

Housing matters

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

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Featured:

HELP!
My Marriage
has Broken
Down

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

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SCHEME**

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* Mobile charges may apply. Standard Beal Homes terms and conditions apply. Forces Help to Buy terms and conditions apply. Ask for details. Interest free loan figure is calculated as 50% of salary, up to a maximum of £25,000. Your home may be repossessed if you do not keep up repayments on your mortgage. 5% Armed Forces Discount subject to reservation with 28 day exchange of contracts and legal completion subject to build. Offer shown cannot be used in conjunction with any other Beal Homes offer or purchase incentive. Independent Mortgage Advice available via Mortgage Hall. Prices correct at time of going to print.

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Welcome to the May 14 Issue of Housing Matters magazine. I'm sitting in my kitchen as I write this editorial and reflecting on my time in the RAF. Over the last 22 years I have lived in a combination of barrack block accommodation, Sergeants' Messes, Married Quarters (as SFA was called then), Overseas Hirings, SSFA and now in my own home. Phew – all those moves!! So I do have a reasonable understanding of some of the circumstances that you are in.

However, in the year that I have been working at the Joint Service Housing Advice Office I have noticed that there are so many different issues that people have regarding housing. I have tried to pick up on trends and written articles to address the key concerns of our customers, but Housing Matters magazine is for you so please do not hesitate to get in touch if you have an idea for an article that you would like to see in the future.

This month:

The Forces Help To Buy Scheme started on 1 Apr 14 (a year early) in answer to feedback from Service personnel who were expressing the difficulty they had in getting money for a deposit. An overview of the scheme is written in here but if you are interested in using this scheme I encourage you to read the relevant chapter in JSP 464 fully.

Lord Ashcroft has recently published the Veterans Transition Review in which a Service Leaver was quoted as saying he didn't know he would have to pay Council Tax. To address that particular point I have written a short article on how to do that.

Most Armed Forces personnel have a plan for where they will live in the future. However, plans made for a happy ever after married life sometimes don't work out. We do hear regularly from separated spouses who are in crisis and don't know where to go when they have to leave SFA – I hope the article on Marriage Breakdown gives some guidance at what is a difficult and stressful time.

Previous issues of this magazine can be found at:

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

FS Rachel Preston
Editor



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WEF 28 Apr 14

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

Advice Line Telephone Number:

Mil: 94222 7574 Civ: 01252 787574

jshao staff

Tel: Mil: 94222 xxxx Civ: 01252 78xxxx Ext

Vacant	OIC	7665
Kay Bayliss	Senior Housing Advice Officer	7641
Philip Arundel	Housing Advice Officer	7574
Flight Sergeant Rachel Preston	Office Manager	7640
Vacant	Housing Advisor 1	7630
Vacant	Housing Advisor 2	7572
Vacant	MOD Referrals	7635
Vacant	Asst Housing Advisor	7634

Email: AWS-JSHAO-Mailbox@mod.uk

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

**Past issues of Housing Matters Magazine:
<https://www.gov.uk/government/collections/housing-matters-magazine>**



HELP! MY MARRIAGE HAS BROKEN DOWN

It is a sad fact that, like the general population, marriages and partnerships for people in the Armed Forces fail. However, the Service community is a bit different in that the Licence to Occupy Service Families Accommodation (SFA) is made with the Service Person.

It will probably mean you will have to move out of your house.

When a relationship has broken down and the Serving partner has moved in to the Mess or the Barrack Block certain procedures are followed by the Unit Administrative Staff to ensure that payment of accommodation charges are placed on the appropriate person. The regulations are in JSP 464 Part 1 Chap 8. The Apr 14 Issue of Housing Matters contained an article about the process of moving out of SFA.

Short Term Options

If at any time in the marriage breakdown you feel unsafe and under threat of violence you may need to contact the police and

you may need to find a refuge (website at the end of this article) to stay in.

Otherwise you will normally be given 3 months to find alternative accommodation. You can make a homelessness application to the council – you might be eligible for temporary/or permanent housing. The council is most likely to help you find private rented housing.

Longer-term options

At the same time that you're considering your short-term housing options, you'll need to think about your longer-term plans. This includes the following:

Council and housing association accommodation

You can explore your options by seeing a housing adviser at your local council. They can advise you on making a homelessness application to the council – you might be eligible for temporary or permanent council or housing association accommodation.

It is important to remember that most councils have long waiting lists – and very little accommodation. Therefore most people are likely to be offered help to find somewhere in the private rented sector.

If you refuse an offer of private accommodation, you may be considered intentionally homeless, and the council will not have to offer you any further help.

Renting privately

If you can afford the rent in advance and a deposit, it may be quicker to find somewhere to live with a private landlord – even if you cannot raise a deposit, there are some bond schemes (see the shelter website) that may be able to help you.

Some landlords need references, a credit check and/or a guarantor (someone who'll agree to pay the rent if you get into arrears). Landlords and agencies will sometimes waive this if you have a lump sum and can pay for the tenancy in advance.

Owning your home

Some people already own property elsewhere that they rent out (perhaps it was home on a previous assignment). If this is the case it is unlikely that the council will house you and they will expect you to either live in that house or use the proceeds of the rent to fund your current housing needs.

If you and your ex-partner do already own a home you might want to sell it, you will need to make sure you get any proceeds you're entitled to. This could be especially important if you need money for setting up your new home.

If you don't already have a house you may need to find out if there

are enough funds from your divorce settlement for you to put down a deposit to buy your own home by arranging a mortgage. You may be able to use some of the Governments Affordable Housing Schemes such as Help to Buy and Shared Ownership. It's best to approach an independent mortgage broker, and to get as much advice as possible.

There are places that you can approach for advice and assistance. There is a lot of information on the internet; I used the ones below to compile this article. You can also speak to your local Hive or Unit Welfare staff if you are really stuck.

<https://www.gov.uk/government/publications/jsp-464-tri-service-accommodation-regulations-tsars>

<http://refuge.org.uk/>

http://england.shelter.org.uk/get_advice/downloads_and_tools/relationship_breakdown

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

<http://www.helptobuy.org.uk/other-housing-options/shared-ownership>

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Industrial and Provident Society 30441R exempt charity. Details correct at time of going to print 5/14. Your home is at risk if you fail to keep up repayments on a mortgage, rent or other loan secured on it. Please make sure you can afford the repayments before you take out a mortgage. *The figure quoted is based on a 35% share for a £205,000, 1 bedroom property at Cornwell Square, E10. This figure may vary according to individual incomes and circumstances. £80,000 income is the maximum income allowable to purchase a 3 bedroom Shared Ownership property. FOR FULL TERMS & CONDITIONS please see www.lqgroup.org.uk/pricedin for details. CGI representative of an L&Q development.





INTRODUCING THE FORCES HELP TO BUY FORCES HELP TO B

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)

- 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.

Eligible personnel may borrow up to 50% of their annual salary (including Recruiting and Retention 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.



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

FORCES HELP TO BUY (FHTB) SCHEME INCLUDING FHTB T4 FORCES HELP TO BUY (FHTB) SCHEME

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.

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 7574

MOD Referral Scheme

The MOD Referral Scheme is a scheme run by the JSHAO. The aim is to help eligible Service leavers and their families in to social housing. The scheme is reliant on Housing Associations requesting referral for vacant properties. The scheme does not require that you have a local connection and unlike Local Authority housing it may be a way for couples without children and some single personnel find housing. To apply please contact:

MOD Referral Scheme Co-ordinator
Joint Service Housing Advice Office
Montgomery House, Hammersley Barracks
Queens Avenue, ALDERSHOT
Hampshire GU11 2JN

Tel: Mil: 94222 7574 Civ: 01252 787574
Email: AWS-JSHAO-Mailbox@mod.uk



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

No of Properties	Type of Property	Area	Requirement	Pets
Reserves required for	2 bedroom flats	London (Olympic Village)	1 or 2 adult + 1 child	No
2	2 bed houses	High Wycombe	1 or 2 adult + 1 child	Speak to Landlord
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

HELP FOR ARMED FORCES FROM DAVID WILSON HOMES

Military servicemen and women are being offered a helping hand to find their dream home at David Wilson Homes North West's Kingsway development in Rochdale.

A range of incentives, including the government-backed Help to Buy scheme and David Wilson Homes' 00% Part Exchange offer, are all helping Army personnel make the move.

Pauline Fontana, Sales Adviser at David Wilson Homes North West, explains: "We have helped many people from the Armed Forces find their dream home at Kingsway in the past and our range of offers will enable many more to do the same through saving them thousands on the cost of a new home."

Kingsway offers a range of three and four bedroom homes, including the popular three bedroom Archford. Priced from £139,995, this spacious design is ideal for growing families. It has been carefully planned throughout with an airy lounge, kitchen with dining area and master bedroom featuring an en-suite with double shower.

The Kingsway development is set in beautiful surroundings and includes newly created woodlands and walkways which are home to an abundance of local wildlife. Located alongside the canal in a thriving part of Rochdale, the development is also within easy access to the bustling town centre.

What's more, Kingsway has its own stop on the newly opened Metrolink line which conveniently connects the development with Manchester. The local area also boasts three town centres with a superb range of shops, welcoming pubs, restaurants and hotels, as well as excellent schools and colleges.

One local purchaser from the Armed Forces is Christopher Gribbin. Christopher, who is Corporal in the Territorial Army, took advantage of David Wilson Homes' 100% Part Exchange scheme to sell his previous home with ease.

Christopher said: "My fiancée, Gill, and I were keen to take the next step on the property ladder but our dream home was slightly beyond our budget. We were offered an excellent price for both our old and our new home, and we didn't have to worry about whether our home would sell, allowing us to move into our new home in just four weeks."



For more information on the help available for Armed Forces personnel at Kingsway speak to a Sales Adviser on site, call 08448 113366 or visit www.dwh.co.uk

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about our
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Military servicemen and women across the North West are being offered a special incentive from David Wilson Homes to help them get their feet on the property ladder.

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Offer is available to UK Armed Forces Personnel. UK Armed Forces Personnel are entitled to £1,000 discount for every £25,000 spent on the price of a new Barratt Developments Plc property. See website for terms & conditions and details of who qualifies as Armed Forces Personnel.



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Image by Cpl. Steve Bain ABIPP: © UK Mod/Grown Copyright

UNDERSTANDING COUNCIL TAX

"I'm only now getting to grips with paying Council Tax. I got a massive bill through. If someone had told me I was meant to be paying this I would."

– A recent Service Leaver – Transition Review Focus Group

While you are accommodated in Service Accommodation you are exempt from paying Council Tax but instead you pay a Contribution in Lieu of Council Tax which is shown as CILCT on your pay statement.

When you move out of Service Accommodation into your own home whether it is rented or one that you have bought you need to register with the local council to pay the correct rate of council tax for your property.

You can get information about council tax on the internet at www.gov.uk/council-tax.

When you enter your postcode online you can find out what band your house is in and how much your local council charges for that band.

The valuation bands for your home in England and Scotland are based on the price a property would have achieved if it had been sold on the open market on 1 April 1991. In Wales assessments are based on the value of property on 1 Apr 2003.

A full Council Tax bill is based on two or more adults living in a household.

Paying the bill

You'll usually have to pay Council Tax if you're 18 or over and own or rent a home. Spouses and partners who live together are jointly responsible for paying the bill.

When payments are due

Your Council Tax bill tells you:

- how much you have to pay for the year
- how that amount has been worked out
- the dates you have to pay.

You'll get a new bill if the amount of Council Tax you have to pay changes during the year.

Ways to pay

Some councils let you pay your Council Tax online or over the phone.

You can usually also pay:

- by post
- by direct debit
- by standing order
- in person at your council's offices

- using 'Paypoint', 'Payzone' or 'Quickcards' for cash payments at post offices, banks, newsagents and convenience stores.

Check with your council to find out how to pay.

Council Tax exemptions

A full Council Tax bill is based on at least 2 adults living in a home.

You'll get 25% off your bill if you count as an adult for Council Tax and live on your own.

You'll also get a discount if you live with people who don't count as adults for Council Tax.

Who doesn't count?

These people are **not** counted as adults for Council Tax:

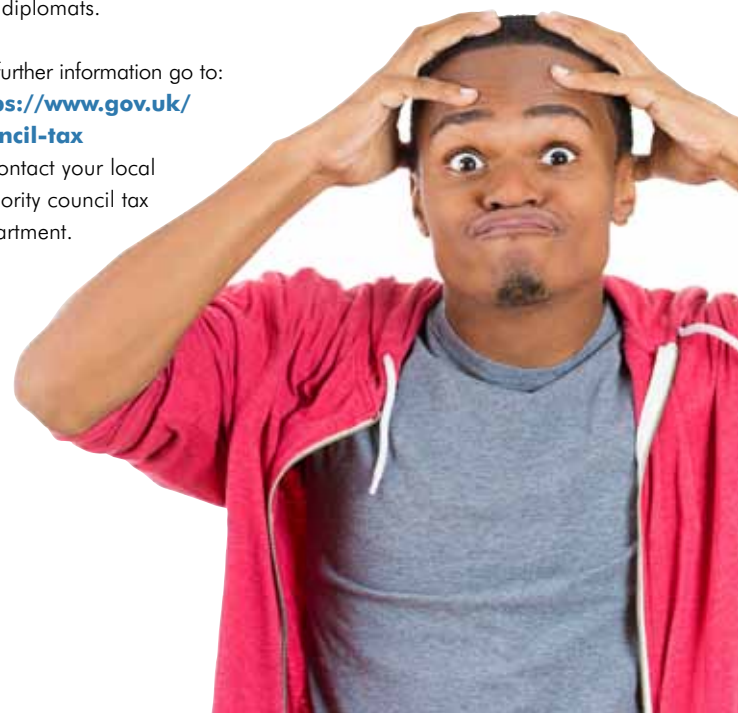
- children under 18
- people on apprentice schemes
- 18 and 19-year-olds in full-time education
- full time university or college students
- young people under 25 who get funding from the Skills Funding Agency or Young People's Learning Agency
- student nurses
- foreign language assistants registered with the British Council
- people with a severe mental disability
- live-in carers who look after someone who isn't their partner, spouse or child
- diplomats.

Article compiled by
FS Preston, JSHAO

For further information go to:

<https://www.gov.uk/council-tax>

or contact your local authority council tax department.



I'M LEAVING AND NEED A HOUSE

Can the MOD Referral Scheme help me?

Some Housing Associations ask JSHAO to nominate personnel as tenants for vacant properties. Being on the MOD Referral Scheme provides an addition route for those in housing need to secure housing.

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

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

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

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

The JSHAO acknowledges that for some people getting a high enough banding to be housed is a problem but applicants are to maximise their chances of getting housing.

Eligibility

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

Single personnel are eligible until 6 months post-exit date. Personnel in Service Families Accommodation (SFA) are eligible until they leave that service property. Please do not apply if you are ex-service or single and beyond six months after your exit date.

If you own or part-own a property or are privately renting, you will not be considered for housing through the Scheme. Similarly, if

you have sufficient capital to buy a property you are unlikely to be housed. Pensions and expected gratuities will also be taken into account when processing your application.

Application forms are available on request from the MOD Referral Scheme Co-ordinator AWS-JSHAO-Referrals@mod.uk 01252 787574

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

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

All completed application forms should be sent to JSHAO. The address is on the application form.

Your application will be

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

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

Applicants are then considered by priority:

- Medical discharges
- Redundees
- Normal service leavers
- Early termination
- Ex-Serving irregular occupants
- Separated spouses

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

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

Applicants are restricted to one offer through the scheme.

For further information please contact the MOD Referral Scheme Co-ordinator via email: AWS-JSHAO-Referrals@mod.uk or telephone: 01252 787574



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

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

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ADVERTISING FEATURE

FORCES HELP TO BUY LAUNCHED 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. 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 with your details and we will get in touch to help.

HOUSING IN THE NORTH WEST

LOCAL AUTHORITIES IN THE NORTH WEST

There are 37 housing authorities in this region – 6 in Cumbria, 14 in Lancashire, 10 in Greater Manchester, 2 in Cheshire, and 5 in Merseyside. Many local authorities run common housing registers with housing associations in the area and will allocate you points which will enable you to bid for a house via choice based letting. You can apply for most local authority housing on line at

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

The following are the housing authorities operating within the region:

CHESHIRE (www.cheshire.gov.uk)

CHESHIRE WEST & CHESTER

0300 123 8123

CHESHIRE EAST

0300 123 5017

GREATER MANCHESTER

BOLTON

01204 335900

BURY

0161 253 5537

MANCHESTER

0161 234 5678

OLDHAM

0161 770 6699

ROCHDALE

0845 602 4995

SALFORD

0161 793 2020

STOCKPORT

0161 474 4237

TAMESIDE

0161 342 2558

TRAFFORD

0300 777 7777

WIGAN

01942 488478

MERSEYSIDE

KNOWSLEY

0800 694 0280

LIVERPOOL

0151 233 3001

SEFTON

0151 934 3541

ST HELENS

01744 675150

WIRRAL

0151 666 5511

CUMBRIA (www.cumbria.gov.uk)

ALLERDALE

01900 702570

BARROW-IN-FURNESS

01229 876554

CARLISLE

01228 817000

COPELAND

0845 054 8600

EDEN

01768 817817

SOUTH LAKE LAND

01539 733333

LANCASHIRE (www.lancashire.gov.uk)

BLACKBURN

01254 585444

BLACKPOOL

01253 477760

BURNLEY

01282 425011

CHORLEY

01257 515151

FYLDE

01253 658658

HYNDBURN

01254 388111

LANCASTER

01524 582929

PENDLE

01282 661045

PRESTON

01772 906412

RIBBLE VALLEY

01200 414567

ROSSENDALE

01706 217777

SOUTH RIBBLE

01772 421491

WEST LANCASHIRE

01695 588271

WYRE

01253 891000

HOUSING ASSOCIATIONS

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

HAIG HOMES is an organisation dealing exclusively with ex-Service

personnel nation-wide. They have over 1300 properties in the UK. All their properties are let to people with Service connections, priority being given to families with children.

For more details telephone: 020 8685 5777 or visit <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.

NORTH WEST

Cheshire, Cumbria, Greater Manchester, Lancashire, Merseyside

Name	Telephone	Counties Covered
Accent Homes	01229 829648	All
Arcon	0161 214 4120	Greater Manchester
Bradford & Northern	01282 458212	Cumbria, Lancashire
CDS (Liverpool)	0800 169 2988	Merseyside
Cosmopolitan	0151 227 3716	Cheshire, Lancashire, Merseyside
Eaves Brook	01772 755470	Lancashire
Family	0161 872 7731	Greater Manchester
Irwell Valley	0161610 1000	Greater Manchester
Liverpool HT	0151708 5777	Cheshire, Merseyside
Manchester & District	0161 248 2300	Cheshire, Greater Manchester
Maritime	0151 236 3275	Cheshire, Merseyside
Muir Group	01928 728000	Cheshire, Merseyside
Places For People	0845 432 002	Cheshire, Lancashire
Portico	0845 612 1120	Lancashire, Greater Manchester
Northern Counties	0161 244 7000	Cheshire, Cumbria, Lancashire, Greater Manchester
Riverside	0151 706 1000	Cheshire, Lancashire, Merseyside
St Vincents	0161 865 6565	Cheshire, Lancashire, Merseyside
Two Castles	01228 541161	Cumbria, Lancashire
Warrington	01925 246810	Cheshire
West Pennine	0161 626 4270	Lancashire, Greater Manchester
William Sutton Trust	01442 891100	All



SCOTTISH
VETERANS
RESIDENCES

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

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



For more details see www.svronline.org, email info@svronline.org or call 0131 556 0091

SVR is a registered Charity No. SC015260

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

Commenting, Stephen Noakes, Mortgages

Director, said: "House prices in the three months to February were 2.1% higher than in the three months to November. The annual rate of increase rose again with prices in the three months to February 7.9% higher than in the same three months last year.

"Several factors appear to have boosted demand, such as the improved economic outlook, unemployment falling faster than expected, improvements in consumer confidence and low interest rates.

"However, continuing pressures on household finances, as earnings fail to keep pace with

consumer price inflation, are expected to remain a constraint on the rate of growth of house prices. We are also seeing signs of a revival in house building, which should help bring supply and demand into better balance and curb upward pressure on prices over the medium and longer terms."

(Source: 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

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:
Cambridgeshire Haling Place	Selection of 2, 3 and 4 Bed Houses	£224,950 *	Sales Office Please call 01223 864739 or email: waterbeachsales@annington.co.uk
Uxbridge Beaufort Green	More properties available soon	£TBA	Sales Office Please call 01895 254922 or email: uxbridgesales@annington.co.uk
Kingsway Gloucester	4 Bed Detached Houses	£219,950	The Property Centre Please call 01452 545556 or email: quedgeley@thepropertycentres.co.uk or Michael Tuck Estate Agents Please call 01452 543200 or email: Estates.quedgeley@michaeltuck.co.uk
Chattenden Kent	4 Bed Semi-Detached House	£215,000 *	Your Move Please call 01634 253322 or email: hoo@your-move.co.uk
Beaconside	3 Bed End Terrace	£129,950	Your Move Please call 01785 257100 or email: Stafford@your-move.co.uk
Alnwick Loughoughton	2 Bed Terraced House	£89,950	Your Move Please call 01665 603442 or email: Alnwick@your-move.co.uk or Rook Matthews Sayer Please call 01665 510044 or email: Alnwick@rookmatthewssayer.co.uk
Woodbridge	3 Bed Semi-Detached Bungalow	£159,950	William H Brown Please call 01394 380280 or email: woodbridge@sequencehome.co.uk
Kirton in Lindsey	Coming Soon 3, 4 and 5 Bed Houses	£TBA	TBA
Kirton in Lindsey Rochdale	Coming Soon 4 and 5 Bed Houses	£TBA	TBA
South Yorkshire Sheffield Coming Soon	4 Bed Detached House	£TBA *	Reeds Rains Please call 0114 267 0150 or email: Banner_cross@reedsrains.co.uk

Please go to www.annington.co.uk for a full listing of all our forthcoming sites and to register your interest.

* Legal and Survey Fee Incentive (L/S) Annington will pay £750 towards the buyer's legal fees and mortgage survey fee* (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details)

All information is correct at time of going to press Annington Homes Ltd, 1 James Street, London, W1U 1DR – 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
www.estateagents.co.uk
www.home.co.uk
www.homes-uk.co.uk
www.naea.co.uk
www.new-homes.co.uk
www.primelocation.co.uk
www.propertybroker.co.uk
www.propertyfinder.co.uk
www.reallymoving.com
www.rightmove.co.uk
www.zoopla.co.uk

USEFUL BROKER WEBSITES

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

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

CIVILIAN Housing

BRIEFINGS 2014

Joint Service Housing Advice Office



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

MAKE 2014 THE YEAR TO BUY YOUR NEW FAMILY HOME



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^o.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	£158,000
Mortgage Amount Required	£118,500
Interest Rate	2.64%
Lender	Nationwide
Term	30 Years
Monthly Mortgage Payment	£476.89

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

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

*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

pick your dream home with annington



visit www.annington.co.uk

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

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

free on **0800 3581118**

or tel **020 7960 7518**

please quote reference: HM 05/14