

HOUSING Matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



Featured:

House Buying Costs

Service Families Accommodation (SFA) –
COMPLAINTS PROCEDURES

MONEY MADE CLEAR

November 2010



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THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE

This week (week ending 17 September) HBOS has reported its Monthly UK house price index which has confirmed that the average UK house price has risen by 0.2% in August 2010. This is a second successive monthly increase following a 0.7% rise in July. House prices in August were 4.6% higher on an annual basis as measured by the average for the latest three months against the same period a year earlier.

Commenting, Martin Ellis, housing economist, said:

"House prices increased by 0.2% in August. This, together with July's rise, has reversed much of the modest decline in the three preceding months. Prices are now at a very similar level to that at the end of last year. Activity has also been largely static since the start of the year. These developments suggest that the market is broadly stable with house price inflation having cooled since last year when supply shortages helped to push up prices."

The improved economy, strengthening labour market and low interest rates are all supporting housing demand. We expect that UK house prices will remain static overall in 2010."

As a result of these recent statistics from HBOS, this month our magazine has focused more on UK house purchase. We have put a number of articles together to cover subjects such as the cost of buying property, financial and mortgage advice and how and where to get it. I am sure that you will find some of it very useful and we hope you enjoy the magazine.

James Turner

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Regulars

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jshao staff

Telephone Numbers:
01980 61 + last 4 digits of extension or Mil 94344 + Ext

		Ext
James Turner	OIC	5520
Vacant	Team Manager	
Flight Sergeant Andy Varley	Office Manager	5808
Mr Philip Arundel	Senior Housing Advisor	8004
Vacant	MOD Referrals	
Vacant	Housing Advisor	
Mrs Andrea Emmens	Housing Advisor	5807
Miss Natalie Dew	Asst Housing Advisor	8925

Fax: 8068

Email address: LF-JSHAO-Mailbox@mod.uk

Website: www.mod.uk/jshao

The Joint Service Housing Advice Office, Building 183, Trenchard Lines, Upavon, Wiltshire, SN9 6BE



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House Buying Costs

(Source www.whatprice.co.uk)

Costs associated with buying a house

Buying a house is a costly business - along with the cost of house, there are hundreds of associated costs which if you do not budget for can come as a nasty surprise. The costs listed below are based on buying a £200,000 house and simply give an indication of the things you need to watch out for. These costs will vary depending on the state of your house and the quality of goods you wish to purchase. Some costs are unavoidable e.g. stamp duty, whilst with others you can wait until you have more money.



Main Costs associated with buying a house

1. Mortgage – some mortgages have a registration fee which can cost up to £400. This is non refundable so even if your purchase doesn't go through you still have to pay this cost. You can opt to put this price onto your mortgage.

2. Survey – these range from £50 to £1000 depending on the level of detail you wish from your survey. It is unadvisable to go for the most basic house survey. Most people go for the homebuyer's report which costs around £300. If

this flags up any major issues you can then upgrade to a more thorough survey. If the survey highlights that work needs to be done you should be able to negotiate this off the price of your home.

3. Solicitors Fee – depending on where you are the opening quote will range from £600 - £1000. This will be for the basic service. If your purchase becomes complicated you will be charged for all extra work. The cost of searches is extra.

4. Local, Environmental and Water Search – you will be charged for this by your solicitor and this costs between £250 and £300 depending on the local council.

5. Bankruptcy search – the solicitor performs this on the house you are buying to ensure that there is no previous history of bankruptcy or financial difficulties. This costs about £5. (Seems small compared to everything else!)

6. Stamp duty – stamp duty is a land tax on the property you are buying and is paid to the government. There can be regional variations but the standard levels are as follows:

- Up to £125,000 - nil
- £125,001 to £250,000 - 1%
- £250,001 to £500,000 - 3%
- More than £500,000 - 4%

(ISHAO NOTE – First time buyers currently do not have to pay Stamp duty on property valued up to and incl £250,000)

So the stamp duty cost will be £2000 on a 200,000 pound house (non first time buyer).

7. Money transfer fee – you will be charged a cost of a telegraphic transfer to transfer the money from your mortgage lender to your vendor. This is usually around £30.

Total House Buying Costs

Adding up all of the associated costs of buying a house show that there is nearly £4000 of extra costs associated with buying your house! Don't forget to budget for this!

- Mortgage arrangement fee £400
- Survey £350
- Solicitor £900
- Searches £300
- Bankruptcy Search £5
- Stamp duty £2,000
- Transfer fee £25

TOTAL £3,980

Once you have bought your house

Once you have moved in you will need to furnish your house. Your vendor may leave some of their furniture behind and you can negotiate this as part of the sale. You will not need everything on these lists but you can use this list to help you budget. The prices are based on buying brand new so you may be able to save money by buying second hand.

Kitchen Costs

Oven – should be included as a fixture and fitting but if you do need to buy one they cost from £300 for a basic model.

Fridges/ Freezers – If you want to buy a stand alone fridge these start at around £130. But you can buy a combination fridge/freezer from £199.

Washing Machine – The most basic model starts at around £250. It is worth researching the drum size, energy efficiency and spin speeds as it may be a false economy to opt for the cheapest washing machine as you may spend more on water bills and electricity.

Dishwasher – this is probably not an essential item and you can wait until you can afford this. These start at around £200.

Microwave – the cost of microwaves is now really low. You can get a cheap model in for £30! This would probably just perform the basics -e.g. heat and defrost.

Bedroom Costs

Bed and mattress – probably one of the most essential items. The prices vary immensely. You can buy a cheap bed from as little as £100 ranging up to £1000s. It is worth investing in a good mattress, considering how long of our lives we spend in bed!

Wardrobe – your house may come with fitted wardrobes but if you need to buy one these start at around £50 for a very basic model.

Chest of draws – minimum cost £50

Curtains/blinds – the price of these really vary depending on the size of your windows. It



can also depend on how thick you want your curtains to be - if you don't mind that they don't completely block out all of the light you will save a lot of money.

Lounge/ Sitting room costs

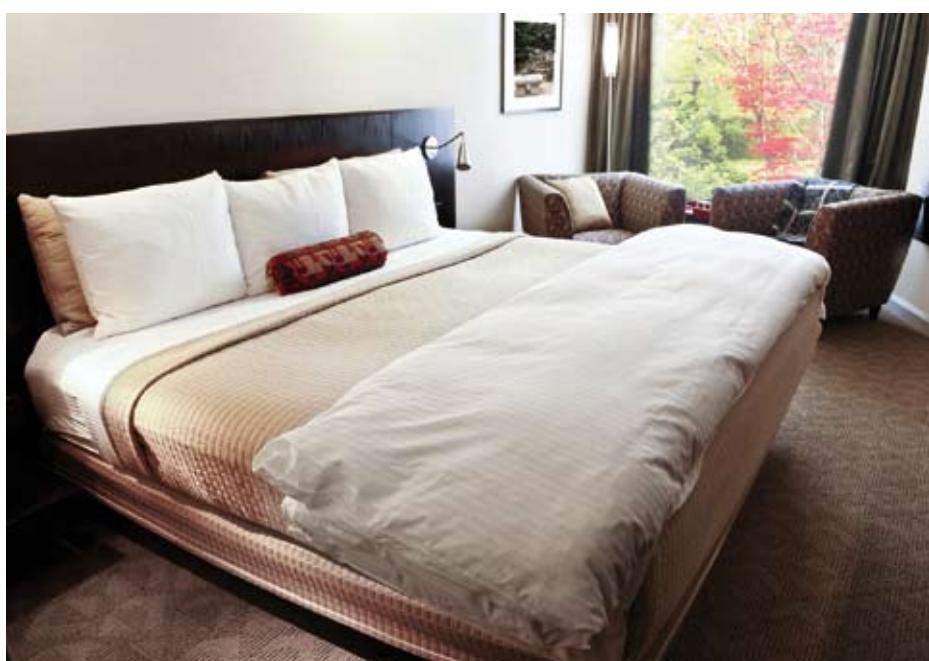
Sofas – these tend to be a large expense. You can buy cheap sofas (around £150 - £200) but these tend to fade and wear out very quickly. You can buy a good medium range sofa for around £500 but the price can rise quickly into the £1000s depending on the retailer.

Television – this is a personal choice, depending on how important a flashy television is to you. You can a simple 14" TV from as little as £70.

DIY Costs

If you are moving into a house which needs lots of work you may need to purchase tools to help with the work. The cost of this can really add up and should be budget for. Here is a list of the types of tools and equipment you will probably need:

- ladder
- drill
- sander + refill sander pads
- paint brushes + rollers
- paint (the cost of this is huge, a small tester costs about £1.50 and this really adds up if you get carried away buying loads)
- screwdrivers, spanners, hammer
- Hoover - this is a really essential purchase if you are doing lots of sanding. You need to buy a vacuum cleaner with good suction and a large bag size. It is definitely worth investing in the best vacuum cleaner you can afford!



Home buyer's checklist



On the move

IS THE PROPERTY A FLAT?

1 Is it leasehold? or freehold?
.....

2 How long is left on the lease?
..... years

3 How much is the service charge?
£.....

4 How often is this paid?
.....

5 How much is the ground rent?
£.....

6 How often is this paid?
.....

7 Are the communal areas clean and well kept?
.....

8 Do you have access to a garden?
.....

9 Is it shared? or private?
.....



Cut out & keep

One property can look very much like another after a while, but with the help of our checklist you can make sure you remember which was which

Outside the property

Are there good transport links nearby?

Are there shops within walking distance?

Are the neighbouring houses in a good state of repair?
If not, they could hold down the value of your property

Is it on a busy road?
It may be worth visiting the property twice, at different times of day, to check if the levels of noise and through traffic vary

Does it appear to be on a flight path?

Are there any roof tiles missing?
If so, watch out for signs of damp inside the property

Are there signs of subsidence?
A bent chimney stack, an uneven roof-line or cracking on the walls are all signs a property has suffered from subsidence

Are there any nearby trees?
If there are any large trees nearby the roots could undermine the property's foundations

Is there any parking in the area?
If you have to buy a parking permit ask the seller how much this will cost

Inside the property

Is it double-glazed?

Is there any storage space?

Can you hear the neighbours?

Are there signs of subsidence?
Including cracks on the walls wider than the thickness of a 10p piece, and doors that are sticking or not hanging correctly

Are there signs of damp?
Feel plastered walls for moisture, and look out for dark patches on the walls

Have the current owners very recently redecorated?
Be wary of new paint or wallpaper.
It could conceal damp patches or cracks

Are the window frames in good condition?
Window frames with cracking paint can indicate damp. If you can press your finger easily into the wood, it's rotten

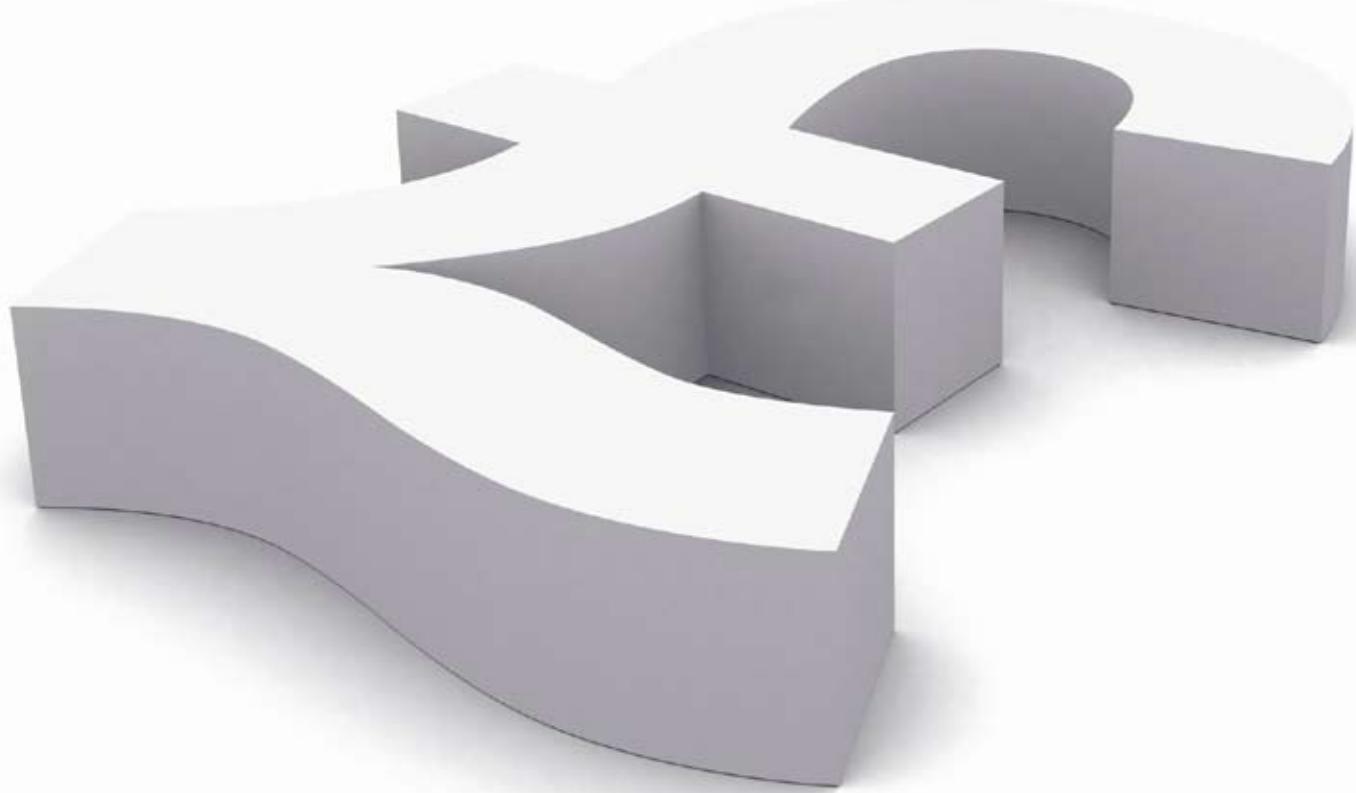
Are the rooms a practical shape?
Consider how you will fit your furniture into the property

Are carpets included in the price?

Are any appliances included?

Is there central heating?
If it is a gas central heating system ask when the boiler was last checked

MONEY MADE CLEAR



The Consumer Financial Education Body (CFEB), the independent body established by the Financial Services Authority to help people understand and manage their finances better, has recently launched its 'Stay on top of your mortgage' campaign.

Why now?

Interest rates have been at record lows for some while now. Although there is uncertainty about when this will change, it is clear from our research that many people with mortgages haven't thought about what it would mean for their monthly payments, or where they would find the extra money in their household budget if their mortgage rate was to go up.

One of the barriers to engaging with finances can be the time people perceive it will take. However, five minutes spent now could make a big difference later. Our advice to consumers is:

- Dig out your mortgage 'Keyfacts' paperwork. This shows your interest rate deal and when it ends.
- Use the Moneymadeclear™ mortgage calculator to work out what a rise in interest rates will mean for your monthly payments.
- Use our impartial online 'mortgage toolkit'. There are five, 15 or 30 minute versions to help you give your finances a health check, so you can understand your options and plan ahead.

We also offer a wide range of impartial information and free printed guides to help people get more information about the different types of mortgages, and what to do if you run into difficulties.

For more information visit our website at www.moneymadeclear.org.uk

Service Families Accommodation (SFA) – **COMPLAINTS PROCEDURES**



DE Ops Housing aims to provide a high quality and efficient service to all customers and we take complaints about our service very seriously. This chapter explains the procedure to make a complaint and how it will be dealt with by us or on our behalf by our HPC (England and Wales), RPC (Scotland) and MP (Northern Ireland).

When to Complain – You should use the complaints procedure if you are dissatisfied with the service you receive from us. It is not, however, intended to cover everyday enquiries. For example, a question about your SFA is regarded as an enquiry. If we fail to deal with the enquiry to your satisfaction, it becomes a complaint.

How to Make a Complaint – The complaints procedure takes into account the introduction of the HPC in England and Wales and the RPC in Scotland and Northern Ireland. It is essential that any complaints about repairs or maintenance are directed to the relevant Helpdesk, details of which are included at Parts 2, 3 and 4 of this process.

Part 1 – DE Ops Housing Complaints Procedure

If your complaint concerns the allocation of your SFA, the Move-In/Out procedure or any other issue other than a repair you should report it to us using the two stage system outlined below:-

Stage 1: Formal Complaint to Housing Information Centre (HIC)

This could be in any form (telephone/letter/e-mail/fax) and will be recorded. This stage is split into 2 levels:

Level 1: If you wish to complain by telephone, you should contact your local HIC. You will be given a point of contact for your complaint and assigned a reference number. The Centre will attempt to resolve the problem and notify you within 10 working days.

Level 2: Should the level 1 response not be acceptable, you should register the complaint in writing (letter/e-mail/fax) and forward it to the HIC. Level 1 is bypassed if you choose to write, e-mail or fax your complaint in the first instance. Again the HIC will try and resolve the problem within 10 working days.

Should you be dissatisfied with the HIC response, you can request that the complaint is passed to Head of Operations Housing at the address below.

Defence Estates Operations Housing Room
S112, Building 351 RAF Brampton Huntingdon
Cambs PE28 2EA

Stage 2: Formal Complaint to Head of Operations Housing - Head of Operations Housing will review the complaint and decide if the Stage 1 response was correct. The Head of Ops Housing may, at this point, invite Assistant Head of Ops Housing to respond on their behalf within 10 working days. Should it be considered that the case is of a sensitive nature, or that the response may elicit further action, Head of Operations Housing may wish to notify you that, exceptionally, Chief Executive – Defence Estates (CE-DE) will review the decision.

Stage 3: Formal complaint to Independent Housing Review Panel (IHRP) -If you are still

dissatisfied with the response, you can refer the complaint to the Independent Housing Review Panel (IHRP) which consists of housing management experts, some of whom are drawn from outside housing providers and a member of the complainant's Service. The complaint may be reviewed independently by each Panel member and the findings passed to the Panel Chair. Complaints should be referred in the first instance to the Secretary to the IHRP – DCDS Pers SCW Accommodation Policy.

Part 2 – Housing Prime Contract Complaints Procedure (England and Wales)

If your complaint is about repair or maintenance work contracted to the HPC in England and Wales, you should contact the Customer Care Centre MHS Helpdesk:

MODern Housing Solutions
The Matchworks, Speke Road, Garston
Liverpool L19 2PH

Helpdesk Tel no: Tel: 0800 707 6000
E-mail address: Customercare@mhs.mod.uk

Stage One – You can telephone, write, or e-mail the MHS Helpdesk to complain about an existing

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job or a job already carried out. Your complaint will be acknowledged in writing by return. For all complaints the Helpdesk will investigate the matter and you will receive a written response within 10 working days. The response will include a customer reference number and an explanation as to the resolution of the complaint.

Stage Two – Should you still be dissatisfied with the response from MHS, you can escalate the complaint further, in writing to Defence Estates Operations Housing at:-

Customer Services Manager
Defence Estates Operations Housing
Room S112, Building 351
RAF Brampton, Huntingdon
Cambs PE28 2EA

We will deal with the complaint in line with the Stage 2 process detailed above.

Part 3 – Regional Prime Contract Complaints Procedure (Scotland)

If your complaint is about repair or maintenance work contracted to the RPC in Scotland you should contact the RPC Helpdesk on

Tel: 0800 328 6337

and provide them with the repairs order number, details of the complaint and a

contact telephone number. The helpdesk will investigate your complaint and respond to you within 24 hours. If the complaint is of a more serious nature and at your specific request the complaint will be logged and escalated to the Customer Services Manager who will investigate the case and respond within 10 working days. If you wish to put the complaint in writing your correspondence should be directed to:

Customer Services Manager Turners Estate Solutions Ltd Forthview House 30 Hilton Road Rosyth KY11 2BL

If you are still dissatisfied, you should then write to:

Area Housing Manager (Scotland) Caledonia House Innova Campus Rosyth Europarc Rosyth KY11 2UU

Should this not resolve the matter to your satisfaction, we will deal with the complaint in line with the Stage 2 process detailed above.

Part 4 – Northern Ireland (Maintenance Provider) Complaints Procedure

If your complaint is about repair or maintenance work carried out by the contracted maintenance provider in Northern Ireland you should contact the Repairs Helpdesk on

Tel: 0800 030 4651

and provide them with the repairs order number, details of the complaint and a contact telephone number. The complaint will be logged and then passed to the Helpdesk Manager, who will investigate the complaint and respond within 10 working days.

If the complaint is of a more serious nature and at the specific request of the occupant, the complaint will be escalated to the Area Housing Manager.

All initial written complaints should be directed to
The Helpdesk Manager DE Ops Housing (NI)
Thiepval Barracks BFPO 801

Should this not resolve the matter to your satisfaction, we will deal with the complaint in line with the Stage 2 process detailed above.

This information has been taken from 'Information Specific to Where You Live – United Kingdom', a guide produced by Defence Estates. Further information can be obtained from their website at:

<http://www.mod.uk/DefenceInternet/MicroSite/DE/OurPublications/ServiceFamilyAccommodation/AGuideToLivingInServiceFamilyAccommodation.htm>.

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WELFARE CONTACT HOUSES



Contact Houses, or as they are sometime known, Welcome Houses are houses or flats on a Unit or within the estate and are available to personnel and their families who need temporary accommodation for short periods of time, either for themselves or for family members.

Although criteria may vary slightly, the following is an example from one unit:

'The Welfare House has been authorised by the Commanding Officer for use in assisting Station personnel, dependants, families and friends with a location to reside, primarily for compassionate and contact reasons.'

In addition, the Welfare House may be used for general residency at a designated fee if it is not being used for compassionate or contact reasons. In all circumstances, if a compassionate situation arises and the Welfare House is required, then the 'compassionate case' occupancy will take priority. All users are to be aware that this may require you to leave at short notice and alternative arrangements should be made in preparation in case this need arises.

Details

The Welfare House is provided on behalf of Station personnel as a community facility to enable them to host family members in family accommodation that would otherwise not be available to them. In particular, the Welfare House aims to provide accommodation for those in urgent need due to domestic difficulties or where personnel may be separated from their children. The Welfare House is operated as a Community and Welfare Support facility and the intention is to charge only those fees necessary for Category 1 and 2 bookings to cover the cost of rent, utility bills and repair and maintenance of furniture, fixtures and fittings. The Constitution provides details of how the Welfare House will be managed. These Terms and Conditions provide the rules for booking and use of the facility.

Allocation	Priority 1: Service personnel whose family is 'in crisis'. To be decided by the OIC or Chairman.
	Priority 2: Service personnel who are separated from their families and who have visiting rights to their children.
	Priority 3: Service personnel and their extended family.
	Priority 4: Service personnel not covered by any circumstances listed above

Bookings	Bookings will be allocated according to the above categories. Advance bookings will be accepted iaw the following schedule:
	a. Priority 1 - No advance notice required.
	b. Priority 2 - Up to 6 months advance notice.
	c. Priority 3 - Up to 4 months advance notice.
	d. Priority 4 - Up to 2 months advance notice.

Where bookings are received simultaneously, the higher priority will take precedence over the lower (priority 1 being the higher). Bookings for priorities 1 and 2 may be received which coincide with the period of a

priority 3 or 4 booking. In such cases, the priority 3 or 4 booking may be cancelled forthwith, giving precedence to the priority 1 or 2 request. Should the need to cancel arise during the period when the house is already occupied, as much notice as possible will be given to vacate the property. The decision to cancel and notice given will be taken in consultation between the OIC and the Chairman

The Hirer will be required to March Out prior to 1000 hrs on the final day of the booking. A check of the cleanliness and inventory will be made by a Member of the RAFA Welfare House Committee (A Standard Specification for cleaning is provided in the Information Pack-up held in the House). Where the standard of cleanliness does not meet the required standard or where breakages or damage are found to have occurred during the period of booking, a charge against the hirer will be made. This amount will be determined by the Committee Member and either the OIC or Chairman.

Charges	Charges cover all utilities and use of the facilities.
Priority Level	Non Members Members
I	Decided by the OIC/Chairman
2 – 4	£20 per night. THIS IS AN EXAMPLE – CHARGES MAY VARY FROM UNIT TO UNIT.

Minimum stay of 2 nights over a weekend
All guests of the Welfare House must be sponsored by a Service person.
The Service person who makes the booking will be wholly responsible for all costs associated with the booking including additional cleaning, breakages and damage to furniture, fixtures and fittings.

Arrival/Departures The Welfare House will be available for use from 1400 hrs on the day of booking. The House must be vacated by 1000 hrs on the day of departure. The Committee Member will meet the Hirer at the Welfare House to complete the 'Occupation/Departure Certificate', check the inventory and ensure the facility is in a satisfactory clean condition.

Before departure, the Hirer must carry out the following actions to the satisfaction of the Committee Member:

- a. Vacuum/sweep all rooms.
- b. Remove all items from fridge freezer and clean all surfaces
- c. Clean the bathroom/toilet and surrounding tiled areas (cleaning materials will be provided).
- d. Empty all bins and dispose in the bins provided.
- e. Unplug all electrical appliances (excluding the refrigerator).
- f. Wash and dry all used bed linen.
- g. Remake used beds with clean bedding.

As previously mentioned, the above is an example of criteria only and this may vary from Unit to Unit. Individuals should contact the Unit in charge of the particular Contact House they are interested in for specific details on criteria and costs.

A full list of all Contact Houses can be found at the following link:
<http://www.mod.uk/DefenceInternet/AboutDefence/CorporatePublications/PersonnelPublications/Welfare/Directories.htm>

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CHOICES AT SPRINGFIELD... MAKING YOUR NEW HOME YOUR OWN



Where do you go to get mortgage advice?

So you've recognised the fact that you need to plan ahead for when quarters are no longer an option and are thinking of buying a house. How do you find the best mortgage for you?

The short simple answer – Track down an independent adviser who can prove they know what they are doing when arranging mortgages for H.M. Forces and their families.

Why? – if you can bear with the dry but very relevant facts - I will explain

A chat with your friends might prove helpful and then there's the rumour mill. But think about it, if your appendix needed removing would you be happy if, because he had had the same op 6 months earlier, the local car dealer turned up to operate on you? There are reasons why anyone advising on residential mortgages has to be qualified to do so.

Where to start?

DIY

You do not have to take advice to get a mortgage. You can source your own. The Sunday papers usually have a top of the mortgage charts which give you limited details of products which might be available. If you are feeling confident you can surf the net. Google "mortgages" for UK only and you will get 10K+ pages to choose from. Even with the recession there are numerous comparison sites and packagers clambering for your attention. So if you know your loan to values from you early

redemption charges and are sure that the deal meets your needs it's up to you.

Possible problems to be aware of. When you've typed in all your details and hit enter some of the sites will automatically be checking your credit file (did you read the small print)? This means that they might have placed a 'footprint' (a note of an enquiry) on your credit file. Mortgage lenders tend to be rather touchy about searches from other lenders. So one or two 'footprints' may not cause a problem but more than that and you could be building up a problem.

The second point to consider is – are you really happy to accept a mortgage on a **non-advised basis meaning it's buyer beware** (see box)?

If you are not keen on that idea who will advise you?

Well there's always your own bank or local building society.

Pros:

If you have a good relationship with them you could be given a quick decision. Some sell deals that are only available directly from them

Cons:

These advisers are not independent. They cannot tell you if another lender could offer you a better deal. Also the staff on the shop floor are rarely familiar with the circumstances of service life and frequently are not fully aware of the lenders criteria for H.M. Forces.

The actual sale is often done on a non-advised basis (see box).

Background knowledge.

All mortgage brokers and financial advisers have to be professionally qualified. The firm they work for or through has to be regulated by the Financial Services Authority (FSA) if they deal in residential mortgages. Full financial advisers have to be individually registered.

That means you can either contact the FSA directly or go to www.fsa.gov.uk/Pages/register to check that the firm or individual are who they say they are. The FSA Register will also confirm if an adviser is "authorised" meaning they really are independent or an "appointed representative" meaning they are not.

Appointed representatives work for the firm that pays them. **Independent advisers work for you.**

Regardless of who they are working for, you should be formally told fairly early on as to what type of adviser they are, what type of product they can advise on, if they have access to the whole of market and how they will be paid. **All fees and indeed commission that may be paid must be made known to you in advance of you committing yourself to anything.**

Independent advisers often have special 'intermediary deals' which are not available directly from the lender and those that offer a fee option may also tell you about those deals that are only available directly from a lender.



Yet another point to consider when you first approach an independent adviser. Do they have access to the whole of the mortgage market or a panel of mortgage lenders? Some of those with limited access like to say that the products they can sell are "representative of the whole of the market". That can mean a few or nearly all of them so always ask just how many that really is.

When you have an idea of what mortgage you want you might start thinking about life insurance, building and contents cover and so on. The adviser who has access to the whole of the market for mortgages may be able to sell insurance too. BUT here again they might only be able to sell from one provider. Just because they might have access to the whole of market for mortgages it does not necessarily follow that they have for insurance also. So you need to check do they have access to more than one insurance provider, a limited number or many?

Independent Financial Advisers (IFA) are qualified to give advice on all areas of personal finance. pensions, investments, tax planning as well as mortgages and insurance. The question to ask with these is, how often do they sell mortgages? Like solicitors they can have areas of expertise.

So back to where to get advice.

Independent mortgage advisers (or brokers as they are sometimes known as) and IFAs can be found through the FSA; web sites such as www.unbiased.co.uk, local directories and so on.

However there is one final BIG question
(referring back to that short answer) I recommend you ask of any type of adviser you may approach.
What experience have they had of working with military personnel?

- What if you are currently living at a BFPO address?
- Will the adviser know what CILCOT is or HDT?
- Do they know the terms and conditions of the Long Service Advance of Pay or the differences between AFPS(75) and AFPS(05)?
- Do they know which insurance providers will cover you if you die in an area of conflict?
- Would they know that several of the big name lenders will let you have a residential mortgage on a property and let it out without having lived in it? Yes you can get someone else to pay your mortgage.
- Will they make sure that the mortgage lender they recommend will allow you to let your home if you are posted away without making you switch your mortgage and incurring heavy charges?
- Have they heard of the Armed Forces Home Ownership Scheme and who is eligible to apply?

Most financial advisers who work with HMF can tell you the horror stories. For example there's the guy who, on posting, (even though he had told the lender from the start that he is in The Army) found that his payments had increased because they had added another 1% to his interest rate for the pleasure of being allowed to let the property. Another was told at the start, yes you will be able to let the house out if you are posted. When it came to it, yes he could, but he had to switch to a Buy to Let mortgage paying another huge stack of fees.

The list goes on and on.

To find these advisers recommendations from your colleagues can be useful.

You can also

- contact the JSHAO (www.mod.uk/jshao) or
- the Services Insurance and Investment Advisory Panel (www.siiap.org).
- and of course read Housing Matters.

What does non-advised mean? To quote the FSA -

Buying without advice

You don't have to take advice, but if you don't and the mortgage you choose turns out to be unsuitable, you will have fewer grounds for complaint.

If you do not have grounds, it is likely that you will have to pay to switch your mortgage.

Buying with advice

Only FSA-regulated firms and their agents should give advice about mortgages, and these firms must follow our standards when dealing with you. So check they are regulated, and therefore on our Register, before you deal with them. You have a right to expect the adviser to recommend only products that are suitable for you. If the product they recommend is unsuitable for your specific needs and circumstances based on the information you gave them, you can complain to the firm and expect compensation for any loss.

FSA – Money made clear

Article by Ros Thomson, Senior Consultant, Pearson Independent Advisers.

Tel: 01793 771205

Email: rosthomson@pearsonia.co.uk

www.pearsonia.co.uk



HOUSING PRICES



Source: www.lloydsbankinggroup.com

United Kingdom

Average Price: £167,953 Monthly Change: +0.2%, Annual Change +4.6%

1 Scotland

Average Price: £125,522
Quarterly Change: -1.6%
Annual Change: +4.2%

7 The West Midlands

Average Price: £154,733
Quarterly Change: -0.4%
Annual Change: +4.8%

2 Northern Ireland

Average Price: £130,312
Quarterly Change: +6.8%
Annual Change: -13.4%

8 Wales

Average Price: £141,809
Quarterly Change: +4.0%
Annual Change: +10.8%

3 The North

Average Price: £129,544
Quarterly Change: -1.5%
Annual Change: +2.8%

9 East Anglia

Average Price: £167,721
Quarterly Change: +1.0%
Annual Change: +16.1%

4 Yorkshire and The Humber

Average Price: £124,083
Quarterly Change: +0.6%
Annual Change: +4.3%

10 Greater London

Average Price: £263,284
Quarterly Change: -3.9%
Annual Change: +10.1%

5 The North West

Average Price: £123,780
Quarterly Change: -1.8%
Annual Change: +1.8%

11 The South West

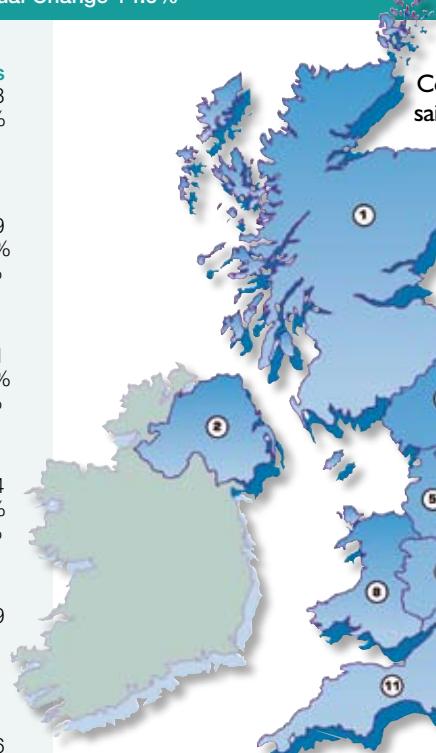
Average Price: £185,119
Quarterly Change: -0.5%
Annual Change: +8.5%

6 The East Midlands

Average Price: £140,720
Quarterly Change: +0.9%
Annual Change: +5.0%

12 The South East

Average Price: £229,406
Quarterly Change: +0.6%
Annual Change: +9.7%



Commenting, Martin Ellis, chief economist, said:

"House prices increased by 0.2% in August. This, together with July's rise, has reversed much of the modest decline in the three preceding months. Prices are now at a very similar level to that at the end of last year."

Activity has also been largely static since the start of the year. These developments suggest that the market is broadly stable with house price inflation having cooled since last year when supply shortages helped to push up prices.

The improved economy, strengthening labour market and low interest rates are all supporting housing demand. We expect that UK house prices will remain static overall in 2010."

MORTGAGE BEST BUYS



Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
First Direct 0800 242424	2.99%	Fixed for 2 years	65%	£99	3% reducing to 2% for 2 years	L
Coventry 0845 7665522	3.39%	Fixed until 30/09/13	65%	£999	4% until 30/11/13	LV
HSBC 0800 494999	3.95%	Fixed until 30/11/15	60%	£599	5% reducing	
Discounts						
HSBC 0800 494999	2.19%	1.75% discount for 2 years	60%	£599	2% reducing to 1% until for 2 years	L
ING Direct 0800 0328822	2.65%	0.85% discount until 30/11/12	70%	£0	1% until 30/11/12	R
Coventry 0845 7665522	2.75%	Variable rate	50%	£999	None	LV
Capped Rates						
Co-Operative/Britannia 0800 0288288	2.99%	Base +2.49% until 30/11/15 Capped at 5.99% until 30/11/15	75%	£999	5% reducing to 1% until 30/11/15	R
Flexible						
First Direct 0800 242424	2.39%	Base + 1.89% for 2 years	65%	£99	3% reducing to 2% for 2 years	LO
Yorkshire BS 0845 1200 874	3.09%	Fixed until 30/09/12	75%	£495	3% until 30/09/12	O
First Direct 0800 242424	2.59%	Base + 2.09% for term	65%	£99	None	LO
Trackers						
First Direct 0800 242424	2.19%	Base + 1.69% for term	60%	£99	None	L
Mansfield 01623 676360	2.95%	Base + 2.45% for term	75%	£999	2% for 2 years	LOV

Key. L= Free basic legal work for remortgages. O = Offset facility. P = Purchase Only. R = Free/refunded valuation and free basic legal work for remortgages. V = Free or refunded valuation.

Source – L&C – 0800 373300 – lplc.co.uk

SURPLUS PROPERTY LIST – SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Aberdeenshire				
BODDAM 4 The Shielings	3 x Bedroom Semi-detached House with Garage & Garden	Residential	Masson & Glennie Broad House, Broad Street, Peterhead, AB42 1HY Tel: 01779 474271	For Sale on open Market
Fife				
CUPAR 51 Tarvit Drive Various Addresses	3 x Bedroom Chalet Style Semi-detached House with Gardens	Residential	Murray Donald Drummond Cook LLP, 17-21 Bell Street, St Andrews, Fife KY16 9UR Tel: 01334 474200	For Sale on open Market
68 Tarvit Drive	2 x Bedroom Bungalow with Gardens and Garage	Residential	Murray Donald Drummond Cook LLP, Details as above	For Sale on open Market
LEUCHARS Warwick Close Various Addresses	2 x Bedroom Terraced Properties	Residential	Murray Donald Drummond Cook LLP, Details as above	Phased Marketing Underway
Edinburgh & Lothians				
PENICUIK Belwood Crescent Various Addresses	2 x Bedroom Terraced Properties	Residential	Stuart & Stuart WS, 12 John Street, Penicuik Midlothian EH26 8AD Tel: 01968 677294	Phased Marketing Underway
Perth & Kinross				
SCONE 4 Woolcombe Square	4 x Bedroom Detached House with Gardens & Garage	Residential	Thornton's Solicitors 17-21 George Street Perth PH1 5JY Tel: 01738 444766	For Sale on open Market
Orkney & Shetland				
BALTASOUND, UNST Setters Hill Estate Various Addresses	Variety of 3 x Bedroom Properties	Residential	Dowle Smith & Rutherford, 113a Commercial Street, Lerwick, Shetland ZE1 0DL Tel: 01595 695 583 Fax: 01595 695 310	Phased Marketing Underway

NORTHERN IRELAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
Belfast Area				
BANGOR 30 Carolsteen Park Helens Bay Bangor BT19 1JU	Detached 5 bedroom bungalow on a corner site of c. 0.16 acre/ 0.066 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimley.co.uk	For sale on Open Market
BELFAST 27 Stormont Park Belfast, BT4 3GW	Substantial detached property comprising 4 bedrooms, 3 reception rooms, on a mature site site of approximately 0.14 acres/0.056 hectares	Residential	Tristan Aiken T: 028 9031 6122 E: tristan.aiken@gvagrimley.co.uk Jago Bret T: 028 9031 6123 E: jago.bret@gvagrimley.co.uk	For sale on Open Market

THE MOD Referral Scheme

November Focus: Integrating Choice Based Lettings

The objective of the MOD Referral Scheme is to place into Social Housing those Service Leavers that are in housing need upon their discharge from the Armed Forces.

The Scheme relies on Housing Associations contacting us for referrals for their vacant properties, and the properties offered are not specifically intended for, nor do they belong to, the JSHAO. As a result, we cannot estimate how many offers we might receive, when we will receive them or where the properties will be located. So, we are now integrating another strategy that will offer a better and more far-reaching approach to those in housing need.

Upon consideration of your application for the MOD Referral Scheme, we will assess the areas where you would like to live. Where applicable, we will then direct you to Choice Based Lettings (CBL) Schemes operating in your specified areas. Even if a Housing Association is not participating in the MOD Referral Scheme, they may form part of a Common Housing Register. **This means that applicants requesting areas not covered by those Housing Associations that offer referrals or hold their own waiting lists, may be successful through CBL.**

You will be directed to the relevant CBL Scheme and provided with instructions on how to register and 'bid' for properties. The MOD Referral Scheme can then assist with further housing advice and support.

If you are on our database, we can contact you for updates about your progress and make you aware of the external support agencies that can also help along the way.

How does CBL work and how do I apply for housing?

Choice Based Lettings Schemes replace the traditional way of allocating housing, whereby Housing Officers used a priority system to match applicants with vacant properties.

With CBL, applicants can apply, or 'bid', for available Social Housing vacancies provided by Local Councils and Registered Social Landlords. You only need to apply once to the Common Housing Register to be able to bid for housing with the multiple housing providers that operate in those areas. These properties are widely advertised, and applicants can see the full range of available properties and bid for any to which they are matched (for example, a single person would not be eligible for a three-bedroom house).

The term 'bidding' is commonly used with CBL and does not involve an exchange of money but rather an expression of interest in a property. Bids can be made online, by phone or by visiting the relevant Local Council office. **Applicants must bid for properties in order to be considered for them.**

To be successful in finding permanent accommodation using CBL, you must actively seek and frequently bid for appropriate properties. The successful bidder will be the applicant with the highest priority of housing need in the highest band within the banding structure. If more than one applicant has an identical housing need and band, the property will be given to the applicant who has been waiting the longest.

If you are unsuccessful, keep bidding! The CBL Scheme will advise you about bidding restrictions, if any, and tell you if there is a limit for the number of properties you can bid for each week.

For general information on CBL, please see below for useful sources:

www.direct.gov.uk (follow links to Social Housing and Choice Based Lettings)

www.communities.gov.uk (follow links to Social Housing management and Choice Based Lettings)

For further information on housing need, homelessness and your rights, contact The Citizen's Advice Bureau (www.citizensadvice.org.uk) or Shelter (Tel: 0808 800 4444, web: www.shelter.org.uk).





Own your own home in Catterick Garrison from just £88,200*



Richmond Park

An attractive new development behind Lidl on Catterick Garrison, Colburn boasts 25+ houses. 15 of these are for sale from Broadacres with the option of buying outright or purchasing 70% on a homebuy direct scheme.

Prices for 100% equity will be in the region of £140,000 for a 3 bedroom house and £126,000 for a 2 bedroom house.

Some properties are primarily ring fenced for service personnel and MOD grants are available. House and site plans are available on request.

www.broadacres.org.uk
sales@broadacres.org.uk

0800 587 5291

*Terms and conditions apply, contact us for full details.

Supporting independent living for our ex-Service community

Looking for Accommodation?

SVR has fully catered, single en-suite rooms with excellent facilities including IT, snooker and comfortable lounges. Our staff offer practical and emotional support where necessary as well as a warm, friendly atmosphere. We accommodate ex-service men and women of any age with any length of service. Whatever your age or service background, you are sure of a warm welcome.

ROSENDAL
3 Victoria Road, Broughty Ferry, Dundee,
DD5 1BE
01382 477078

WHITEFOORD HOUSE
53 Canongate, Edinburgh
EH8 8BS
0131 556 6827



www.svronline.org

SVR is a registered Charity No. SC015260

1910-2010
SVR
Scottish
Veterans'
Residences
100 Years

HOUSING IN NORTH EAST



LOCAL AUTHORITIES IN TYNE & WEAR, TEESIDE, COUNTY DURHAM & NORTHUMBERLAND

There are a number of housing authorities in the North East. These authorities have, in the majority of cases, decreed that applicants must have local connections to be considered for their general waiting lists. The JSHAO can obtain information on every local authority in the country on request.

The following are the housing authorities operate within the county:

TYNE & WEAR

GATESHEAD	0191 4333000
NEWCASTLE-UPON-TYNE	0191 277 1711
NORTH TYNESIDE	0345 2000 0102
SOUTH TYNESIDE	0191 424 6456
SUNDERLAND	0191 520 5555

COUNTY DURHAM

CHESTER-LE-STREET	0191 387 1919
DARLINGTON	0132 538 8542
DURHAM	0191 383 3000

CLEVELAND

HARTLEPOOL	01429 266522
MIDDLESBOROUGH	08000 461600
REDCAR AND CLEVELAND	01642 774774
STOCKTON-ON-TEES	01642 528389

NORTHUMBERLAND

NORTHUMBERLAND	0845 600 6400
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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.

PEOPLE FOR PLACES

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

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 www.haighomes.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.

NORTHERN ENGLAND

Cleveland, Durham, Northumberland, Tyne & Wear.

Name	Telephone	Counties Covered
Accent North East	0845 678 0571	ALL
Cheviot	0844 800 3800	Northumberland, Tyne/Wear
Endeavour	0800 980 9050	Cleveland, Durham
Enterprise 5	0191 292 2000	Tyne/Wear
Guinness Trust	0845 605 9000	Cleveland, Northumberland, Tyne/Wear
Home	0845 155 1234	ALL
Nomad	0191 268 4800	Northumbria, Tyne/Wear
Places for People	0800 432 0002	Cleveland, Durham, Northumberland, Tyne/Wear
Tees Valley	08000 461600	Cleveland
Three Rivers	08000 461452	Cleveland, Durham, Tyne/Wear
Two Castles	0191 2614774	Durham, Northumberland, Tyne/Wear
William Sutton Trust	01642 819940	Cleveland, Tyne/Wear

REGIONAL HOMEBUY AGENT

Time2Buy:

Tee Valley and County Durham

enquiries@time2buy.org.uk

www.time2buy.org.uk

Telephone: 0845 604 2942

ISOS (Nomad E5):

Tyne and Wear and Northumberland

info@nomade5.co.uk

www.nomade.co.uk

Telephone: 0191 292 3000

AVERAGE HOUSE PRICES IN NORTH EAST SECOND QUARTER 2010

£129,544 Annual Change: +2.8%

Quarterly Change: -1.5%

Figures sourced from www.lloydsbankinggroup.com



© Wilka Hudson from Newcastle, UK



© Adam Brookes



SINGLE SERVICE LEAVERS



What help is there for single Service Leavers?

SPACES, the Single Persons Accommodation Centre for the Ex Services is designed to help single Service leavers to find appropriate accommodation when they leave. Through this service the project reduces the likelihood of ex-services personnel becoming homeless or sleeping rough after discharge. To find out more information please follow the link: <http://www.spaces.org.uk/>

Veterans Aid – A charity for homelessness among veterans in the UK.

Veterans Aid exists to help you if you are homeless or are likely to become homeless. Contact us now if you need help, regardless of how long you served or whether you were in the Royal Navy, Royal Marines, Army, RAF or Merchant Service. We will try our best to help you! <http://www.veterans-aid.net/>

Haig Homes Project Tassle – Transitional Accommodation for Single ex-Service People (TASSLE).

For single Service leavers, the transition to civilian life can be difficult, and the cost of accommodation outside the Forces often comes as a shock. Many cannot afford the cost of private rental, rent bond etc, whilst they look for employment. Without accommodation the chances of successfully obtaining employment are reduced, and many end up sleeping on friends' sofas or floors.

Project TASSLE will give successful applicants an address and firm base for up to a year whilst they seek employment and establish themselves in civilian life.

For further details please visit the HaigHousingTrust. <http://www.haighhousingtrust.org.uk/>

The Sir Oswald Stoll Foundation is a charity with a mission to ensure vulnerable and disabled ex-Servicemen and women live as independently as possible. Since 2000, when it was discovered that up to one in four homeless people had a service background, we have focused our work on identifying and tackling the problems now facing homeless ex-Service personnel. <http://www.oswaldstoll.org.uk/>

Home Base is a service for people who are facing homelessness as they leave the armed forces. It aims to help clients integrate successfully into civilian life.

The scheme is managed by Community Housing and Therapy (CHT) in partnership with Central and Cecil Housing Trust (CCHT), who provides flats in Paddington. Home Base implemented the findings of a research project funded by the National Lottery Charities Board and carried out by The Homeless Fund. The report, published in 1996, suggested that there was a high level of demand in central London for a resettlement programme for young single people leaving the Services. Most Home Base clients have come to CHT from Army Units and The Army Benevolent Fund, together with the Royal British Legion have provided generous financial support for the scheme. <http://www.cht.org.uk/home.php>

The Royal British Legion Industries have short stay accommodation, not normally exceeding 3 years, for single male service leavers at The Mountbatten Pavilion in Aylesford, Kent. The accommodation is on 2 floors and comprises single bedrooms with shared bathroom facilities on each floor. Weekly charges include the provision of 3 daily meals in the communal dining

room and laundry facilities. Some accommodation is suitable for disabled personnel.

To apply for accommodation contact Richard Macintyre at RBLI on 01622 795954/10 or email Richard.macintyre@rbli.co.uk <http://www.britishlegion.org.uk/>

Scottish Veterans Residences (SVR) is Scotland's oldest ex-service charity, founded in 1910 to support independent living for ex-service men and women and their spouses of all ages.

The charity operates in close association with Scottish Veterans' Housing Association Ltd which owns and manages the two main residences of Whitefoord House located on Edinburgh's historic Royal Mile and Rosendael situated in Broughty Ferry, Dundee.

At SVR we provide the stability to help our veterans cope with the changes that are happening in their lives and for them to live with dignity, privacy and understanding to cope with these changes.

<http://www.svronline.org/>

The Foyer Federation. Foyers are locally based schemes, which provide affordable accommodation for young singles, usually 16 to 25 year olds, who would otherwise be homeless. Tenants are given assistance with training, seeking employment and finding more permanent accommodation. The average length of stay is 12 - 18 months. Prospective residents will be required to demonstrate that they are in housing need and are fully committed to taking part in a programme of training and preparation for employment if not currently employed.

There are approximately 100 Foyers throughout the UK, helping over 5000 young people each year. <http://www.oyer.net/>

Sales list of Former Married Quarters



AVAILABLE NOW

LOCATION	HOME TYPES	PRICES FROM	INCENTIVES/ CONCESSIONS	FOR MORE INFORMATION CONTACT
Annington at Coltishall Formerly RAF Coltishall, Norfolk	3 bedroom houses	£112,950	L/S*	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 , or email: hautboissales@annington.co.uk or contact Annington's appointed agents, W H Brown, 5 Bank Plain, Norwich, Norfolk NR2 4SF. Please call 01603 760044 or email: norwich@sequencehome.co.uk
Barnby Road Formerly RAF Coltishall, Norfolk	8 bedroom house	Offers in excess of £400,000	N/A	Sales office open Thursday to Monday, 10.30am to 5.30pm. Please call 01603 736643 or email: hautboissales@annington.co.uk or contact Annington's appointed agents, Pym & Co, 4 Ber Street, Norwich, Norfolk, NR1 3ES. Please call 01603 305805 , or email: homes@pymmand.co.uk
Cardiff Place Bassingbourn, East Anglia	2 bedroom homes	£150,000	L/S*	Annington's appointed agents; William H Brown, 54a High Street, Royston, Hertfordshire SG8 9AW, please call 01763 242988 or email: royston@sequencehome.co.uk
Fen Road Marham, East Anglia	3 bedroom homes	£99,950	L/S*	Annington's appointed agents; William H Brown, 31-33 Market Place, Swaffham, Norfolk, PE37 7LA, please call 01760 721655 or email: swaffham@sequencehome.co.uk
Landy Close Donnington, Shropshire	4 bedroom homes	£128,950	L/S*	Annington's appointed agents; DB Roberts, 6 Oxford, Oakengates, Telford, Shropshire, TF2 6AA, please call 01952 620021 or email: oakengates@dbroberts.co.uk
Proctor Road Norwich, East Anglia	3 bedroom house	£174,950	L/S*	Annington's appointed agents; Abbots Countrywide, 43 Exchange Street, Norwich, Norfolk, NR2 1DJ, please call 01603 630083 or email: norwichcity@abbotscountrywide.co.uk
Slessor Close Watton, East Anglia	3 bedroom homes	£184,950	L/S*	Annington's appointed agents; William H Brown, Watton, Norfolk, IP25 6AB, please call 01953 881951 or email: ann.lusher@sequencehome.co.uk
Calshot Rise St Columb Minor, Newquay, Cornwall	2 & 4 bedroom homes	£134,950	L/S*	Annington's appointed agents; Start & Co., 25 Cliff Road, Newquay, Cornwall, TR7 2NE, please call 01637 875847 or email: sales@starts.co.uk
Martin Close Redruth, Cornwall	3 bedroom homes	Further properties to be released in the autumn	L/S*	Annington's appointed agents; Your Move, 1 West End, Redruth TR15 2RZ, please call 01209 217281 or email: redruth@your-move.co.uk
Park Road Boulmer, Longhoughton	2 & 3 bedroom homes	£109,950	L/S*	Annington's appointed agents; Your Move, 39 Bondgate Within, Alnwick, Northumberland, NE66 1SX, please call 01665 603443 or email: alnwick@your-move.co.uk
Sandown Road Gravesend, Greater London	3 bedroom homes	£189,950	L/S*	Annington's appointed agents; Your Move, 178-182 Parrock Street, Gravesend, DA12 1ES, please call 01474 533455 or email: adrian.burkham@yourmove.co.uk
Simpson Road Chester, Cheshire	2 & 3 bedroom homes	£127,950	L/S*	Annington's appointed agents; Swetenhams, 28 Lower Bridge Street, Chester, CH1 1RS, please call: 01244 321321 or email: chester@sequencehome.co.uk
Chetwynd Close Birkenhead, Merseyside	3 bedroom homes	£139,950	L/S*	Annington's appointed agents; Jones & Chapman, 349 Wood Church Road, Prenton, CH42 8PE, please call: 0151 608 2287 or email: prenton@sequencehome.co.uk

ANNINGTON will be launching a number of sites across England and Wales this summer. Please go to www.annington.co.uk for a full listing of all our forthcoming sites and register your interest.

Legal and Survey Fee Incentive (L/S)

Annington will pay £400 towards the buyer's legal fees ~ and £150 towards their 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 – October 2010.

*Terms and conditions apply, please ask the sales adviser or agent for further details

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 home-buying and mortgages.

www.belvoir.com
www.blueforces.co.uk
www.estateagent.co.uk
www.findaproerty.com
www.fish4homes.co.uk

www.hol365.com

www.home.co.uk

www.home-sale.co.uk

www.linkprop.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.smartestates.com

USEFUL BROKER WEBSITES

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

www.blueforces.co.uk

www.cdvmm.com

www.charcolononline.co.uk

www.moneyextra.com

www.moneysupermarket.com

www.mortgage-next.com

www.spf.co.uk

www.virginmoney.com

HOUSING, *The Options!*

ONE DAY HOUSING BRIEFINGS 2010 Joint Service Housing Advice Office

AUTUMN 2010

13 Oct	RRC Rosyth	4 Nov	RRC Cottesmore
19 Oct	Germany – SHAPE ^	17 Nov	RRC Tidworth
20 Oct	Germany – Herford	23 Nov	Colchester#
21 Oct	Germany – JHQ		
2 Nov	RRC Catterick	25 Nov	RRC Northern Ireland

All courses will start at 0900 unless otherwise notified

applications to IERO 18 AEC Colchester

^ applications to UK JSU

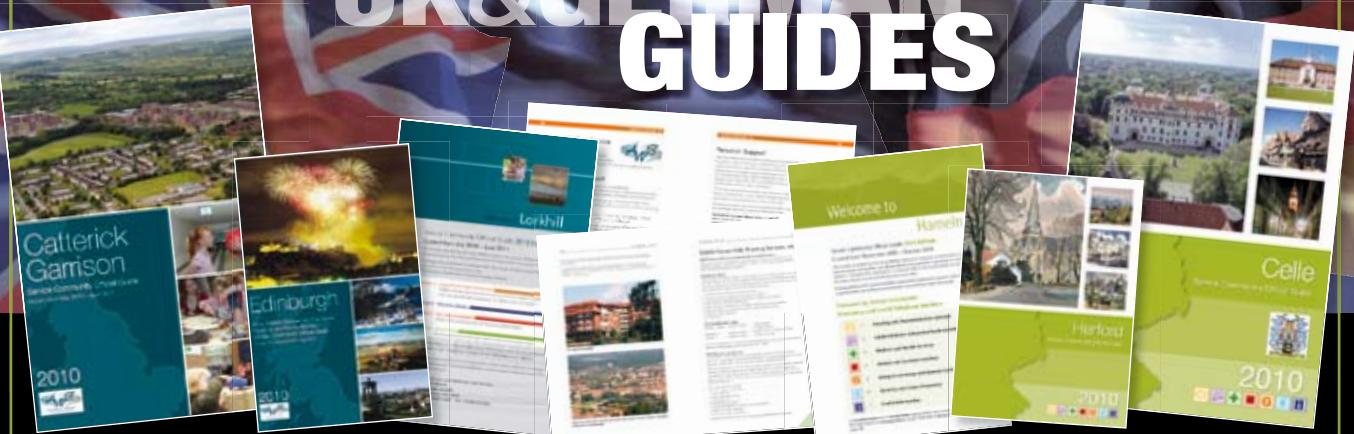
Tel: 003265445234

Application to be made on MoD form 363 to Regional Resettlement Centres for briefings in the UK and to Army IEROS for briefings in Germany and Cyprus

Housing the Options Courses are designed primarily for Service Personnel and their dependants who are shortly to leave the Service and intend to settle in the UK. Others who are considering their civilian housing options are also encouraged to attend. Attendance at these courses does not count against Resettlement Entitlement.



UK & GERMAN GUIDES



No matter where you are posted in the UK, Germany or overseas, your Service Community Guide will be waiting for you – to introduce you to the locality, to guide you on the facilities and procedures in your new station and to advise you where to obtain the goods and services you require.

Always keep it by you and make good use of it.

Service Community Official Guides are available to Service Families in 70 different Forces locations in UK, Germany and overseas.

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MAKE GOOD USE OF YOUR SERVICE COMMUNITY OFFICIAL GUIDE – IT'S PRODUCED FOR YOU!



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Mil: 94344 5975/5977

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