

● matters Housing

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Featured:

**CLARIFICATION RE FORCES HELP TO BUY SCHEME
(FHTB)**

WHAT TO THINK ABOUT WHEN BUYING A HOUSE

Housing in the East of England

Occupation of Single Living Accommodation (SLA)

HOME, A PLACE TO LIVE NOT JUST SLEEP

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

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CAN YOU CLAIM?

RIFT is working on behalf of MOD personnel and service leavers across the UK to get their tax back. With service personnel missing out on £22.5 million in tax refunds each year, how much could you be owed?

Over the last 15 years, RIFT has reclaimed over £80 million on behalf of 30,000 workers across the UK. £8 million of that has been specifically for Armed Forces - but there's much more to be reclaimed.

Jan Post, Managing Director of RIFT, knows all too well the financial pressures military families up and down the UK have faced over the last few years - and she knows it's bad enough without personnel paying more tax than they should.

"It hasn't been an easy road and many of our Armed Forces still don't know that they have overpaid, never mind can reclaim it back. But, just like many other workers across the country, members of the Army, Navy and RAF are just as entitled. The team at RIFT are doing all we can to get your money back.

So, if you travel to temporary* UK or overseas bases in your own vehicle or by public transport, you could be due

around £2,500 in refunded travel expenses - even if you left the forces up to 4 years ago.

You can also claim for travel taken in your phase 2 training and you could claim for the cost of Mess Dress. If you've received HDT or GYH allowances, these are non-taxed, so we deduct these from any potential claim.

My team can answer all of your questions - they're online and on the phone when you need them. They'll fill out your forms and making an enquiry is entirely free.

There are no upfront charges either - you only pay a fee if we are successful in making a claim on your behalf. All claims are protected by the RIFT Guarantee so your tax refund is 100% yours to keep (Ts & Cs apply)."

Service leaver Lee Smith was a Lance Corporal based at Catterick Garrison working as an electronics technician and fitness instructor. Lee heard about RIFT from a friend and made a claim because he travelled to a number of different UK bases using his own car and flights to Germany and Canada.

Lee says: "I called RIFT and they said I could claim for the past four years and get my money even quicker with their RIFT Rapid Refund service. They were easy to get in touch with by email and phone, and they let me know quickly how much I was owed. Before I knew it the cash was in my account! It was great to get £2,724 back so quickly. I couldn't fault the service I received from RIFT."

With no upfront fees, it's free to find out if you are due a refund - and there's no risk. No refund means no charge. Could the taxman be sitting on £2,500 of your money? We even give our clients £20 for each friend or family member they refer who qualifies for a tax refund.



*HMRC defines a temporary base as somewhere you were posted for less than 2 years.

Welcome to the March 2015 edition of Housing Matters magazine.

The nights are starting to draw out, Spring is starting to show its face. Many of you will be planning Summer holidays, buying garden plants or thinking about home improvements. But many of you will be on the move this year whether it be on assignment or because you are leaving the Services. For most of you on the move, by the end of this year you will have a different home.

Last month we had an article about the terms and conditions for those that occupy Service Families Accommodation (SFA) but in the Forces we often forget that single personnel and those separated from their families also need a place to live, fitting our maxim that a home is a place to live not just sleep. This month there is a complimentary article covering terms and conditions for those in Single Living Accommodation (SLA).

Fortunately some Service people do choose to plan early, saving for or opting to get on the property ladder as soon as they can, and the advent of super-garrisons and longer tour lengths mean that you and your families can spend much longer in locations where you can put down roots. Whether you have many years to serve or just a few months, the decision to purchase your own home is a big and expensive one that can incur previously unforeseen costs. So this month we consider some things to think about when buying a house; mortgages, surveys and stamp duty for example.

In addition to these though, there are a myriad of other decisions to make and costs to meet. You will find yourself thinking about estate agents fees, home ownership schemes, solicitors and house insurance to name but a few.

But, whatever type of Service accommodation you occupy, when you leave the Services that entitlement ends, and for those who find themselves without a home on leaving this can be a very stressful time. The JSHAO is here to help and we can advise you on your options and put you in contact with the people you will need to speak to such as Local Authorities and Housing Associations. In an ideal world, planning your future housing need would be second nature, rather than finding yourself homeless when the entitlement to Service Accommodation ceases.

Many of these topics have been covered by Housing Matters and you can read up on them in previous editions which are available at:

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

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ADDENDUM

Clarification re FORCES HELP TO BUY SCHEME (FHTB)

In the Jan/Feb 2015 issue of this magazine, we published an article about the FHTB scheme. JSHAO have since been informed that between drafting the article and publication, JSP 464, Part 1, Chapter 12 was updated. Whilst we endeavour to ensure that the information is accurate, our readers must refer to any Joint Service Publications or other Policies that apply. We apologise for any inconvenience caused. The following two elements have been re-provided below.

Mortgage Lenders – Most mainstream mortgage providers are supporting Service Personnel by offering mortgage products in conjunction with FHTB. There are some exceptions and so it is always best to check BEFORE applying for a mortgage. You can do this

by looking on their websites, asking in their branches or by phoning them. Alternatively, if you are planning to use a mortgage broker make sure you disclose the use of FHTB at the outset and that they subsequently inform potential mortgage providers.

The Council of Mortgage Lenders advice on this is: "There has been much comment in the press to the effect that multiple credit searches will have a detrimental effect on an individual's ability to obtain credit and that the manner in which lenders undertake these searches is exacerbating the problem. Multiple searches are just one factor which is taken into account when lenders assess an applicant's creditworthiness. If present in conjunction with other high-risk characteristics, multiple search records may have an impact on the applicant's credit

score. It would be very unusual for a mortgage application to be rejected purely on the grounds that that the credit file showed the existence of multiple searches. It is not in lenders' interests to turn down good business".

Unit HR – in assessing the FHTB application, a check of the applicant's current medical status must be completed. For those who are graded MLD Temp or MND (Medically Non-Deployable), the appropriate single Service Manning Authority will be required to certify that they continue to be employed by the Service. Those who have been downgraded for reasons of pregnancy are eligible, but this must be evidenced by a JMES E grading of E6 or a copy of form Mat B1. Irrespective of their medical category at the time of the FHTB application, the applicant is required to acknowledge on the application

form that, should they later have a medical condition that leads to invaliding or discharge from the Service, then recovery of the FHTB advance may only be waived following submission of casework to the PACCC in accordance with the appeal procedures. Should an applicant not meet any of these medical qualifications, it will result in the application being rejected and returned to the applicant through the Unit HR. Where applicants in this situation are nonetheless able to obtain a mortgage offer in principle, an exceptional case may be made through their CO and DBS Mil Pers to PACCC (who may consult with CDP (Service and Veteran's Welfare)). **A FHTB advance is only likely to be granted in these exceptional cases where it would be able to be recovered from terminal benefits due to the applicant.**





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– Maj (Retd) Frank Morton, RHQ SCOTS, The Castle, Edinburgh, Oct 2014

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– Captain Cameron Johnston, RAMC, Birmingham, Nov 2014

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WHAT TO THINK ABOUT

Buying a house is not just about location, location, location – it's about money, money, money! Money for your deposit, money for your mortgage and money to budget to get through each month. A below average credit rating can affect the mortgage terms you are offered or could lead to your application being turned down altogether.

We touched on buying a property, a solicitor and problems getting a mortgage in the November 2014 edition, but this article goes into more depth about the different types of mortgages that are available. You will need to do a fair bit of research to ensure that you choose what mortgage is right for you.

Information source from The Money Advice Service website.

Buying a home is the largest purchase you're likely to make. Before you arrange your mortgage, make sure you know what you can afford to borrow. Find out where to get a mortgage, the different types and how the process works.

When you apply to a mortgage lender, they will carry out a credit check which allows them visibility of all historical financial transactions that have taken place in your name. This also shows how much you have borrowed and how you managed paying it back, i.e. are you a good payer and pay on time.

It isn't just a case of assessing you based on your income, but on

your existing outgoings such as basic items including mobile phone contracts, gym memberships etc.

What is a mortgage? A mortgage is a loan taken out to buy property or land. Most run for 25 years but the term can be shorter or longer. The loan is 'secured' against the value of your home until it's paid off. If you can't keep up your repayments the lender can repossess (take back) your home and sell it so they get their money back.

Working out what you can afford Don't stretch yourself if you think you'll struggle to keep up repayments, and also think about the running costs of owning a home such as household bills, council tax, insurance and maintenance. New affordability rules were introduced in early 2014. As well as proof of income, lenders will now want to see proof of what you spend, and if you have any debts. They may ask for information about household bills, child maintenance and personal expenses. Lenders want proof that you will be able to keep up repayments if interest rates rise. They may refuse the mortgage if they think you spend too much or have too much debt.

Where to get a mortgage You can apply for a mortgage directly to a bank or building society, choosing from their product range. You can also use a mortgage broker or Independent Financial Adviser (IFA) who can compare different mortgages on the market, as well as mortgages which are not offered directly to customers. Some brokers look at mortgages from the 'whole market' while others look at products from a number of lenders. They'll tell you all about this, and whether they have any charges, when you first contact them.

Applying for a mortgage

You will be asked a range of questions about the type of mortgage you want, if it is appropriate for you and how long your mortgage should last. Depending on your answers, the lender or mortgage broker will be able to recommend a mortgage that meets your needs and circumstances. Taking advice will almost certainly be best unless you are confident and competent in financial matters.

Your deposit – size matters

When buying a property, you will need to pay a deposit. This is a chunk of money that goes towards the cost of the property you're buying. The more deposit you have, the lower your



WHEN BUYING A HOUSE

interest rate could be. When talking about mortgages, you might hear people mentioning “Loan to Value” or LTV. Though this sounds complicated, it’s simply the amount of your home you own outright, compared to the amount that is secured against a mortgage.

- For example, with a £20,000 deposit on a £200,000 property, the deposit is 10% of the price of the property, and the LTV is the remaining 90%. The mortgage is secured against this 90% portion.
- The lower the LTV, the lower your interest rate is likely to be. This is because the lender takes less risk with a smaller loan. The cheapest rates are typically available for people with a 40% deposit.

How you pay back your mortgage The money you borrow is called the capital and the lender then charges you interest on it until it’s repaid. Depending on whether you want to repay interest only, or interest and capital, will affect the type of mortgage you might want to apply for.

- **Repayment mortgage** With repayment mortgages you pay the interest and part of the capital off every month. At the end of the term, typically 25 years, you should have managed to pay it all off and own your home.
- **Interest-only mortgage** With interest-only mortgages, you pay only the interest on the loan and nothing off the capital (the amount you borrowed). These mortgages are becoming much harder to come by as lenders and regulators are worried about homeowners being left with a huge debt and no way of repaying it. You will have to have a separate plan for how you will repay the original loan at the end of the mortgage term.
- **Combination of repayment and interest-only mortgages** You can ask your lender if you can combine both options, splitting your mortgage loan between a repayment and interest-only mortgage.

Different types of mortgage Once you’ve decided how to pay back the capital and interest, you need to think about the mortgage type. Mortgages come with fixed or variable interest rates. With a fixed-rate mortgage your repayments will be the same for a certain period of time – typically two to five years – regardless of what interest rates are doing in the wider market. If you have a variable rate mortgage, the rate you pay could move up or down, in line with the Bank of England base rate, so you need to make sure you have budgeted or set some savings aside so that you can afford an increase in your payments if mortgage rates rise.

- **Fixed Rate Mortgages – the Pros and Cons**
 - **Advantages** Peace of mind that your monthly payments will stay the same, helping you to budget.
 - **Disadvantages** Fixed rate deals are usually slightly higher than variable rate mortgages. If interest rates fall, you won’t benefit.
 - **Watch out for Charges** if you want to leave the deal early – as you are tied in for the length of the fixed rate. As you approach the end of the fixed period – you should look for a new mortgage deal two to three months before it ends or you’ll be moved automatically onto your lender’s standard variable rate which is usually higher.
- **Variable Rate Mortgages** With these the interest rate can change at any time.

Variable rate mortgages come in various forms:

- **Standard Variable Rate (SVR) Mortgages** This is the normal interest rate your mortgage lender charges homebuyers and it will last as long as your mortgage or until you take out another mortgage deal. Changes in the interest rate may occur after a rise or fall in the base rate set by the Bank of England.
 - **Advantages** Freedom – you can overpay or leave at any time
 - **Disadvantages** Your rate can be changed at any time during the loan
- **Discount Mortgages** This is a discount off the lender’s standard variable rate (SVR) and only applies for a certain length of time, typically two or three years. But it pays to shop around. SVRs differ across lenders, so don’t assume that the bigger the discount, the lower the interest rate.
 - **Advantages** Cost – the rate starts off cheaper which will keep monthly repayments lower. If the lender cuts its SVR, you’ll pay less each month
 - **Disadvantages** Budgeting – the lender is free to raise its SVR at any time.

If the Bank of England base rate rises, you’ll probably see the discount rate increase too. Watch out for charges if you want to leave before the end of the discount period

- **Tracker Mortgages** These move directly in line with another interest rate – normally the Bank of England’s base rate plus a few percent. So if the base rate goes up by 0.5%, your rate will go up by the same amount. Usually they have a short life, typically two to five years, though some lenders offer trackers which last for the life of your mortgage or until you switch to another deal.
 - **Advantages** If the rate it is tracking falls, so will your mortgage payments
 - **Disadvantages** If the rate it is tracking increases, so will your mortgage payments. You may have to pay an early repayment charge if you want to switch before the deal ends. Watch out for the small print – check your lender can’t increase rates even when the rate your mortgage is linked to hasn’t moved. It’s rare, but it has happened in the past.
- **Capped Rate Mortgages** Your rate moves in line normally with the lender’s SVR. But the cap means the rate can’t rise above a certain level.
 - **Advantages** Certainty – your rate won’t rise above a certain level. But make sure you could afford repayments if it rises to the level of the cap. Your rate will fall if the SVR comes down.
 - **Disadvantages** The rate is generally higher than other variable and fixed rates. The cap tends to be set quite high. Your lender can change the rate at any time up to the level of the cap.
- **Offset mortgages** These work by linking your savings and current account to your mortgage so that you only pay interest on the difference. You still repay your mortgage every month as usual, but your savings act as an overpayment which helps to clear your mortgage early.

One last thing – when comparing these deals, don’t forget to look at the fees for taking them out, as well as the exit penalties.

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City of Westminster



Property Surveys

Would you buy a property without having it checked out? Plenty of people do – but it's a risk that is simply not worth taking.

Every year, nearly a million people buy a property to live in or to rent out to tenants – yet many do so without having an independent survey or even a check to see if the property is safe to live in.

There are many reasons why people don't get a survey on a property. Some buyers feel it's an added expense at an already expensive time. Others think that as they are buying a new-build property, it's unnecessary. And some just believe the surveyor is in cahoots with the agent or developer, so there is no point paying for their service.

The reality is, the person who carries out the survey for you is one of the few people involved in the buying process who is solely on your side. Unlike the agent you buy through, the lender who gives you your mortgage or the insurance company, a thorough survey on your property means you have one person to call if there is a problem with the property of which you weren't aware. Without them, you are very much on your own.

Depending on which level of survey you choose, the surveyor may advise on:

- Checking the condition of your property
- Current or future minor and major repairs and costs
- Identifying how much it would cost to re-build the property for insurance purposes
- Giving an independent view on the property's value
- Advising of any further checks the property will require.

Your mortgage provider will conduct its own valuation of the property, but most people want the reassurance of their own dedicated structural survey on the property they wish to buy. Before you choose a surveyor, make sure you know which kind of survey you need and what you're expecting the surveyor to produce. This is likely to depend on what kind of home you're buying.

Considering that the time when we buy a property tends to be an emotional one – when getting married or having children, for debt reasons or downsizing – it's wise to have a second opinion on such a momentous purchase over and above a mortgage **valuation** for the lender, so you are fully aware of the property's pros and cons.

Finding a surveyor Get a recommendation from your mortgage lender, family members or friends or contact the Royal Institution of Chartered Surveyors, which represents around 80,000 qualified surveyors, all operating to a high standard.

The right survey for your property There are five different levels and types of surveys to consider when buying a home. Some are unavoidable, such as mortgage valuations. Others, although not a legal requirement, are worth considering to verify the condition and safety of the property.

Mortgage valuation (from £100) This is often considered by buyers as the equivalent to a survey – but it isn't. Although you may pay for it, it protects your lender. If the report doesn't highlight a problem, there is no comeback. It is purely a lender's check that the property you are buying is as described. A mortgage valuation is carried out by a member of the Royal Institution of Chartered Surveyors (RICS).

Information sourced from www.moneywise.co.uk

Snagging Survey (from £100) If you are buying a new-build, it should have passed building regulation inspections and have a certificate from an insurance company such as Zurich or the National House Building Council. This doesn't mean it doesn't need checking, though.

A snagging survey looks for mistakes made by building contractors, such as poorly painted walls, missing screws on door hinges and wonky switches. The benefit of this survey is that by ensuring on exchange that completion is subject to fixing any problems highlighted in a snagging survey, the developer would need to put these things right to get their money.

Home condition report (from £250) This survey is for anyone buying a property that appears to be in 'good condition' but would still benefit from being checked for potential problems you may not see, such as hidden damp, woodworm or structural movement. The report will help cost likely future repairs.

It should highlight the legality of alterations and additions made to the property and estimate how much the re-building costs are so you can secure a quote for *buildings insurance*.

A home condition report can either be carried out by someone who is a member of The Residential Property Surveyors Association (RPSA) or by a qualified member of RICS.

Homebuyers report (from £300) A survey of this nature is typically for properties that have been built since the Victorian age. The report will mirror the Home Condition Report and include advice and possibly an independent valuation of the property.

If the value of the property suggested is less than you have offered, don't panic; it doesn't mean you have to pull out of the sale. Talk to the surveyor about how easy and expensive it will be to fix any problems. Use this information to negotiate the price down and if the seller won't budge, consider whether to carry on buying or pull out. Your surveyor will be experienced with these negotiations, so use them to help you.

A homebuyers report can only be carried out by someone who is a qualified member of RICS and any surveyor giving a valuation has to be signed up to RICS' Valuer Registration.

Building survey (from £500) This survey is vital for older character properties and properties of 'non-standard' construction such as timber. It's also wise to have this survey if you are planning major works such as a loft conversion or extension.

A building survey looks in great detail at the condition and any defects

the property may have and potential to extend. If agreed, the surveyor would also give detailed costings of rectifying problems.

A building survey can only be carried out by someone who is a qualified member of RICS.

What other reports should you have? An electrical and gas survey is essential if the property is more than 25 years old or there are bare wires showing. It is especially important if you plan to rent out the property as you will need safety certificates to do so legally. Some companies run specialist home services reports that cover your gas, electrics, plumbing and heating, with costs from around £200.

“With many properties built before the Second World War, it is vital to make sure gas and electrics are safe before you or a tenant moves in,” says John Davidson from Gas-Elec. Your surveyor may also suggest you consult other experts such as a structural engineer, timber and damp surveyors or someone to check the drains.

Do you really need a survey? According to RICS, “over a fifth of homebuyers who did not take out a home survey are saddled with a property they would never have bought”. On average, the cost of making repairs post-purchase is around £5,750.

Graham Ellis from RICS says in his experience “common problems are things like damp, wet and dry timber rot and structural movement but also issues such as Japanese Knotweed are being identified, which require immediate expert attention”.

Kate Faulkner from Propertychecklists.co.uk adds that “whether I’m buying for myself, as an investment or on behalf of a company, I always have a survey done. There are many properties I have bought which I thought looked OK, only to find out there were serious problems, ranging from broken guttering that caused damp in the walls to a major structural problem, which meant the seller had to have their kitchen floor dug up and re-filled before I could complete. I’ve rarely had a survey carried out which hasn’t found something I didn’t know about and the advice given by surveyors has been invaluable.”

What if you have had a survey, move in and find something wrong? In the case of a mortgage valuation or snagging survey, there is typically no comeback. If you have bought a new-build, the developer (or after two years, the insurance company) should step in to repair defects.

If you have had a home condition report from a member of the RPSA, the service comes with an insurance which, according to Mike Ockenden, who runs RPSA, “will make good the cost of any repairs that need to be made”. As the insurance is attached to the report, not the surveyor, even if they go out of business or stop practising, the buyer can still make a claim.

When they carry out a homebuyers report or building survey, all RICS members should carry professional indemnity insurance to cover themselves against the risk failing to identify a problem. If you are concerned the surveyor has missed something, contact them and explain the problem. Make sure you follow up any calls in writing, so you have a record of the conversation. It may be that the problem can be easily resolved. If it is more serious, the surveyor may negotiate to correct the issue.

If you have followed the surveyor’s complaints policy and are still not happy, you can escalate the issue via RICS (rics.org/uk/regulation/complaints/complaints-procedure/) or seek legal advice.

How surveyors value a property After the credit crunch, many surveyor valuations made on behalf of lenders were called into question, especially on new-build, city-centre flats, some of which were dropping in value by half. This led to repossessions and losses to lenders, who then looked to recoup money through surveyors’ professional indemnity insurance.

These issues led to a review of how property valuations were carried out and the recommendations, although yet to be implemented, meant better training for surveyors. In the future, it may even mean that lenders need to pay for their own valuations rather than you.

So how does a surveyor value your home? Richard Sexton of e.surv chartered surveyors says there are five main tasks:

- Looking up previous prices your property has sold for to understand how its value relates to the local market
- Taking into consideration the current condition and any building works required on your home
- Understanding changes you have made, which may affect the property’s value
- Knowing what has happened locally that may influence the value of a property, such as transport changes
- Researching prices of similar properties sold locally.

Information sourced from www.gov.uk

“It’s part-science and part-art to value a property,” says Sexton. “But surveyors are well trained to understand what adds and detracts value and should always be happy to explain and justify their valuation to you.”

Stamp Duty

You have to pay Stamp Duty Land Tax (SDLT) if you buy a property in the UK over a certain price. This is charged on all purchases of houses, flats and other land and buildings. Different rates apply in Scotland from 1 April 2015 when Land and Buildings Transaction Tax (LBTT) replaces SDLT. Before 4 December 2014, SDLT was charged as a single percentage of the property price. From the 4 December, SDLT is charged at different rates depending on the portion of the purchase price that falls into each rate band. The table below indicates the various rates according to the purchase price (see table below).



HM Revenue and Customs (HMRC) has a SDLT calculator (see below) you can use to work out how much to pay.

Buildings Insurance at Exchange of Contracts

You usually become legally responsible for buildings insurance from the date contracts are exchanged. In many cases this can be arranged through your solicitor. Ask them to check this, and make sure the property is insured properly from the date you become responsible. Some lenders require proof of insurance before they will release the mortgage funds to your solicitor. Once contracts are exchanged you have to buy, even if the property burns down!

Purchase Price of Property	Rate of SDLT
£0 – £125,000	0 %
£125,001 – £250,000	2 %
£250,001 – £925,000	5 %
£925,001 – £1.5 million	10 %
over £1.5 million	12 %

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image is of show home - furniture and accessories not included as standard

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HOUSING IN THE EAST OF

LOCAL AUTHORITIES

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

If you are considering applying for local authority housing you can also do this through: <https://www.gov.uk/apply-for-council-housing>

Registered Provider Name	Reg Addr Phone	Web Address
Babergh District Council	01473 826 622	www.babergh.gov.uk
Basildon District Council	01268 533 333	www.basildon.gov.uk
Bedford Borough Council	01234 267 422	www.bedford.gov.uk
Braintree District Council	01376 552 525	www.braintree.gov.uk
Breckland District Council	01362 695 333	www.breckland.gov.uk
Brentwood Borough Council	01277 312 500	www.brentwood.gov.uk
Broadland District Council	01603 431 133	www.broadland.gov.uk
Broxbourne Council	0115 917 7777	www.broxbourne.gov.uk
Cambridge City Council	01223 457 000	www.cambridge.gov.uk
Cambridgeshire County Council	0345 045 5222	www.cambridgeshire.gov.uk
Castle Point Borough Council	01268 88 2200	www.castlepoint.gov.uk
Central Bedfordshire Council	0300 300 8000	www.centralbeds.gov.uk
Chelmsford Borough Council	01245 606 606	www.chelmsford.gov.uk
Colchester Borough Council	01206 282 222	www.colchester.gov.uk
Dacorum Borough Council	01442 228 000	www.dacorum.gov.uk
East Cambridgeshire	01353 665 555	www.eastcams.gov.uk
East Hertfordshire District Council	01279 655 261	www.eastherts.gov.uk
Epping Forest District Council	01992 56 4000	www.eppingforestdc.gov.uk
Essex County Council	08457 430 430	www.essexcc.gov.uk
Fenland District Council	01354 654 321	www.fenland.gov.uk
Forest Heath District Council	01638 719 000	www.forest-heath.gov.uk
Great Yarmouth Borough Council	01493 856 100	www.great-yarmouth.gov.uk
Harlow District Council	01279 44 66 55	www.harlow.gov.uk
Hertfordshire Council Council	01923 471 555	www.hertsdirect.org
Hertsmere Borough Council	020 8207 2277	www.hertsmere.gov.uk
Ipswich Borough Council	01473 432 000	www.ipswich.gov.uk
King's Lynn & West Norfolk Borough Council	01553 616 200	www.west-norfolk.gov.uk
Luton Borough Council	01582 546 000	www.luton.gov.uk
Maldon District Council	01621 854 477	www.maldon.gov.uk
Mid Suffolk District Council	01449 720 711	www.midsuffolk.gov.uk
Norfolk County Council	03448 008 020	www.norfolk.gov.uk
North Hertfordshire District Council	01462 474 000	www.north-herts.gov.uk
North Norfolk District Council	01263 513 811	www.northnorfolk.org
Norwich City Council	0344 980 3333	www.norwich.gov.uk
Peterborough City Council	01733 74 74 74	www.peterborough.gov.uk
Rochford District Council	01702 546 366	www.rochford.gov.uk
South Cambridgeshire District Council	03450 450 500	www.scamsb.gov.uk
Southend-on-Sea Council	01702 215 000	www.southend.gov.uk
South Norfolk	01508 533 695	www.south-norfolk.gov.uk
St Albans City and District Council	01727 866 100	www.stalbans.gov.uk
St Edmundsbury Borough Council	01284 763 233	www.stedmundsbury.gov.uk
Stevenage Borough Council	01438 242 242	www.stevenage.gov.uk
Suffolk Coastal District Council	01394 3837 89	www.suffolkcoastal.gov.uk
Suffolk County Council	01473 583 000	www.suffolk.gov.uk
Tendring District Council	01255 68 68 68	www.tendringdc.gov.uk
Three Rivers District Council	01923 77 66 11	www.threerivers.gov.uk
Thurrock Council	01375 652 652	www.thurrock.gov.uk
Uttlesford District Council	01799 510 510	www.uttlesford.gov.uk
Watford Borough Council	01923 226 400	www.watford.gov.uk
Waveney District Council	01502 562 111	www.waveney.gov.uk
Welwyn Hatfield Council	01707 357 000	www.welhat.gov.uk

ENGLAND



HOUSING ASSOCIATIONS

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

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

EAST ENGLAND

Name	Tel	Counties Covered
Riverside ECHG	0845 111 0000	All
STOLL	0207 385 2110	All
Haig Housing	0208 685 5777	All
Southern Housing Group	0845 612 0021	All
L&Q Group	0800 015 6536	All
Catalyst	0300 456 2099	All
Circle Housing	020 288 4000	All
Place for People	0845 850 9571	All
BPHA	0330 100 0272	All
Grand Union Housing Group	0300 123 4844	Beds, Cambs
Jephson Housing Group	01908 628000	All
Aldwyck Housing Group	0300 500 6262	Essex, Herts

REGIONAL HELP TO BUY AGENT

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

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

Befordshire	BPHA	helptobuyeastandsoutheast@bpha.org.uk	03333 214044
Cambridgeshire		www.helptobuyeastandsoutheast.uk.com	
Essex			
Herfordshire			
Norfolk			
Suffolk			



OCCUPATION OF SINGLE LIVING ACCOMMODATION (SLA)

As with Service Families Accommodation (an article in Jan/Feb 15), it is a condition of service in recognition of their inherently mobile lifestyles, frequently remote bases and terms of Service, that Regular Service (including FTRS(FC)) personnel are provided with a satisfactory accommodation solution. The overarching policy document regarding the provision of SLA is JSP 464, Tri-Service Accommodation Regulations, Part 3.

Location of SLA Whenever possible, SLA is to be provided at the Service person's duty station, either within the wire or immediately adjacent to the establishment (within 10 minutes walk). Provision of SLA elsewhere in the same Garrison or Naval Port Area, or at a location

outside the Garrison or Port Area may only be authorised at the discretion of the Local Service Commander. Personnel filling appointments on the VCDS 45 Minute Travel List in London are to be accommodated within 45 minutes travel by public transport (surface train, underground or bus) of their place of duty.

Substitute SLA The guiding principle is: In cases where there is either insufficient or inappropriate SLA, units should seek to provide personnel with substitute SLA which broadly equates to the equivalent type of SLA which they are eligible to occupy.

Entitlement of SLA To be entitled to SLA Service personnel must be:

- Undertaking their initial training, or be serving on a regular engagement with the UK Armed Forces, or be a Full Commitment (FC) Reservist as defined in Single Service instructions.
- In Personal Status Category (PStatCat) 1 (serving

unaccompanied), 2 (serving detached), 3, 4 or 5 as defined in JSP 752 Chapter 1 Section 4.

- PStatCat 1 personnel undergoing marital/civil partnership breakdown who are authorised by the Local Service Commander to occupy SLA for up to a 3 month 'cooling off' period prior to marital/civil partnership reconciliation or estrangement (and change of PStatCat).

SLA Charges The charge comprises the rental element including furniture, water and sewerage, fuel (gas, electric, heating oil or other miscellaneous heating fuel). Charges will be raised from the date of occupation of the SLA. Personnel who are detached on short courses or other temporary duty (normally up to six months duration) whilst retaining SLA at their duty station are not liable for a second SLA charge.

Discharging & Notification of Move Out Even though the process of notification by all parties is regulated and laid

down in the JSP, occupants are responsible for notifying the Unit of their expected date of vacation of their SLA.

Certificate of Cessation of Entitlement to Occupy Service Accommodation (SLA / Substitute Single Service Accommodation (SSSA))

The Unit Admin Officer is to issue the Certificate of Cessation (JSP 464, Part 3, Chapter 7, Annex A) to any Service person that requests it in order to assist the Service person seeking social housing on expiry of their entitlement to occupy SLA/SSSA. This Certificate should be requested/issued at least six months before cessation of entitlement to allow appropriate arrangements to be made.

As there is no room for manoeuvre on retaining SLA beyond the discharge date for single Service Leavers, then it is imperative that you start making plans for your future living arrangements as soon as practicable.

Compiled by
JSHAO using JSP
464, part 3 as the
source document.

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Villa Gardens PO7 7SRA
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Brook Lane SO31 7DPA
0844 644 1587

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Image by Cpl Steve Bain AB1FP; © UK MoD/Crown Copyright

HOUSING prices

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

1 Scotland

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

2 Northern Ireland

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

3 The North

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

4 Yorkshire and The Humber

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

5 The North West

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

6 The East Midlands

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

7 The West Midlands

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

8 Wales

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

9 East Anglia

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

10 Greater London

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

11 The South West

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

12 The South East

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



Source: www.lloydsbankinggroup.com

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Commenting, Stephen Noakes, Mortgages Director, said:

'House prices in the three months to September were 2.7% higher than in the preceding three months. This was the second successive decline in the quarterly rate. Annually, prices were 9.6% higher in the three months to September than in the same three months last year; similar to last month (9.7%) and below July's (10.2%).

'The recent rapid rise in some parts of the UK, earnings growth that remains below consumer price inflation and the possibility of an interest rate rise over the coming months, appear to have tempered housing demand. This weakening in demand has led to a modest easing in both house price growth and sales.

Annual house price inflation may have peaked around 10%. A moderation in growth looks likely during the remainder of 2014 and into next year as supply and demand become increasingly better balanced'

(Source: www.Lloydsbankinggroup.com)

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	£229,950- £249,950*	Sales Office Please call 01223 861877 or email: waterbeachsales@annington.co.uk
North Lincolnshire Kirton in Lindsey	Selection of 3, 4 and 5 Bed Houses	£76,950- £229,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
North Lincolnshire Kirton in Lindsey Richdale	Selection of 3 Bed Detached Houses	£129,950 - £132,950*	Your Move Please call 01724 860463 or email: Scunthorpe@your-move.co.uk or Martin & Co Please call 01427 611833 or email: gainsborough@martinco.com
Whetstone Greater London	MORE PROPERTIES COMING SUMMER 2015	£TBA	TBA
Henlow	MORE PROPERTIES COMING SOON	£TBA	Sales Office Please call 01462 817166 or email: henlowsales@annington.co.uk or Your Move Please call 01462 459643 or email: hitchin@your-move.co.uk
Shrewsbury	COMING EARLY 2015 Selection of 3 and 4 Bed Houses	£TBA	D B Roberts Please call 01743 357032 Shrewsbury@dbroberts.co.uk
Norfolk Sprowston	COMING SOON Selection of 2 and 3 Bed Houses	£TBA	TBA

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 – January 2015.

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.siap.org

www.spf.co.uk

www.virginmoney.com

CIVILIAN Housing

BRIEFINGS 2015

Joint Service Housing Advice Office

Civilian Housing Briefings are open to all Service personnel and their families, at any stage of their Service career. Local welfare staff are also invited for their awareness and local input.

MARCH 15

Tue 3 Catterick
Wed 4 Cottesmore
Tue 10 Hohne #
Wed 11 Herford
Tue 24 Brize Norton ###
Thu 26 Aldershot

APRIL 15

Tue 14 N. Ireland
Tue 21 Cosford ##
Wed 29 Cyprus ^
Thur 30 Cyprus ^

MAY 15

Tue 12 Catterick
Wed 13 Cottesmore
Tue 19 Shorncliffe ###
Wed 20 Colchester *

JUNE 15

Tue 9 Tidworth
Tue 16 Aldershot
Thu 25 Portsmouth
Tue 30 Paderborn #

JULY 15

Wed 1 Gutersloh #
Tue 14 Catterick
Wed 15 Cottesmore
Thu 23 Tidworth
Wed 29 Northolt

SEPTEMBER 15

Tue 1 Aldershot
Wed 9 Plymouth
Thu 10 Chepstow ***
Tue 15 Rosyth
Thu 17 Kinloss **
Tue 22 Portsmouth
Thu 24 Tidworth
Wed 30 Cyprus ^

OCTOBER 15

Thu 1 Cyprus ^
Tue 13 Paderborn #
Wed 14 Gutersloh #
Tue 20 Northolt
Thu 22 Tidworth
Tue 27 N. Ireland

NOVEMBER 15

Tue 3 Shorncliffe ###
Wed 4 Colchester *
Tue 10 Catterick
Wed 11 Cottesmore
Tue 24 Brize Norton ###
Thu 26 Aldershot



JSHAO BRIEFING PROGRAMME 2015

Applications from those in resettlement should be made on JPA or in exceptional circumstances using MoD Form 363 to the Regional Resettlement Centre hosting the briefing.

Alternatively call the central CTP booking line on:
0203 162 4410

Dates and Locations are subject to amendment/cancellation depending on expected numbers.

- * Via RRC Northolt
- ** Via RRC Rosyth
- *** Via RRC Tidworth
- # Via RRC Herford (note this may change in 2015)
- ## Via RRC Cottesmore
- ### Via RRC Aldershot
- ^ Via IERO 55 AEC Cyprus



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email: spaces@riverside.org.uk and visit www.spaces.org.uk

SPACES can help you find permanent housing, or they can refer you to either
The Beacon in Catterick, North Yorkshire or Mike Jackson House, Aldersot.
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*For further details please contact the SPACES office
Quoting Ref: MP14*

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Catterick Garrison
North Yorkshire DL9 3AU




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