to take a tenancy. The letting agent should give you a list of all the fees.

#### **Know your rights and responsibilities under the contract**

When you have paid your deposit, rent in advance and fees, your agent or landlord will give you a tenancy agreement to sign before you can move in. Check this carefully before you sign it. This sets out the rights and responsibilities that you and your landlord have during your tenancy, and should tell you what type of tenancy you have and how to end or renew your tenancy.

[www.gov.uk/government/publications/how-to-rent](http://www.gov.uk/government/publications/how-to-rent)

<https://www.gov.uk/housing-benefit>

[http://england.shelter.org.uk/get\\_advice/private\\_renting](http://england.shelter.org.uk/get_advice/private_renting)



# 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 a 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,  
Queens Avenue, ALDERSHOT,  
Hampshire GU11 2JN

Tel: Mil **94222 7635** Civ: **01252 787635**  
Email: [AWS-JSHAO-Referrals@mod.uk](mailto:AWS-JSHAO-Referrals@mod.uk)



## Properties Available on the Referral Scheme as at 4 Sep 14\*

| 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.

## 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)



 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

# HOUSING IN EAST MIDLANDS

## LOCAL AUTHORITIES

The list below gives details of the switchboard telephone number and the main portal for the local authorities in the East Midlands. 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                                                                            |
|--------------------------------------------|-----------------|----------------------------------------------------------------------------------------|
| Amber Valley Borough Council               | 01773 570 222   | <a href="http://www.ambervalley.gov.uk">www.ambervalley.gov.uk</a>                     |
| Ashfield District Council                  | 01623 450 000   | <a href="http://www.ashfield-dc.gov.uk">www.ashfield-dc.gov.uk</a>                     |
| Bassetlaw District Council                 | 01909 533 533   | <a href="http://www.bassetlaw.gov.uk">www.bassetlaw.gov.uk</a>                         |
| Blaby District Council                     | 0116 275 0555   | <a href="http://www.blaby.gov.uk">www.blaby.gov.uk</a>                                 |
| Bolsover District Council                  | 01246 242 424   | <a href="http://www.bolsover.gov.uk">www.bolsover.gov.uk</a>                           |
| Boston Borough Council                     | 01205 314 200   | <a href="http://www.boston.gov.uk">www.boston.gov.uk</a>                               |
| Broxtowe Borough Council                   | 0117 922 2000   | <a href="http://www.broxtowe.gov.uk">www.broxtowe.gov.uk</a>                           |
| Charnwood Borough Council                  | 01509 263 151   | <a href="http://www.charnwood.gov.uk">www.charnwood.gov.uk</a>                         |
| Chesterfield Borough Council               | 01246 345 345   | <a href="http://www.chesterfield.gov.uk">www.chesterfield.gov.uk</a>                   |
| City of Lincoln Council                    | 01522 88 11 88  | <a href="http://www.lincoln.gov.uk">www.lincoln.gov.uk</a>                             |
| Corby Borough Council                      | 01536 46 4000   | <a href="http://www.corby.gov.uk">www.corby.gov.uk</a>                                 |
| Daventry District Council                  | 01327 871 100   | <a href="http://www.daventrydc.gov.uk">www.daventrydc.gov.uk</a>                       |
| Derby City Council                         | 01332 293 111   | <a href="http://www.derby.gov.uk">www.derby.gov.uk</a>                                 |
| Derbyshire County Council                  | 08456 058 058   | <a href="http://www.derbyshire.gov.uk">www.derbyshire.gov.uk</a>                       |
| Derbyshire Dales                           | 01629 761 100   | <a href="http://www.derbyshiredales.gov.uk">www.derbyshiredales.gov.uk</a>             |
| East Lindsey District Council              | 01507 601 111   | <a href="http://www.e-lindsey.gov.uk">www.e-lindsey.gov.uk</a>                         |
| East Northamptonshire Council              | 01832 742 000   | <a href="http://www.east-northamptonshire.gov.uk">www.east-northamptonshire.gov.uk</a> |
| East Staffordshire Borough Council         | 01283 508 000   | <a href="http://www.eaststaffsbc.gov.uk">www.eaststaffsbc.gov.uk</a>                   |
| Erewash Borough                            | 0115 907 2244   | <a href="http://www.erewash.gov.uk">www.erewash.gov.uk</a>                             |
| Gedling Borough Council                    | 0115 901 3 901  | <a href="http://www.gedling.gov.uk">www.gedling.gov.uk</a>                             |
| Harborough District Council                | 01858 82 82 82  | <a href="http://www.harborough.gov.uk">www.harborough.gov.uk</a>                       |
| High Peak Borough Council                  | 01298 28400     | <a href="http://www.highpeak.gov.uk">www.highpeak.gov.uk</a>                           |
| Hinckley and Bosworth Borough Council      | 01455 238 141   | <a href="http://www.hinckley-bosworth.gov.uk">www.hinckley-bosworth.gov.uk</a>         |
| Huntingdonshire District Council           | 01480 388 388   | <a href="http://www.huntsdc.gov.uk">www.huntsdc.gov.uk</a>                             |
| Kettering Borough Council                  | 01536 410 333   | <a href="http://www.kettering.gov.uk">www.kettering.gov.uk</a>                         |
| Leicester City Council                     | 0116 252 7000   | <a href="http://www.leicester.gov.uk">www.leicester.gov.uk</a>                         |
| Leicestershire County Council              | 0116 2 32 32 32 | <a href="http://www.leics.gov.uk">www.leics.gov.uk</a>                                 |
| Lincoln City Council                       | 01522 881 118   | <a href="http://www.lincoln.gov.uk/">www.lincoln.gov.uk/</a>                           |
| Lincolnshire County Council                | 01522 552 222   | <a href="http://www.lincolnshire.gov.uk">www.lincolnshire.gov.uk</a>                   |
| Mansfield District Council                 | 01623 463 463   | <a href="http://www.mansfield.gov.uk">www.mansfield.gov.uk</a>                         |
| Melton Borough Council                     | 01664 502 502   | <a href="http://www.melton.gov.uk">www.melton.gov.uk</a>                               |
| Milton Keynes Council                      | 01908 691 691   | <a href="http://www.milton-keynes.gov.uk">www.milton-keynes.gov.uk</a>                 |
| Newark and Sherwood District Council       | 01636 650 000   | <a href="http://www.newark-sherwooddc.gov.uk">www.newark-sherwooddc.gov.uk</a>         |
| Northamptonshire County Council            | 01604 236 236   | <a href="http://www.northamptonshire.gov.uk">www.northamptonshire.gov.uk</a>           |
| North East Derbyshire District Council     | 01246 231 111   | <a href="http://www.ne-derbyshire.gov.uk">www.ne-derbyshire.gov.uk</a>                 |
| North Kesteven District Council            | 01529 414 155   | <a href="http://www.n-kesteven.gov.uk">www.n-kesteven.gov.uk</a>                       |
| North West Leicestershire District Council | 01530 45 45 45  | <a href="http://www.nwleics.gov.uk">www.nwleics.gov.uk</a>                             |
| Northampton Borough Council                | 01604 837 837   | <a href="http://www.northampton.gov.uk">www.northampton.gov.uk</a>                     |
| Nottingham City Council                    | 01159 155 555   | <a href="http://www.nottinghamcity.gov.uk">www.nottinghamcity.gov.uk</a>               |
| Nottinghamshire County Council             | 01159 823 823   | <a href="http://www.nottinghamshire.gov.uk">www.nottinghamshire.gov.uk</a>             |
| Nuneaton & Bedworth                        | 02476 637 376   | <a href="http://www.nuneatonandbedworth.gov.uk">www.nuneatonandbedworth.gov.uk</a>     |
| Oadby and Wigston Borough Council          | 01162 888 961   | <a href="http://www.oadby-wigston.gov.uk">www.oadby-wigston.gov.uk</a>                 |
| Rushcliffe Council                         | 01159 819 911   | <a href="http://www.rushcliffe.gov.uk">www.rushcliffe.gov.uk</a>                       |
| Rutland County Council                     | 01527 722 577   | <a href="http://www.rutland.gov.uk">www.rutland.gov.uk</a>                             |
| South Derbyshire District Council          | 01283 595 795   | <a href="http://www.south-derbys.gov.uk">www.south-derbys.gov.uk</a>                   |
| South Holland District Council             | 01775 761 161   | <a href="http://www.sholland.gov.uk">www.sholland.gov.uk</a>                           |
| South Kesteven District Council            | 01476 406 080   | <a href="http://www.southkesteven.gov.uk">www.southkesteven.gov.uk</a>                 |
| South Northamptonshire                     | 0845 230 226    | <a href="http://www.southnorthants.gov.uk">www.southnorthants.gov.uk</a>               |
| Wellingborough                             | 01933 229 777   | <a href="http://www.wellingborough.gov.uk">www.wellingborough.gov.uk</a>               |
| West Lindsey                               | 01427 676 676   | <a href="http://www.west-lindsey.gov.uk">www.west-lindsey.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.

## EAST ENGLAND

| Name                                     | Tel           | Counties Covered |
|------------------------------------------|---------------|------------------|
| Riverside ECHG                           | 0845 111 0000 | All              |
| STOLL                                    | 0207 385 2110 | All              |
| Haig Housing                             | 0208 685 5777 | All              |
| Catalyst                                 | 0300 456 2099 | All              |
| Place for People                         | 0845 850 9571 | All              |
| Nottingham Community Housing Association | 0800 013 8555 | All              |
| Jephson Housing Group                    | 01908 628000  | All              |
| Emh homes                                | 0300 123 6000 | All              |
| Waterloo Housing Group                   | 0800 435 016  | All              |
| Orbit Group                              | 0345 8500 500 | All              |

## REGIONAL HELP TO BUY AGENT

Help to Buy agents administer the Affordable Home Ownership Schemes in England. Details of the schemes are available at:

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

Derbyshire  
Leicestershire  
Lincolnshire  
Northamptonshire  
Nottinghamshire  
Rutland

Orbit  
[www.help\\_tobuy\\_midlands.co.uk](http://www.help_tobuy_midlands.co.uk)

[hba@orbit.org.uk](mailto:hba@orbit.org.uk)

0345 850 20 50



# JSHAO & TRIATHLON HOMES WORKING THE OLYMPIC PARK WAY

**With the success of the 2012 Olympics still fresh in people's minds a unique opportunity arose involving Triathlon Homes and the Joint Service Housing Advice Office (JSHAO). Triathlon Homes is the housing provider managing the social housing stock for the Olympic Park.**

In partnership with Triathlon, JSHAO were offering Service leavers and ex-Service personnel the prospect of living in the

East Village Olympic Park, home to the athletes during the 2012 games. The original proposal from Triathlon was to offer 38 one and two bedroom flats at affordable rental rates. The amenities surrounding the village includes; communal gardens, public squares, tree-lined streets, waterways and wetlands as well as the convenience of fantastic transport connections at Stratford Station and Stratford International, with the Westfield Shopping Centre in

close proximity. The village also features an Academy school with places for 1,800 students and a comprehensive health centre.

Presentations at JSHAO housing briefs generated a high volume of enquiries for these properties via the MoD Referral Scheme. JSHAO were able to propose nominations for each property and applicants were screened by Triathlon Homes to ensure they met their housing allocation criteria.

This opportunity was met with

great enthusiasm and JSHAO were able to fill the initial 38 properties and due to avid interest this increased to 50 placements as we were better placed at the time to meet Triathlon Homes' tight occupancy deadlines.

The future bodes well with the prospect of more property offers on the horizon. JSHAO will endeavour to promote any new developments or schemes to help with the smooth transition for Service personnel from military to civilian life.

*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*



# ANNINGTON OFFERS A HELPING HAND ONTO THE HOUSING LADDER FOR FUTURE GENERATIONS

**In the years since 1996, Annington has invested time, money and expertise in regenerating thousands of these homes and returning them to the national housing stock, helping a vast range of buyers to move into their own home. To date, the company has helped over 17,000 people to find a property – many of whom are former service personnel.**

The company is acutely aware of the challenges faced when trying to purchase a home in the current climate, and is particularly dedicated to helping first time buyers to get onto the property ladder.

Angela Walsh, Head of Sales & Marketing at Annington, comments: "Our passion and determination is to create desirable and aspirational homes that are accessible to all members of the community. Nothing makes us happier than helping buyers onto the property ladder, especially at a time when many feel it is simply unrealistic."

Annington adopts a community led approach to all developments, encouraging a return to the traditional aspects of village and town life with an established sense of community spirit.

This year they have released a significant number of refurbished homes in Cambridgeshire, North Lincolnshire and Uxbridge. In the second half of the year the company is turning its focus to a new collection of refurbished homes in Henlow, Bedfordshire.

Owing to their MoD heritage, Annington properties usually provide generous internal space,

with larger than average bedrooms and living areas, and often feature sizeable gardens and allocated parking spaces. Many are refurbished; and these properties are particularly well suited to younger families looking to find a home to grow into over a number of years.

The company has a strong corporate social responsibility ethos and makes every effort to celebrate and improve the communities it helps build. They remain committed to helping members of the armed forces, a significant example being The Annington Trust – a charity set up for the benefit of families living in Services' communities, with the objective of sponsoring community activities and projects.

A key project that the charity has been sponsoring annually is The Annington Challenge, which offers young people from Services families across the UK the chance to take part in a thrilling eight day adventure, arranged with leading outdoor education provider Outward Bound. These dynamic and immersive programmes allow young people to develop numerous skills, including leadership, teamwork and problem solving in an inclusive and supportive environment, whilst also greatly improving their confidence.

Angela Walsh continues: "With the company's background we have always looked to support the armed forces wherever we can, however we also want to help people realise their dream of moving into their own home. We have so far helped with many thousands of homes, but our work has only just begun."

For more information visit: [www.annington.co.uk](http://www.annington.co.uk).

17 to 19 Kirby Terrace



22 to 24 Kirby Terrace



Haling Place



Waterbeach

# HOUSING prices

**UK** Average Price: £181,757 | Quarterly Change: +2.3% | Annual Change: +8.8%

## 1 Scotland

Average Price: £125,446  
Quarterly Change: +7.5%  
Annual Change: +10.3%

## 7 The West Midlands

Average Price: £155,547  
Quarterly Change: -4.1%  
Annual Change: +3.0%

## 2 Northern Ireland

Average Price: £99,041  
Quarterly Change: -7.3%  
Annual Change: +6.4%

## 8 Wales

Average Price: £144,673  
Quarterly Change: +1.3%  
Annual Change: +0.3%

## 3 The North

Average Price: £128,724  
Quarterly Change: 0.0%  
Annual Change: +3.8%

## 9 East Anglia

Average Price: £175,170  
Quarterly Change: +0.8%  
Annual Change: +5.5%

## 4 Yorkshire and The Humber

Average Price: £130,206  
Quarterly Change: +2.1%  
Annual Change: +8.2%

## 10 Greater London

Average Price: £330,315  
Quarterly Change: +3.3%  
Annual Change: +15.9%

## 5 The North West

Average Price: £137,295  
Quarterly Change: 0.0%  
Annual Change: +8.8%

## 11 The South West

Average Price: £203,222  
Quarterly Change: +3.9%  
Annual Change: +9.6%

## 6 The East Midlands

Average Price: £148,373  
Quarterly Change: +1.1%  
Annual Change: +6.8%

## 12 The South East

Average Price: £263,333  
Quarterly Change: +5.4%  
Annual Change: +10.9%



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

### Commenting, Stephen Noakes, Mortgages Director, said:

"House prices in the three months to July were 3.6% higher than in the three months to April. Annually prices were 10.2% higher in the three months to July than in the same three months last year.

"While supply remains low, housing demand continues to

be supported by a continuing economic recovery, growth in employment, improving consumer confidence and low mortgage rates. However, earnings growth is still lagging behind consumer price inflation."

(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>Cambridgeshire</b><br>Haling Place | Selection of 2, 3 and 4 Bed Terraced Houses | <b>£229,950-£299,950*</b> | <b>Sales Office</b><br>Please call <b>01223 864739</b> or email: <a href="mailto:waterbeachsales@annington.co.uk">waterbeachsales@annington.co.uk</a>                                                                                                                                |
| <b>Donnington</b><br>Shropshire       | 2 Bed Semi-Detached House                   | <b>£114,950</b>           | <b>D B Roberts</b><br>Please call <b>01952 620021</b> or email: <a href="mailto:oakengates@dbroberts.co.uk">oakengates@dbroberts.co.uk</a>                                                                                                                                           |
| <b>Wyton</b>                          | 2 Bed End Terraced House                    | <b>£145,000</b>           | <b>Peter Lane &amp; Partners</b><br>Please call <b>01480 460800</b> or email: <a href="mailto:stives@peterlane.co.uk">stives@peterlane.co.uk</a>                                                                                                                                     |
| <b>Beaconside</b>                     | 3 Bed End Terrace House                     | <b>£125,000</b>           | <b>Your Move</b><br>Please call <b>01785 257100</b> or email: <a href="mailto:Stafford@your-move.co.uk">Stafford@your-move.co.uk</a><br>or<br><b>D B Roberts</b><br>Please call <b>01785 255800</b> or email: <a href="mailto:Stafford@dbroberts.co.uk">Stafford@dbroberts.co.uk</a> |
| <b>Whetstone</b><br>Greater London    | 3 Bed Terraced Houses                       | <b>£400,000*</b>          | <b>Barnard Marcus</b><br>Please call <b>0208 4466888</b> or email: <a href="mailto:whetstone@sequencehome.co.uk">whetstone@sequencehome.co.uk</a>                                                                                                                                    |
| <b>COMING SOON</b><br><b>Henlow</b>   | Selection of 2 Bed Houses                   | <b>£TBA*</b>              | <b>Your Move</b><br>Please call <b>01462 459643</b> or email: <a href="mailto:hitchin@your-move.co.uk">hitchin@your-move.co.uk</a>                                                                                                                                                   |

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 – September 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



### 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

Dates for 2015 will be published soon

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 Tidworth

\*\*\*applications to RRC Aldershot

#applications to RRC Northolt





ABF



THE SOLDIERS'



CHARITY

## Never ending support for our soldiers since 1944

ABF The Soldiers' Charity has been the Army's national charity since 1944. For the past 70 years we have worked closely with Regiments and Corps to provide financial grants to support soldiers, veterans and their families in times of real need.

We promise to continue to be there for you. Wherever you served, whenever you need us.

To find out how you can support us visit [soldierscharity.org](http://soldierscharity.org) or text Army8 to 70004 to donate £3 \*



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