

# Housing matters

April 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*

**NOTICE TO  
VACATE AND  
IRREGULAR  
OCCUPANCY**

**House  
Insurance**

**INTRODUCING  
THE FORCES  
HELP TO BUY  
(FHTB) SCHEME**

**MOD REFERRAL  
SCHEME**

**One Day  
Housing  
Briefings 2014**

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**Welcome to the Apr 14 issue of the Housing Matters Magazine. This is my final editorial as OIC JSHAO as I am not relocating to Aldershot. I want to take this opportunity to thank the team for all their hard work over my time in post and wish them the best of luck in the future.**

The JSHAO provide Civilian Housing briefings throughout the UK, Germany and Cyprus as part of the resettlement programme of activities (dates and locations on page 22). However, you do not to be in the resettlement phase to attend the briefings. You can attend at any time in your career to ensure that you get the benefit of advice at a time that suits you. We also encourage spouses and partners to attend as choosing a home is often a joint decision.

One aspect of transition that people frequently ask us about is the process of moving out of Service accommodation. Some personnel mistakenly believe they can remain in Service accommodation beyond their last day of Service. Those who live in Single Accommodation must vacate their room on or before the last day of Service. Those in Service Families Accommodation (SFA) are generally expected to leave by the last day of Service. I have included an article on the process the Housing Allocations Service Centre follow when an occupant is vacating SFA.

As I write this editorial the UK is experiencing some of the worst flooding since records began and some 5000+ homes have experienced some damage caused by the exceptional weather. It is hoped that the majority of the properties will have been covered by insurance and that people will be able to get the repairs done quickly and effectively with the minimum of fuss and cost to themselves. I have included quite a long article on House Insurance as it is important that you understand the different types of insurance and what it does or does not cover.

This may have been the first time you have seen this Magazine if you are interested in viewing previous issues you can find them online at:

<https://www.gov.uk/government/collections/housing-matters-magazine>

My best wishes to you all,

**Paula Jones**  
**OIC JSHAO**



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ALDERSHOT, Hampsire GU11 2JN**

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Vacant	Housing Advisor 2	7641
Vacant	MOD Referrals	7635
Vacant	Asst Housing Advisor	7574

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**Website: [www.gov.uk/housing-for-service-personnel-and-families](http://www.gov.uk/housing-for-service-personnel-and-families)**

# NOTICE TO VACATE

**If you are leaving the Services then the Joint Service Housing Advice Office (JSHAO) briefings offered during resettlement are a good source of information about when you are expected to move out of Service Families Accommodation (SFA) and what help is available to assist you with finding a future home. The dates and locations of the briefings are in the back of this magazine. Spouses/ Partners are also welcome to attend.**

**Your entitlement to live in SFA ends on your last day of Service (LDoS), a Notice to Vacate will be issued to coincide with this date.**

- In the case of a standard discharge or retirement from the Services, you are required to give the HASC at least 4 months notice of last day of Service. 93 days Notice To Vacate will then be given to coincide with the discharge date. (If less notice is given, then the Notice To Vacate period will be reduced accordingly).
- For a medical or compulsory redundancy discharge, 93 days Notice To Vacate will be given to coincide with your discharge date. The HASC will also grant 93 days continued use and occupancy iaw. JSP 464 Chapter 8, from the last day of Service; SFA charges will be at Service entitled rates. You should inform the HASC in writing of the impending discharge date and reason so the correct paperwork can be issued. Please note that should the couple estrange the NTV will remain and legal proceedings may start as soon as it has expired.

- In the case of marriage or civil partnership breakdown, the Notice to Vacate will be 93 days from the day the HASC is notified of the change in marital status. The serving person should inform his/her unit of the change of marital status and inform the HASC. It is the individual's responsibility to inform the HASC in writing of any changes with evidence supported by the Unit i.e. JPAN001 form (Change of PStat Cat)



- When discharge is on disciplinary grounds then only 28 days Notice to Vacate will be given. The unit and the occupant should inform the HASC of the impending discharge date.

However, there are some circumstances when you can apply for an additional time to secure your future home. You will be required to complete a proportionality exercise assessment form which will be included in your Notice to Vacate pack. In all cases it is the Housing Allocations Service Centre (HASC) who make the decision and who send you the Notice to Vacate.

The Notice period is to allow you time to sort out your future housing if you haven't already done so. It is your responsibility to ensure that you and your dependants have accommodation to move into. If you don't know how to go about finding accommodation contact the JSHAO (details below) they will provide you advice and information.

For those seeking social housing through the Local Authority (Council) you should apply as

soon as you know that you will need housing. You should update your application when you have your Notice to Vacate and keep the Local Authority informed if your circumstances change in any way. You are entitled to a statutory homelessness interview at the Local Authority Housing Office 28 days before the Notice to Vacate expires. Although the prospect of being made homeless is daunting it doesn't mean that you will be sleeping rough. It is a term to classify people who do not have somewhere appropriate to live. In the case of people leaving the Armed Forces it is the process that is used to transfer

responsibility for housing from the MOD to the Local Authority.

The Notice to Vacate letter from the HASC should be accepted by the local authority housing staff as proof that your entitlement to live in SFA will end. However, if they want further documentary evidence you can contact the HASC and they will issue you a 'Certificate of Cessation of Right to Occupy Service Quarters'. This is a document which shows when your entitlement to occupy Service accommodation will end. Government issued guidance encourages local authorities to accept these certificates as 'proof of homelessness' and not insist on a court order for possession before being prepared to provide any homelessness assistance.

The Local Authority Homelessness department have a legal obligation to help you. They will assess your individual circumstances and assess your priority need. If they deem that you are able to source and pay for your own housing they will only provide advice and information. If they assess you as being in priority need they will house you but be prepared that you may only be offered temporary accommodation for an initial period.

If you have been unable to secure alternative accommodation before expiry of the Notice to Vacate, you should remain in SFA and continue to seek a place to move to. You will be classed as an Irregular Occupant and charged a new rate that is based on local council rents, council tax and water/sewage rates and, whilst this is not full 'market rate', it may be considerably higher than your current SFA charges. These figures are individually calculated and issued in plenty of

# nd IRREGULAR OCCUPANCY

time for you to apply for housing benefit if applicable. In the case of marriage breakdown your Council Tax charges will be abated by 25% to allow for single occupancy.

A Defence Infrastructure Organisation Service Delivery Accommodation (DIO SD Accn) finance team deals with collecting rents from Irregular Occupants when they can no longer be deducted from salary, either because a spouse is now responsible for the quarter due to estrangement, or the Service person has been discharged. All letters in relation to Irregular Occupancy, with the exception of financial statements, will be issued by HASC. It is therefore important that you notify the HASC of any changes to your personal circumstances. Once a 'NTV' has been issued you will be notified of the new charges at least 4 weeks prior to the Notice expiring.

The letters sent out by the HASC do use legal terminology and are set out in a manner required and understood by the courts and local councils. Terms such as 'Damages for Trespass' and 'Violent Profits' (in Scotland) can seem intimidating but they are simply legal phrases used to describe the total charges for the use and occupation of a quarter.

Ultimately, if you have been unable to find a place to live the HASC will initiate court proceedings to evict you. The DIO will seek permission through the court to regain possession of the property by obtaining an Order for Possession (OfP) and then approx 4 weeks later they will apply to enforce the possession order by requesting a warrant for a bailiff to have you removed from the property. Again this process is to transfer the responsibility for your housing

from the MOD to the Local authority.

Throughout the time that you occupy SFA, including the time as an Irregular Occupant, you must continue to pay the rent. If you cease paying rent and are evicted for this reason you may be classed as making yourself intentionally homeless and therefore the Local Authority no longer have a legal obligation to help.

It is acknowledged that moving out of SFA is a stressful time and the process is complicated. Throughout your transition to civilian housing there are various people that can assist you and provide advice. You can speak to your local Hive staff or the Unit Welfare Officer. The Housing Allocations Service Centre (HASC) staff will be able to talk you through the process of moving out of SFA. If you are experiencing significant difficulties you can speak

to the Army Welfare Service or SSAFA about welfare concerns, benefits and future housing provision. You can also contact the JSHAO who will provide advice on Civilian Housing Options.

**Article compiled by**

FS Preston, JSHAO

**For more information, contact:**

Joint Services Housing Advice Office: for advice on all aspects of civilian housing  
Mil: 94222 7574  
Civ: 01252 787574 or via Email [AWS-JSHAO-Mailbox@mod.uk](mailto:AWS-JSHAO-Mailbox@mod.uk)

Housing Allocations Service Centre (HASC)  
Freephone 0800 169 6322 Opt 1 then Opt 8  
Civ 01904 418000  
Mil 94510 8000  
[www.gov.uk/dio/sfa](http://www.gov.uk/dio/sfa)





# GUIDANCE

# HOUSE INSURANCE

**For most people a house is the single most expensive and important thing they will ever buy. The cost of making repairs if it should ever be damaged, or rebuilding in the event of a natural disaster would be far too high for most of us to pay. For this reason it is vital that you buy insurance to cover the cost of restoring your property to its original state no matter what the eventuality.**

Not only does our home provide us with somewhere permanent to live, and put a roof over our heads, it also contains most, if not all of our worldly possessions. Even if you do not own the property you live in, or even the furniture within it, it is still important to have insurance to cover the cost of your possessions. In the event of a fire or a flood it is not only the costly things you need to replace, like TVs, stereos or computers, but also the every day items such as clothing and kitchen ware that you may not consider when first thinking about insurance.

There are many different types of insurance for the home, from buildings cover to insuring a family heirloom and at first they may seem confusing and difficult to dissect. This guide aims to help explain the basics of insuring all elements of your home – whether you are a tenant or a homeowner – as well as outlining some special circumstances that may affect your policy for example: sharing a house as a student or living in a listed building.

Make sure you browse through our important info section for advice on how to keep your insurance policy valid and your home in good condition. As

well as this we've included some helpful advice to help avoid having to claim on any insurance policy you choose, in the form of a section on home security and home safety. There you can find tips on keeping your property secure, including deterring potential intruders as well as ways to avoid the most common hazard to your home and possessions: fire.

We've also compiled a list of UK policy providers that you can easily access from the internet to help start you on your search as well as a glossary of terms to help decode some of the insurance jargon you may come across as you search for a policy.

## **Buildings Insurance or Contents Insurance?**

There are two main types of home insurance: those policies which cover the actual building you live in or those policies that cover the contents of your property. If you are a tenant living in rented accommodation then buildings insurance is usually not your responsibility, it is down to the actual owner of your building however, as with everything when renting a property, be sure to check the terms of your lease to see exactly what you are required to pay for. Buildings insurance will be dependent on the stability of the land your property is on and on the structure of the house itself. Policy pricing and the amount that may be paid out both depend on specific features of the property – such as age, location and building materials so be sure to be fully armed with all the appropriate information when applying for a policy.

Both tenants and homeowners should have contents insurance. Homeowners may find that the company providing buildings

insurance will offer a deal on contents insurance if you purchase both policies from them. Some insurers may even offer discounts on things like motor or travel insurance when you take out buildings insurance with them, so be sure to keep an eye out for any deals offered by your provider. Tenants should be aware that their landlord's insurance probably won't cover their possessions within the house and so should be sure to cover everything not just items of value. Remember policies have differing definitions of "contents" and while some may exclude items such as garden equipment or bicycles some may even cover items from within the home that are lost while abroad so be sure to check the fine print.

Remember, there isn't a time limit so shop around to find the best deal. Also be sure to let any potential insurers know all the details of your property – even if the policy may end up costing more. For example, not informing your insurer that you live in an area with a high flood risk may actually invalidate your policy so that in the event of flood damage to your house or property you may find yourself unable to claim at all.

More in-depth information for homeowners such as advice for covering different types of buildings or on getting a survey can be found in our buildings insurance section. Advice for both homeowners and tenants for insuring their home's contents from calculating the value of items in your home to liability insurance against damage of others' property can be found in our contents insurance section.

**Buildings Insurance**  
Buildings insurance covers the

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**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY DEBT SECURED ON IT.**



cost of the permanent structures in the home as well as the land you own. This can include not only the outside structure of the house itself but may also include permanent fixtures such as sinks, toilets, baths and fitted kitchens or boundary features such as walls or fences that surround your property. Buildings cover may also cover outbuildings such as garages or garden sheds, but as always check with the policy provider first to make sure you get the most appropriate coverage.

Your mortgage provider will normally insist on you taking out buildings insurance as until the mortgage is paid off in full your house is considered their investment too. Some mortgage providers may offer buildings insurance along with your mortgage itself, this may prove to be competitive or it may turn out to be rather over priced. Remember: you are not obliged to buy from them so consider their quote in comparison with those from traditional insurance providers to ensure you get the best deal possible on your buildings insurance.

#### **What's covered?**

Buildings insurance usually covers a set list of eventualities, including damage from:

- Fire
- Flood
- Vandalism or Riots
- Earthquakes
- Subsidence
- Malicious Behavior
- Storms
- Impact by Vehicles
- Falling Objects from Aircraft
- Falling Trees or Branches

Some policies may also cover factors such as frost damage to the pipes connecting your house to the mains supply, which are considered your responsibility, however this may be exempted from others so be sure to check. Factors such as subsidence may only be covered if they have been previously reported, this should be noted on any survey of the property although the post code

of the property is often enough to inform insurance companies of any possible subsidence.

The cover provided for certain eventualities may depend on where your home is situated. An example of this is a policy for a building in a high risk area for flooding. It may cost more but failure to declare this risk to your provider may end up voiding your policy. Remember to give your potential provider all the appropriate information about your property to ensure you have adequate insurance, that you will actually be able to claim on should anything go wrong.

In addition to the above, policies may cover accidental damage to the permanent fixtures in your house. Examples of permanent fixtures are items of bathroom furniture or fitted kitchens. Accidental damage to glass in your doors and windows may also be covered although in the majority of policies this is included as an optional extra, see the additional options section for more information.

#### **What's not covered?**

Certain types of damage may be exempted from your policy, one common example of this is damage caused to the property while performing DIY. Other examples include damage resulting from:

- War
- Terrorism
- Radioactive Contamination
- Pressure Waves from Aircraft
- Pollution

Be sure to check with your policy provider exactly what eventualities are covered, and make sure that you are not in a high risk area for any uncovered situation before purchasing a policy. Some insurers may allow you to take out extra cover for these situations; this may be worthwhile in the long run so make sure to check out all of your options.

#### **Getting a survey**

It is vital to have a professional

survey done before purchasing a house, not only to make you aware of any problems the previous owner may have conveniently forgotten to mention but also to allow for accurate buildings insurance cover. Factors such as subsidence may only be covered if you have had a fully comprehensive survey done, so be sure to check with your provider.

#### **Excess**

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. This value may vary depending on the type of claim you make so be sure to check your policy when making a claim to see how much you are required to pay.

#### **Additional Options**

Like most other insurance policies, additional circumstances can be added onto your policy for an additional price. This may be worthwhile if you are at risk of a particular type of damage to your property not usually covered by your provider (although it may be a good plan to see if any other providers offer this as standard in one of their policies first). Factors that can be covered at an extra cost often include:

Accidental damage to items within the home. Although this may cause some overlap between your buildings insurance and your contents insurance (see our contents insurance section for more information). Make sure to check both policies to ensure you aren't unnecessarily insuring the same thing twice at extra cost to you.

Public liability, this means that you are covered for legal expenses if someone injures themselves on your property or if somebody else's property is damaged while they visit you. Specific levels of cover will differ between policies so as always be sure to read the small print carefully.



Alternative accommodation may not be provided for by your policy, this can be especially useful as an added extra if, and for example, rebuilding or renovations make it impossible for you or your family to continue living on your property

### No Claims Bonus

Like car insurance policies those covering buildings may also come with a “no claims” discount providing a cheaper policy if you have not previously claimed on your buildings insurance. Some companies may let you combine your no claims bonus for both building and contents insurance so be sure to check if this is an option if both of your policies are provided by the same insurance firm.

### Tenant’s Liability Insurance

Most contents insurance policies will include tenant’s liability insurance but your landlord may insist that you have this kind of cover if you are renting a property. Tenant’s liability insurance covers the homeowner for damage to the structure of their property by a person who is renting it out.

If you are a landlord it may be worthwhile to check if this is covered under your buildings insurance policy. Be sure to advise your insurance provider that you will be renting your property out to a third party as this may affect the type of policy that you need to take out, or the price of your premiums. It is recommended that you have this kind of cover as damage to the structure of the building itself may end up costing more than the deposit given to you by the tenants.

### Contents insurance

Unlike buildings insurance contents insurance is optional as the property concerned is yours alone and not the concern of your bank or landlord. However, the cost of replacing all your worldly possessions in the event of a fire or flood, or your valuables or electrical items in the event of a burglary will almost certainly be higher than you think.

When we think of contents insurance we mostly think of the type of item that may be stolen from your home such as a TV or DVD player, expensive jewellery or your CD collection however if your home was to be destroyed you would not only have to replace these items but also your clothes, kitchenware, furniture, bedding, books even the food within your freezer. Because of this, contents insurance is vital and it is essential that you value the property within your house correctly.

If you own your own property then you will be required to have buildings insurance for your home. A lot of insurers offer discounts on contents insurance if you take it out from them at the same time as the buildings insurance. This may end up saving you money so be sure to check any deals on offer by your buildings insurance provider while you shop around.

### What’s covered?

Contents insurance covers any item that is not a part of the fabric of your home, as well as furniture, clothing and valuables carpets and curtains may be covered and in some policies even the cost of replacing the food in your house can be covered.

Some policies may cover for items outside the home as an additional extra, such as replacing the contents of your handbag or wallet if it is stolen on a night out, however the terms of each policy will vary on this matter. Here are some of the items commonly used outside the home that you should check to see if your policy covers: A laptop if being used at work, school or college. A pedal cycle kept outside the home. The contents of your handbag or wallet. Items found in your garden shed, such as lawnmowers, hedge trimmers etc. Credit cards and baggage if travelling abroad.

Although some policies may

cover the basic items taken with you when travelling it is always advisable to consider a travel insurance policy, as not all your belongings will be covered by your contents insurance.

Some insurers have an automatic increase in the sum covered for the weeks either side of family weddings and Christmas. Be sure to check with your insurer if this is available and to notify them if a member of your immediate family is getting married.

A large number of eventualities will be covered by your insurance policy, some may be more important than others. For example if the only pet you own is a goldfish it may not be worthwhile paying for a policy that extensively covers damage done to your property by a household pet. Some typical situations that will be covered by contents insurance include:

- Theft
- Damage by Fire
- Damage caused by Flooding
- Earthquake Damage
- Vandalism against your Home

Some policies may pay for the replacement of locks in your house if your house keys are lost or stolen, but this differs between providers so be sure to check the small print on each one.

### What’s not covered?

As always contents insurance policies will have some exceptional circumstances under which you will not be covered. These may include: Loss of an item outside a certain distance from your property. Wilful damage of property. A laptop if being used at work, school or college. Damage caused by DIY or damage to glass within your property.

Remember to check through your policy carefully to see which exceptions apply to you.

Items such as works of art or antiques may not be covered as



standard by your provider so be sure to take out adequate extra cover for these items.

### Excess

The excess value for a policy is the value you will have to contribute to the cost of each claim before the insurer pays out. Because of the relatively low cost

Source: ([www.homeinsuranceguide.org.uk](http://www.homeinsuranceguide.org.uk))

of some household items it may prove cheaper to replace them yourself without claiming on your policy, remember claiming on your policy also affects your "no claims bonus" as it would on a car insurance policy so only try to claim when absolutely necessary.

### Additional Options

Contents insurance policies will often offer extensions of cover

to insure items that would not usually be covered by the policy. These often come at an additional cost and may even be offered as standard by another provider. Be sure to shop around to avoid paying extra. That said, it is vital that you are correctly insured, if you have large pets or young children in the house it is vital that you take out accidental damage cover to protect your possessions.

Extensions of cover for valuable items may also be offered; this is worthwhile if you own antique jewellery, a large DVD collection or any expensive electronics equipment. Items such as these will be covered up to a certain amount as standard, but if your possessions are worth more than the standard amount it is vital that you insure them for their full worth.

Items such as pedal cycles may

only be covered on your contents insurance policy up to a certain value. If you cycle on a regular basis it is recommended that you either extend your cover or take out a separate insurance policy, especially if it is your primary means of transportation.

### New for Old Cover v Indemnity Policies

Although your possessions may not be worth very much in their particular age and condition, replacing them with a new item could cost a lot more. Most insurers offer "new-for-old" cover; this covers the cost of replacing the item that is lost or damaged with a new version. New for old cover may cost a little more than other options but it is definitely worth the extra cost when insuring items such as furniture and electrical equipment. Some items may not be covered under new-for-old policies so be sure to check carefully for exceptions, these usually include items of clothing, which are viewed as having a "life span" so they only last for a few years before becoming unusable, as opposed to items like sofas or televisions.

The alternative to new-for-old cover is an indemnity policy. This takes into account the wear-and-tear to the item, the cost of replacing the item is paid out but with a deduction for any everyday wear and tear on the item and also for any depreciation of value of the item. These policies do have lower premiums than new-for-old policies, however they may be less practical when it comes to replacing the contents of your house.

### Valuing your property

Like buildings insurance contents insurance can either be on a bedroom-rated basis or a sum-insured basis. It is vital that you calculate the value of your property before taking out either type of policy to make sure that you are adequately insured. Some categories of item (for example computing equipment or clothing)

may add up to more than the standard sum for that type of item and so will require extra cover.

The value of the possessions you own will almost definitely add up to more than you think it will so start by making a checklist and going through each room one by one adding up how much each item would cost to replace as new. Check your policy to see which items are grouped together, for example TVs and DVD players may come under the heading of "electrical equipment" but your computer may fall under a different category entirely. Note the maximum value that each category is insured up to and see how this compares to the value of the items you have in your home. If your possessions add up to more than the standard claim it may be wise to consider taking out extra cover for these items. Don't forget to check if outbuildings are covered by your policy and make a note of the items within them too.

Make a list of all the valuable items in your home, in the event of a burglary it is likely that only some of these would be taken so it is vital to recognise the cost of the items that have been taken, remembering every item in your jewellery box may be harder than it first appears!

Make a note of any items excluded from your policy, such as ornaments, artwork or antique jewellery and check to see if your policy provider offers extra cover for these items. It may work out cheaper to get these items separately insured with a specialist so be sure to shop around for the best deal before you buy your policy.

Most policies will link the sum insured to the rate of inflation to account for the rising cost of the items you own, despite this you may wish to keep an eye on the changing value of the more expensive items within your home to ensure that you always have enough cover.







# PEARSON

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

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

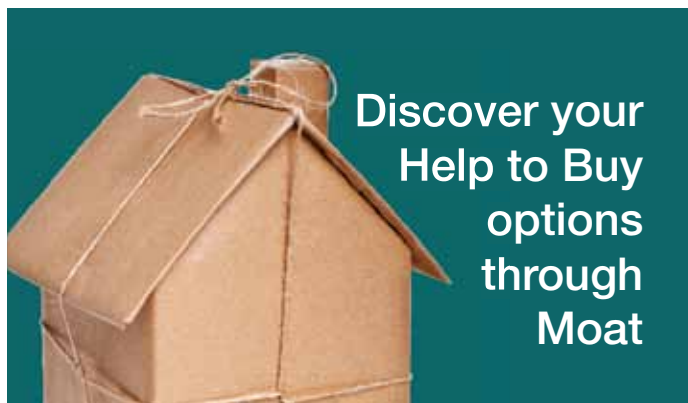
Fax: 0044 (0)1793 772280

E-mail: [advice@pearsonia.co.uk](mailto:advice@pearsonia.co.uk)

Web: [www.pearsonia.co.uk](http://www.pearsonia.co.uk)



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



## Discover your Help to Buy options through Moat

Looking for somewhere to live in Essex, Kent and Sussex, but can't afford to raise the large mortgage or deposit required to buy on the open market? You could be eligible for one of the Help to Buy schemes available in your area.

We invite you to join the thousands of people who are on the first step of the home ownership ladder. To find out more call us on **0845 359 6161** or you can check eligibility, search for properties and apply online at [www.HelpToBuy.net](http://www.HelpToBuy.net).

MoD personnel will be given the highest priority for any Help to Buy homes.

Other eligibility criteria may apply. Please quote ref MoD1 when applying.

Moat Homes Limited is a charitable housing association. February 2014



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# HOUSING IN YORKSHIRE AND HUMBERSIDE

## LOCAL AUTHORITY HOUSING IN YORKSHIRE AND HUMBERSIDE

### Councils in Scotland

There are 19 housing authorities in this region – eight in North Yorks, four in South Yorks, five in West Yorks and two in Hull & East Riding.

### NORTH YORKS ([www.northyorks.gov.uk](http://www.northyorks.gov.uk))

CRAVEN	01756 700600	HAMBLETON	0845 1211 555
HARROGATE	01423 500600	RICHMONDSHIRE	01748 829100
RYEDALE (HA)	01653 600666	SCARBOROUGH	01723 232323
SELBY	01757 705101	YORK	01904 551550

### WEST YORKS

BRADFORD	01274 431000	CALDERDALE	0845 245 6000
KIRKLEES	01484 221252	LEEDS	0113 222 4444
WAKEFIELD	01924 306090		

### SOUTH YORKS

BARNSLEY	01226 770770	DONCASTER	01302 736000
ROTHERHAM	01709 382121	SHEFFIELD	0114 290 0200

### HULL AND EAST RIDING ([www.eastriding.gov.uk](http://www.eastriding.gov.uk))

EAST RIDING	01482 393939	KINGSTON UPON HULL	01482 300300
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### HOUSING ASSOCIATIONS

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

**PLACES FOR PEOPLE** is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school

children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at [www.placesforpeople.co.uk](http://www.placesforpeople.co.uk)

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

For more details telephone: 020 8685 5777 or visit [www.haighousing.org.uk](http://www.haighousing.org.uk)

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.



## YORKSHIRE AND HUMBERSIDE

North, South & West Yorkshire, Hull & East Riding of Yorkshire

Main areas of provision are West and South Yorks and Hull; North Yorks very limited (exc. Harrogate)

Name	Tel	Counties Covered
Accent	01274 733660	East, North, West
Brunel & Family	01274 492767	West
Chevin	0845 270 1088	All
English Churches	0845 111 0000	All
Harewood	01132 021260	All
Joseph Rowntree HT	01904 735000	East, North
Leeds Federated	0113 3861000	North, South, West
Places for People	0845 4320002	All
Northern Counties	0845 6059 000	South, West
Sanctuary	0800 7810401	All
South Yorkshire	0114 290 0200	South
Connect Housing	01484 353535	West
William Sutton Homes	0845 217 8601	All
Yorkshire Metropolitan	01484 431666	South, West

### REGIONAL HELP TO BUY AGENT

Yorkshire and Humberside  
North/West Yorkshire and Humberside  
Yorkshire Housing (My 4 Walls)  
enquiries@my4walls.co.uk  
[www.my4walls.org.uk](http://www.my4walls.org.uk)  
0113 243 6893



### **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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*"I would like to take this opportunity and openly thank you for the services that you have provided, allowing a stress free process during the acquisition... I must tell you it's a great relief when you can trust and count on the team working behind the scenes."*

Mr M, London

Whatever your situation – buying your first home, investing in a buy-to-let property, buying a shared ownership property or just remortgaging – we can help.

As you'd expect, we're experts in all areas of property. What you may not expect is that we are experienced in dealing with families of those serving in the armed forces and we understand your unique needs. So, talk to us if you're thinking of buying or selling. We'll make sure you deal with a senior solicitor who knows about property and about the armed forces.

- Updates by email outside of office hours
- Access to your solicitor's direct dial, and email
- Approachable, friendly and pro-active
- Fast, efficient service



Contact Sheri-Anne Mizon on 0208 498 6578

or by email

[sheri-anne.mizon@attwaters.co.uk](mailto:sheri-anne.mizon@attwaters.co.uk)

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



# Help to buy from family – make sure you are all protected



**80% of first time buyers now have help to buy their first homes from parents or relatives. This is great for all parties as it helps you buy your first home, and it can also be a good investment for parents and relatives, so a ‘win win’ situation all round.**

As with any property or investment however, it is essential that all parties ensure they are protected and that everyone needs to be very clear about what is expected when the property is sold. The time to make sure this is made clear is when you buy the property.

The person investing the money can very easily protect their investment by having a Declaration of Trust drawn up. This is a legal document which sets out the intention of all of the parties when the property is sold and is entered into prior to the purchase completing.

The Declaration is a legal document which provides how the proceeds of sale will be distributed and ensures that the investing person gets back the money they invested for the purchase.

## A simple scenario would be:-

### Jim buys a property for £200,000.00

His mum lends him £20,000.00 (10%) as a deposit and Jim obtains a mortgage for the remaining monies

Jim lives in the property for 3 years and then sells for £400,000.00.

We can prepare a Declaration of Trust that provides that mum either receives her original £30,000.00 back on the sale or £ 40,000.00 being 10% of the sale price, to reflect her initial 10% investment.

Using the second option means that not only has mum helped Jim on the property ladder; she has also made a profit from her investment.

With the property market in parts of the country on the rise, many people are joining together with their parents to get on the property ladder before the house prices become out of reach.

Similar Declarations can be used when friends or unmarried couples are buying property together and putting in unequal amounts of the purchase monies.

Not only can the Declaration provide for how the sale proceeds are distributed they can also make provision for one party wanting to sell the property and the other not wanting to.

Whilst when people invest money into buying property it is difficult to think anything would go wrong, the reality is that it quite often does and we see many clients who have lost money following a split or who have fallen out with their purchasing friend, want to move out of a property but their friend will not agree to sell.

If you have purchased a property without a Declaration there is no need to worry! Declarations can be drawn up with the agreement of all parties at any time.

At Attwaters Jameson Hill we are experts in advising clients about Declarations of Trust and can prepare these documents to make sure that all parties are protected should the worse happen.

**Sheri-Anne Mizon** is a Partner at Attwaters Jameson Hill Solicitors. She qualified as a solicitor in 2003 and has specialised in all residential property matters including first time buyers, buy-to-let investment buyers and shared ownership purchases for over 13 years. She deals with property and clients all over England and Wales and has worked in Bristol, London and Cardiff. She has an extensive knowledge of acting for members of the armed forces, and is experienced in dealing with the unique needs of armed forces personnel. She has an experienced team who assists her in ensuring your transaction is dealt with professionally, efficiently and as quickly as possible and help support you and your family at every stage.



If you have any other questions, or would like to discuss your purchase with Sheri-Anne please feel free to telephone or email.

**Sheri-Anne.mizon@attwaters.co.uk**  
**Direct Dial**  
**0208 498 6578**

# HOUSING prices

**UK** Average Price: £173,685 | Quarterly Change: +1.9% | Annual Change: +7.5%

## 1 Scotland

Average Price: £117,045  
Quarterly Change: -0.8%  
Annual Change: -0.4%

## 7 The West Midlands

Average Price: £157,029  
Quarterly Change: +1.4%  
Annual Change: +6.5%

## 2 Northern Ireland

Average Price: £102,725  
Quarterly Change: +10.5%  
Annual Change: +2.5%

## 8 Wales

Average Price: £150,239  
Quarterly Change: +3.9%  
Annual Change: +13.8%

## 3 The North

Average Price: £123,385  
Quarterly Change: -4.1%  
Annual Change: +3.7%

## 9 East Anglia

Average Price: £166,729  
Quarterly Change: +2.2%  
Annual Change: +3.0%

## 4 Yorkshire and The Humber

Average Price: £128,005  
Quarterly Change: +6.3%  
Annual Change: +9.8%

## 10 Greater London

Average Price: £310,113  
Quarterly Change: +4.0%  
Annual Change: +15.4%

## 5 The North West

Average Price: £132,568  
Quarterly Change: +1.5%  
Annual Change: +10.6%

## 11 The South West

Average Price: £191,014  
Quarterly Change: +0.7%  
Annual Change: +3.2%

## 6 The East Midlands

Average Price: £145,325  
Quarterly Change: +3.6%  
Annual Change: +8.2%

## 12 The South East

Average Price: £241,053  
Quarterly Change: -0.4%  
Annual Change: +5.7%



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

### Commenting, Martin Ellis, housing economist, said:

"House prices in the final three months of 2013 were 1.9% higher than in the previous three months. This was within the narrow range of 1.8-2.1% for this measure recorded in each of the preceding six months. The annual rate of price increase fell slightly compared with last month with prices in the three months to December 7.5% higher than in the same three months last year.

"Mounting signs that the economic recovery

is becoming firmly established, together with a predicted decline in unemployment, should further boost consumer confidence over the coming months. This will increase the likelihood that more people will consider buying a property in 2014, therefore supporting housing demand.

"Nonetheless, continuing pressures on household finances, as earnings again fail to keep pace with consumer price inflation, are expected to constrain demand. The recent strengthening in house prices is increasing the

amount of equity that many homeowners have in their home. This will potentially encourage and enable more owners to put their property on the market for sale over the coming year, therefore boosting supply. Indeed, our consumer confidence research shows that there has been a significant improvement in sentiment towards selling in recent months. These factors should help to curb the upward pressure on prices."

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



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

- Emotional Support
- Information
- Practical Help

through trained volunteers based in local Schemes and Witness Services

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

PO Box 11431, London SW9 6ZH

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

**All UK calls charged at local rates.**

# INTRODUCING THE FORCES HELP TO BUY (FHTB) SCHEME INCLUDING FHTB T4

## FORCES HELP TO BUY (FHTB) SCHEME

With effect from 1 Apr 14 Service personnel may be eligible to apply for a 'Forces Help to Buy' (FHTB) loan to support homeownership.

The aim of the FHTB scheme is to support first-time buyers and those who have to move home because they are assigned elsewhere. Where personnel have a change in their family circumstances – for instance, they need another bedroom because a child is on the way – or there are medical reasons why their current home is unsuitable, the scheme can also help them move or extend their existing properties. A loan cannot be used for the purchase of a second property.

It is recognised that Regular Service in particular places a long term mobility requirement on Service Personnel. This new 'Forces Help to Buy' scheme is designed to help address the impact this has on their family lives, in line with the principles of the Armed Forces Covenant, and is therefore open to Regular personnel only. They must also:

- Have served for two years and be on the trained strength, whichever is the later. (Army & RAF personnel only. Naval Service personnel become eligible once taken onto trained strength)<sup>1</sup>
- Have at least six months left to serve at the time of application
- In the last twelve months, not have owned a property within 50 miles of the proposed house purchase<sup>2</sup>

Eligible personnel may borrow up to 50% of their annual salary (including specialist pay), capped at £25,000 for higher earners. The loan will normally be repaid over a period of up to 10 years, and the monthly repayment amount will be calculated on this basis. The loan limit has been set to ensure personnel do not borrow beyond their ability to repay. Approval for a FHTB loan is no guarantee that a mortgage lender will advance a mortgage.

Use of a FHTB loan may affect entitlement to Service accommodation.

Application is via JPA as detailed in JSP 464.

Full details of this scheme are detailed in JSP 464 Part 1 Chapter 12.

## FORCES HELP TO BUY TRANCHE 4 REDUNDANCY SCHEME – ELIGIBILITY AND SUMMARY OF SCHEME RULES

From 12 June 2014, Regular Service personnel who are due to leave the Armed Services on the Tranche 4 redundancy scheme can make an application to borrow up to 90% of their redundancy lump sum (to a maximum of £68,000) in order to buy a home, move to a new location (as long as the sale of their old house has completed) or extend an existing property. The loan will be available to applicant and non-applicant redundees. The Forces Help to Buy Tranche 4 (FHTB T4) loan will be automatically recovered from the redundancy lump sum when the Service Person leaves the Service on redundancy.

For the purpose of this scheme, redundancy lump sum is defined as: any special capital payments or compensation lump sums payments, or any other benefits earned during service, which may include resettlement grants, early departure payments, or terminal grants.

All personnel leaving the Service under the Tranche 4 redundancy scheme, as applicants or non-applicants, are eligible to apply.

Eligible personnel may borrow up to 90% of their redundancy lump sum, capped at £68,000. The loan will be interest free, unless applicants choose to let out the property purchased. The loan amount will automatically be recovered from the redundancy lump sum when they leave the Service. It is important to note that approval for a FHTB T4 loan is no guarantee that a mortgage lender will advance a mortgage.

Full details of this scheme are detailed in JSP 464 Part 1 Chapter 13.

For more information contact:

**MOD FHTB Team:** perstrg-NEM-Mailbox@mod.uk or on 9621 80384 / /80971

**SPVA:** JPACEnquiryCentre@mod.uk or on 94560 3600

**JSHAO:** AWS-JSHAO-Mailbox@mod.uk or on 94222 2248

**Article compiled by**

FS Preston, JSHAO using JSP 464 as the source document.



**SOLD**



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  
 Email: AWS-JSHAO-Mailbox@mod.uk  
 Joint Service Housing Advice Office  
 Montgomery House, Hammersley Barracks  
 Queens Avenue, ALDERSHOT  
 Hampshire GU11 2JN

Tel: Mil: 94222 7574 Civ: 01252 787574



## PROPERTIES AVAILABLE on the Referral Scheme as at 04 Feb 14\*

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

### COMING SOON

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

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

### ADVERTISING FEATURE

## FORCES HELP TO BUY LAUNCHES 1st APRIL

**Forces Property Direct gear up to make 2014 the year for Forces Families to get their own home!**

Steve Matthews, who set up Forces Property Direct which provides a free service to help the Military into Home ownership, commented "Forces Help To Buy" was one of the most significant announcements in the Forces Community regarding home purchase for years!

We have never been so busy, with requests for help and advice coming in fast from our web site at [www.fpdirect.uk.com](http://www.fpdirect.uk.com). We have now over 3000 clients registered within the Military who are looking for help securing their own home. I can see why there has been such an increase in activity, with the popularity of the Help to Buy Equity Loan scheme offering assistance with New Build of a 20% loan, coupled with the new scheme from the MOD launched on the 1st of April "Forces Help to Buy", offering up to 50% of your

annual salary, and interest rates on mortgages at a very low level, the Forces personnel have no real need to use any of their own savings to set up a purchase."

The mortgage advisor in our team who works alongside Steve and his team offering the free service to the Military, has provided a simple example demonstrating just how easy it's going to be as of April:

You can borrow up to 50% of your annual basic salary to a maximum of £25,000

This can be used for the deposit and fees relating to house purchase.

Using the current Help to Buy Equity Loan scheme that means your 5% deposit, Stamp Duty and legal fees can all be covered by the new Forces Help to Buy scheme.

#### Working example:

Cpl A has a basic salary of £31,000 so qualifies for up to £15,500 under the new scheme (50% of basic salary)

Proposed purchase of a brand new 3 bedroom detached house with a

purchase price of £150,000. Funds required are 5% deposit, £7,500, 1% Stamp Duty, £1,500, and legal fees totaling £1,700 making the total sum required £10,700. (Well within the eligible amount of £15,500)

The Help to Buy Equity Loan adds 20%, £30,000, making the required mortgage borrowing only 75% of the purchase price with a monthly cost in the region of £515.

(The £10,700 borrowed on the Forces Help to Buy scheme is interest free and payable directly from salary at a monthly rate of £89)

Steve Matthews says "never has there been so much assistance for house purchase, now is the time to buy your first property, prices are currently going up and the schemes will not be on offer indefinitely, so don't wait, get in touch today, use the one stop shop provided and start the trouble free and cost free process of using our services. ALL YOU NEED ON THE ABOVE EXAMPLE IS THE LENDERS VALUATION FEE AND SOLICITORS

SEARCH FEES TOTTALLING £500 AND ALL OTHER COSTS AND FEES ARE COVERED BY THE TWO SCHEMES!! "

To find out if you can buy your own home, Forces Property direct offer a completely free service to any member of the British Military looking to buy a New Build Home in England, Scotland or Wales. They work closely with major high street lenders to ensure you can still get a mortgage even on a BFPO address, provide solicitors who work remotely if you're deployed, a team of advisors to guide you every step of the way, the financial advisor is also on the panel of the Government scheme so can assist with applications for funding and Steve has close connections with some of the country's largest developers who have signed up to support the Military.

To make 2014 your year email us at [info@fpdirect.uk.com](mailto:info@fpdirect.uk.com) with your details and we will get in touch to help.

# MAKE 2014 THE YEAR TO BUY YOUR NEW FAMILY HOME



[fpdirect.uk.com](http://fpdirect.uk.com)

If you are in the military or M.O.D., **2014 is the year to buy** your new home, with M.O.D. loans, Government assistance and preferential lenders for the military all packaged up by **FPDirect**, you no longer need to save a huge deposit.

**CALL NOW AND JOIN THE THOUSANDS OF FORCES FAMILIES GETTING ONTO THE PROPERTY LADDER WITH FPDIRECT.**

We are now the N<sup>o</sup>.1 provider of Government funded new build property to the british military worldwide!

Completely free service from first contact to moving into your dream home

Remember these deals and services are not available to the general public



## GET THE BEST FROM HELP TO BUY



### WITH HELP TO BUY ON A NEW HOME 3 bedroom home from **£476.89\*** per month

Purchase Price of Property	<b>£158,000</b>
Mortgage Amount Required	<b>£118,500</b>
Interest Rate	<b>2.64%</b>
Lender	<b>Nationwide</b>
Term	<b>30 Years</b>
Monthly Mortgage Payment	<b>£476.89</b>

### WITHOUT HELP TO BUY ON AN OLDER HOME 3 bedroom home from **£804.00\*** per month

Purchase Price of Property	<b>£158,000</b>
Mortgage Amount Required	<b>£150,100</b>
Interest Rate	<b>4.99%</b>
Lender	<b>Nationwide</b>
Term	<b>30 Years</b>
Monthly Mortgage Payment	<b>£804.00</b>

\*The examples above are correct at time of publication and apply to Help to Buy Wales. Contact us for Help to Buy England details. The Help to Buy scheme is subject to availability and may be withdrawn at any time without notice. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE, YOUR EQUITY LOAN OR OTHER DEBT SECURED ON IT.

Visit our website to register and see what you're entitled to.

[fpdirect.uk.com](http://fpdirect.uk.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.

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

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

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

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

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

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

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

# Need Help to Buy? We can give it to you!



**Backed by  
HM Government**

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

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

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



 Homes & Communities Agency

**T 0844 892 0112 E [emhomebuy@emha.org](mailto:emhomebuy@emha.org)**

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



# Sales list of

# FORMER

## Married Quarters

Location	Home Types	Prices from	For more information contact Annington's appointed agents:
<b>Cambridgeshire</b> Haling Place	Selection of 2, 3 and 4 Bed Houses	<b>£189,950 to £274,950</b> *	<b>Sales Office</b> Please call <b>01223 864739</b> or email: <a href="mailto:waterbeachsales@annington.co.uk">waterbeachsales@annington.co.uk</a>
<b>Uxbridge</b> Beaufort Green	Selection of 2 Bed Flats and 3 & 4 Bed Houses	<b>£239,950 to £259,950</b> *	<b>Sales Office</b> Please call <b>01895 254922</b> or email: <a href="mailto:uxbridgesales@annington.co.uk">uxbridgesales@annington.co.uk</a>
<b>Kingsway</b> Gloucester	4 Bed Detached Houses	<b>£195,000 to £219,950</b>	<b>The Property Centre</b> Please call <b>01452 545556</b> or email: <a href="mailto:quedgeley@thepropertycentres.co.uk">quedgeley@thepropertycentres.co.uk</a> or <b>Michael Tuck Estate Agents</b> Please call <b>01452 543200</b> or email: <a href="mailto:Estates.quedgeley@michaeltuck.co.uk">Estates.quedgeley@michaeltuck.co.uk</a>
<b>Norwich</b> Sprowston	3 Bed Detached Houses	<b>£174,950</b> *	<b>William H Brown</b> Please call <b>01603 426640</b> or email: <a href="mailto:sprowston@sequencehome.co.uk">sprowston@sequencehome.co.uk</a>
<b>Chattenden</b> Kent	4 Bed Semi-Detached House	<b>£TBA</b> *	<b>Your Move</b> Please call <b>01634 253322</b> or email: <a href="mailto:hoo@your-move.co.uk">hoo@your-move.co.uk</a>
<b>South Yorkshire</b> Sheffield	4 Bed Detached House	<b>£TBA</b> *	<b>Reeds Rains</b> Please call <b>0114 267 0150</b> or email: <a href="mailto:Banner_cross@reedsrains.co.uk">Banner_cross@reedsrains.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 – March 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



### APRIL

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

### MAY

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

### JUNE

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

### JULY

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

### SEPTEMBER

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

### OCTOBER

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

### NOVEMBER

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

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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Alliance Trust



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The Alliance Trust Cateran Yomp is sponsored by Alliance Trust PLC and is developed and run by WildFox Events which specialises in organising fundraising events across the UK. ABF The Soldiers' Charity is a registered charity in England and Wales (1146420) and Scottish registered charity no. SC039189. Alliance Trust Staff Foundation is a charity registered in Scotland no. SC044113.



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