

HOUSING matters

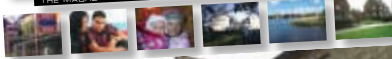
THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



OCTOBER 08 ISSUE 74

HOUSING matters

THE MAGAZINE OF THE JOINT SERVICE HOUSING ADVICE OFFICE



FEATURED
UNDERSTANDING THE ROLE OF THE
ESTATE AGENT
+ Housing Scheme
My Experience of Gildoa House



It is frightening to think that by the time this edition appears for you to read we will be well in to the Autumn.

I am still very wary about making any bold statements about the housing market because things could change so dramatically in such a short space of time. I make one observation which I believe will stand the test of time namely that

it seems likely that mortgage providers will continue looking for significant deposits before advancing mortgages. My message therefore remains the same as in the last edition. It is time now for some really serious saving if you are hoping to buy a house in the not too distant future.

I have one important announcement to make and that is that we have moved our website to the MOD site. You can now find us on www.mod.uk/jshao We believe we have made the site even more comprehensive and more user friendly. Don't take my word for it, give it a try and let us know what you feel.

The lead articles in this month's magazine are on Estate Agents and the Key Worker Schemes. The regional focus is the West Midlands. Enjoy your read.

Bob Cribb



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UNDERSTANDING THE ROLE OF THE ESTATE AGENT

The estate agent may be the middleman, but when you sell your home, if you're like most people, you probably couldn't do without him. Yes, selling your home yourself may be cheaper because you avoid paying the agent's commission – a percentage of the sale price, usually between 1.5 and 4 per cent. But the question is whether you can get the right buyers through the door and negotiate the price you want, all within a reasonable amount of time. If the answer is 'no', you've no choice but to hire an agent.

Most sellers use agents because agents are experts at selling property. Every week, thousands of prospective buyers call into their local estate agents, read the ads they place in local and national newspapers, and browse their Internet sites. Most buyers make an agent their first port of call. For this reason, an estate agent is one of the first people you want to call when you sell your home.



The agent works for you rather than the buyer because you pay her commission. She guides you through the selling process and is responsible for several vital steps in ensuring a successful sale:

an idea of how much you can sell your home for.

- **Suggesting improvements/repairs:** The agent's job is to sell your property, but he needs good tools to work with. If your home is untidy, cluttered, or full of unfinished do-it-yourself work, he may suggest you address the problem in order to achieve a successful sale.



Let the agent guide you: if you're thinking about replacing a tired old bathroom suite with a gleaming new white one. Ask the agent first whether he thinks this is necessary or worth the cost.

- **Writing the property particulars:** These are a description of your home. The agent uses this, along with a photo of the property (which he also arranges), in his advertising. Some agents charge extra for this, so check beforehand. To prepare the property particulars, the agent will inspect your home, measure the rooms, and note down special features that might interest prospective buyers. Although the agent tries to make your home sound as desirable as possible, he

can't make false or misleading statements; doing so is a criminal offence.

- **Advertising the property:** Your success in selling your home rests on suitable buyers knowing it's for sale. Thus the advertising of your home is crucial. Ask the agent how he plans to do this – in the agent's window, in the local paper, via mailing lists, over the Internet, and so on. Most agents put a 'For Sale' sign up outside your property. The key is using direct advertising toward the right type of buyer.

- **Handling viewings:** Some agents rely on sellers to show their properties to prospective buyers, but you may prefer not to. Don't feel bad if you would prefer to leave this to the experts.



If you are at home while the agent is showing people round, stay in the background. You should be as discreet as possible. Don't stalk the agent and prospective buyers round your home, pointing out things they may have missed.

- **Negotiating a deal:** If you receive lots of offers, having an emotionally uninvolved third party who can negotiate the best deal is helpful. Even if only one offer is on the table, the agent is obliged to inform you promptly in writing. Be guided by your agent: if the offer is much less than the asking price. Ask him whether he thinks you should hold out for a higher offer or accept it. If you decide the

offer is too low, the agent will try to negotiate a higher price with the prospective buyer. If the buyer refuses — and you're adamant that the offer is too low — you'll have to wait for another buyer to come along.

- **Arranging mortgages, surveys, and conveyancing:** Some agents offer these services, but you're under no obligation to take up all or any of these. Because you'll be taking out a new mortgage in order to buy your new home (unless you have enough cash to buy the property outright), think very carefully about any home loan offered by your agent. You can find a much better deal by shopping around using an independent mortgage broker. But when it comes to surveys or conveyancing, it may be cheaper to use the surveyor or solicitor your agent recommends because the agent should be able to get you a discount for putting work their way.



You should be put under no pressure to sign up for any of the services recommended by your agent. Some agents receive more commission on mortgage advice and insurance than on house sales. Be wary.

After you accept an offer on your home, instruct your solicitor to start conveyancing. At this point, the agent's work is done but you don't pay him until completion.

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FRANK KELLY
HALF AND HALF

THE MoD nomination scheme

HOUSING
matters

LOW-COST, RENTED ACCOMMODATION FOR SERVICE LEAVERS

The MoD Nomination Scheme provides a short cut into low-cost, rented civilian housing for Service leavers, married or single. It is administered by the Joint Service Housing Advice Office (JSHAO). Applications will be considered for any of the places listed on the JSHAO's Nomination Scheme fact sheet or on the Haig Homes fact sheet. Fact sheets and/or application forms are available from the JSHAO on request. They can also be found on the JSHAO website (www.army.mod.uk/jshao)

All the schemes are subject to a property being offered to us by the Housing Associations involved, and therefore we can give no guarantee of housing through the scheme, it should only be viewed as another option to try and obtain social housing.

From time to time, the Housing Associations involved in the scheme close their lists to us. It is important that before applying for the scheme you check the current closed list before making your location selection from the scheme area list. The closed list can be found on the JSHAO website.

REGIONAL ROUND-UP

This month, in keeping with the rest of the magazine, the emphasis is on MoD Nominations in the West Midlands. We can accept applications for the following locations:

SHROPSHIRE

Shawbury – twelve ex-MoD properties in Church Close, through Bromford Carinthia Housing Association. These are two and three-bedroom houses and at one time formed part of the married quarter estate connected to RAF Shawbury. We have a further four properties in Church Close courtesy of Beth Johnson Housing Association.

For further information and/or an application form please contact Jane Green

Mil: 94331 2572
Civ: 01722 436572



Beth Johnson H.A. also accepts MoD Nominations for one-bedroom accommodation in Oswestry and Wem, as well as for two and three-beds in **Ellesmere, Market Drayton, Oswestry, Shrewsbury and Wem.**

Ellesmere – A new housing opportunity for single Service leavers has recently arisen and details have been added to our Fact Sheet. Stonham Housing Association has a three-bedroom house which is to be let as three separate units, sharing some facilities. We have no suitable applicants on our current waiting list so applications from singles leaving the armed forces in the next few months will be welcomed.

STAFFORDSHIRE

We can nominate to Bentilee Housing Association for two and three-bedroom flats at **Bentilee**, on the outskirts of Stoke-on-Trent. This is an estate that, at one time, had a very poor reputation but Bentilee H.A. has made a great effort to improve this situation and has, in the most part, been very successful. In order to keep the child-density down on the estate, Bentilee will often permit under-occupation of their properties so singles and couples may apply as well as families.

Accent Homes (formerly Bradford & Northern Housing Association) accepts MoD nominations for one, two, three and four-bedroom properties in **Stafford**. However, this is an area of high demand and low turnover. As a consequence, waiting lists are often temporarily closed.

WEST MIDLANDS

Dudley Council accepts nominations in respect of Service leavers for one, two, three and four-bedroom accommodation in **Dudley, Brierley Hill, Sedgley, Halesowen and Stourbridge**. However, Dudley will only allow us to nominate Service Leavers and not separated spouses.

We can also nominate to Haig Homes for accommodation in **Birmingham**. Haig's properties are in Ridgeacre Road on the Quinton Estate, Blakenhale Road and Wheelers Lane and they have a total of sixty properties. Thirty-seven of these are three-bedroom houses, eleven are two-bedroom houses and the remaining twelve are two-bedroom flats. Under-occupation of the flats is occasionally permitted so applications will be accepted from couples as well as from families.

A new addition to the scheme last year, we can now nominate to Birmingham City Council for 1, 2 and 3 bedroom properties.

THE HOMEBUY SCHEME

The HomeBuy scheme enables social tenants, key workers and first time buyers who cannot afford to purchase without assistance, to buy a share of a home and get a first step on the housing ladder.

There are three HomeBuy products based on equity sharing to offer people a choice in the type of home they can buy.

Open Market HomeBuy enables people to buy a property on the open market with the help of an equity loan of up to 50 per cent. Two new shared equity products were announced on 1 April 2008.

New Build HomeBuy enables people to buy a minimum 25 per cent share of a newly built property, paying a rent on the remainder. This includes the First Time Buyers Initiative.

Social HomeBuy enables tenants of participating local authorities and housing associations to buy a minimum 25 per cent share in their current home at a discount and pay rent on the remainder.

All first time buyers with a household income of £60,000 a year or less, who are unable to buy a home on the open market, are eligible to apply for assistance.

Interested applicants for the New Build and Open Market HomeBuy need to contact the HomeBuy Agent for the area where they live or if a Key Worker, in the area where they work.

Applicants for the Open Market HomeBuy may also contact the equity loan providers directly for further information.

Tenants interested in the Social HomeBuy option are advised to contact their landlord direct.

A new 'Rent to HomeBuy' scheme has been introduced to support first time buyers into affordable home ownership by renting first and buying later. The scheme will help eligible households earning £60,000 or less a year, who because of current market conditions, may now be unable to access home ownership through the HomeBuy scheme, for example because they cannot find an affordable mortgage. Eligible household will be able to benefit from renting a new build property at less than market rates, for a specified period, with the option to buy a share in the home at the end of (or during) that time.

The Housing Corporation will be running the pilot scheme on certain sites in 2008-09.

Interested applicants need to contact their local HomeBuy Agent for further details.

HomeBuy Agents

HomeBuy Agents (HBAs) are appointed housing associations who are providing a "one-stop-shop" and point of contact for affordable housing options in a given area in England. They also handle the entire application process for the Open Market and New Build HomeBuy products.

A list of the HBAs and their contact details are available on our website at: <http://www.communities.gov.uk/housing/buyingselling/ownershipschemes/homebuy/contactyourlocal/>

Equity loan providers

Equity loan providers are housing

associations who are providing equity loans under the Open Market HomeBuy product from 01 April 2008.

For the Ownhome Open Market product, the provider (Places for People) can be contacted directly on 0845 607 0110.

For the MyChoiceHomeBuy Open Market Product, the provider (Chase) can be contacted through your local HomeBuy Agents.

Details of the HomeBuy scheme

Full details of the scheme are available from HomeBuy Agents but key aspects include:-

Open Market HomeBuy

There are two Open Market HomeBuy products – MyChoiceHomeBuy and Ownhome offered by appointed equity loan providers.

MyChoiceHomeBuy Product:

- An equity loan of between 15 to 50 per cent of the purchase price is provided by a partnership of 8 housing associations named CHASE, each one of which is an equity loan provider.
- This product can be used in conjunction with a conventional mortgage from any participating qualified lender regulated by the Financial Services Authority.
- Purchasers may be expected to raise finance to purchase a home on the open market.

- There will be an annual fee of 1.75 per cent on the equity loan in year one, payable on a monthly basis. The fee will increase annually by the Retail Price Index (RPI) plus 1 per cent.

- Purchasers are free to re-mortgage at any time but will need the equity loan provider's consent if the loan is still in place.

Ownhome product:

- An equity loan of between 20 to 40 per cent is provided by Places for People, a Housing Association, in partnership with Co-operative Financial Services.
- This product must be used in conjunction with a conventional mortgage from the Co-operative Bank in the first instance.
- Purchasers may be expected to raise finance to purchase between 60 per cent and 80 per cent of a home on the open market.
- There is no interest charged on the equity loan for the first five years but there will be a charge of 1.75 per cent from year 6 and 3.75 per cent from year 11 onwards.
- Purchasers may re-mortgage with a lender other than the Co-operative Bank provided they comply with the terms of their initial mortgage agreement.

Both products

- The equity loan can be used in



conjunction with any deposit the purchaser may have.

- Owners will need to inform the equity loan provider when they wish to sell and the provider will then arrange the valuation.
- The loan must be repaid when the property is sold but can also be paid back earlier, as and when the owner can do so. Purchasers will also have to share any increase in the property's value with the equity loan provider. The amount which is repaid will be based on the market value of the home at the date of repayment or sale.
- Applicants should apply to HomeBuy Agents, who will advise if applicants are eligible and recommend an Independent Financial Advisor for advice on which product best suits their circumstances. Applicants may also apply direct to the equity loan providers. If they do so, they will be required to complete a HomeBuy application form.

There is flexibility within the HomeBuy framework for providers to offer schemes that meet the needs of people with long term disabilities. This includes the option for people to purchase a suitable home on the open market, on a shared ownership basis. Interested applicants need to contact the HomeBuy Agent for the area where they live or if a Key Worker, the area where they work, for further information.

New Build HomeBuy

- Purchasers buy a minimum initial share of 25 per cent of a newly-built home. A housing provider holds the remainder of the equity. The provider may charge rent of up to 3.0 per

cent on their equity. A lower target average for the rent has been set at 2.75 per cent. There is also a maximum limit on the annual increase of rent charges of Retail Price Index (RPI) plus 0.5 per cent.

- Purchasers may buy further shares in their home, in minimum 10 per cent tranches, when they can afford to do so – a process known as “staircasing”.
- The First Time Buyers Initiative – using public sector land in an innovative way to provide affordable housing – is a form of New Build HomeBuy. Further details can be found on the English Partnership website: www.englishpartnerships.co.uk.

Background – Rent to HomeBuy

- Rent to HomeBuy is a pilot scheme. The Housing Corporation is inviting bids from providers wishing to participate in the scheme during the remainder of 2008-09.
- The scheme aims to help households who find that they are unable to buy a share of a property through the HomeBuy scheme at the present time because of current market conditions (for example because they cannot obtain an affordable mortgage without a deposit).
- Rent to HomeBuy enables prospective purchasers to rent a new build property on certain sites at an intermediate rent (defined as 80% of market rent or less) for a pre-specified period, with the first option to buy the property on New Build HomeBuy terms at the end of this period.
- Eligibility for the scheme is the

same as for the HomeBuy scheme – that is households earning less than £60,000 who could not afford to buy a suitable property on the open market without assistance.

- Properties will be let on Assured Shorthold Tenancies for approximately 2-3 years.
- When this period ends, the tenant will undergo a further assessment by the HomeBuy Agent to determine the size of share that they are able to afford and sustain under New Build HomeBuy.
- Tenants, who are assessed as not in position to buy at the end of the period due to a change in circumstances, will have their position reviewed by their landlord but there is not guarantee that the tenancy will be renewed.
- The first units will be available by autumn 2008.

Social HomeBuy

- This scheme provides new opportunities for tenants who do not have the Right to Buy or Right to Acquire, or who cannot afford it, to buy a share in their rented home.
- Tenants of participating landlords may purchase a minimum initial share of 25 per cent of a home. The remainder of the equity is retained by their landlord with rent charged at maximum of 3 per cent with a lower target of 2.75 per cent. There is also a maximum limit on the annual increase of rent charges of RPI plus 0.5 per cent.
- Buyers receive a discount on the initial share purchased. This is equivalent to the Right to Acquire discount (generally between £9,000 & £16,000 – depending upon the local authority area in which the property is located), pro-rata to the share purchased.

E.g. If your home is valued at £200,000 and you live in a local authority area where the maximum Right to Acquire discount is £16,000 and you buy 50 per cent, you will pay £92,000 (i.e. £100,000 less the discount of £8,000).

- Purchasers are entitled to a further discount on any additional shares they buy, pro-rata to the share purchased. E.g. From the above example, if you subsequently buy a further 25 per cent share (taking your total share to 75 %), you will receive a further £4,000 discount (25% of £16,000).
- Participation in the scheme is voluntary for landlords but the Government is encouraging all landlords to offer it.
- Receipts generated by Social HomeBuy sales will generally be used to provide more social lettings. A small proportion may be spent on other housing related projects.
- Tenants may buy 100% equity in their home at discount if they can afford to do so.
- Your landlord will carry out a financial assessment to help decide what share you can afford to buy and sustain, taking into account the available discount.
- Some, but not all, properties which do not qualify for the Right to Buy/Right to Acquire schemes may be offered for sale under Social HomeBuy. There are some exemptions, including properties in designated rural areas and groups of properties for people with long term disabilities or special needs, which are exempt from the Right to Acquire scheme and which landlords will not be able to sell under Social HomeBuy.
- Tenants should contact their landlord for further details.

HomeBuy Boost for Army Instructor



With two children and a new baby on the way, Army Instructor Richard Bennetts and his family weren't sure how they could afford to buy a home in Berkshire, until they found out about the Government backed initiative, Open Market HomeBuy.

"We came across Open Market HomeBuy on the internet," says Richard's wife Zena. "We didn't know we could qualify at first, but when we looked into it we discovered we could get help as first time buyers."

Richard, 38, is an Army Instructor based at Arborfield near Reading. He and Zena applied for the scheme online and qualified for a 25% equity loan to put towards a property of their choice on the open market. Half of the loan was provided by Catalyst Housing Group, the HomeBuy agent in Berkshire,

and the other half was from their mortgage lender, Yorkshire Building Society.

Richard and Zena were living in rented accommodation, but with the help they received, they were able to buy a three bed terraced house in Theale, near Reading, with a market value of £181,000.

HomeBuy is a Government funded programme to make home ownership more affordable. It helps key workers, first time buyers and other priority groups who want to buy a new home but cannot afford to.

One of the options is Open Market HomeBuy, which means buying a home on the open market and receiving an 'interest free' loan of up to £50,000. There is no monthly charge on the loan – it is just repaid when the property is sold, at the equivalent percentage of the market value of the property at the time of repayment. It can also be paid off early.

"We wanted to settle down," explains Zena, "and we wanted to get the kids settled now. Our new baby arrived a month before we moved into the new house, so it all happened at the right time."

Without this help, Zena says they would never have been able to afford to buy anywhere suitable in Berkshire.

"Properties are so expensive around the M4 and there are so many business parks and people looking for houses – it's really difficult to get anywhere

affordable. We needed to live here because of Richard's job and we wanted to be close to our families."

Richard and Zena were delighted with the service they received from Catalyst Housing Group.

"Catalyst were brilliant – they were really helpful. I think a lot more people would go for the scheme if they knew how good it was, and we would definitely recommend it."

For more information about the HomeBuy scheme contact Catalyst Housing Group on 0845 601 7729 or visit www.homebuy.co.uk



Catalyst Housing Group is a charitable housing association

£24 MILLION 'LIFT' FOR FIRST-TIME BUYERS IN SCOTLAND

The Scottish Government is investing £24 million to help more first-time buyers get into the property market. The new funding will see the extension, and improvement, of the open market shared equity pilot which currently operates in Edinburgh and the Lothians.

The affordable housing programme, which is part of the Government's new Low-cost Initiative for First-Time Buyers (LIFT), will help more people on low incomes buy a home on the open market, with the help of a housing association.

The shared equity scheme will now be available to people in six new local authority areas: Highland,

Aberdeen, Aberdeenshire, Moray, Stirling, and Perth and Kinross.

The Scottish Government is committed to increasing the supply and availability of affordable housing, across all tenures, throughout the country. This £24 million investment to expand and improve the open market shared equity pilot will help more first-time buyers in rural and urban areas get into the property market.

Many people on low incomes find it difficult to buy their first home. The scheme is targeted to ensure tenants of councils and other social landlords are aware of, and have access to, this shared equity pilot.

Service personnel occupying Service

Families Accommodation are eligible for the scheme.

FURTHER INFORMATION

- The LIFT Open Market Shared Equity Pilot is part of a range of assistance to help people buy an affordable home as identified in the Scottish Government's discussion paper *Firm Foundations*. *Firm Foundations* seeks views on some of the other components of LIFT and ways to expand support for first-time buyers.
- Limits will be set on the price of property that can be purchased through the open market shared equity pilot. These limits will be available at www.communitiesscotland.gov.uk/lift and will be reviewed

regularly to reflect current house price trends.

- The stake taken by the purchaser will normally be determined by the maximum mortgage that can be raised plus any personal contribution that the purchaser is able to make. If this was £70,000 on a property valued at £100,000 then a 70 per cent stake would be held by the purchaser.
- Housing associations are building new supply shared equity properties throughout Scotland under the New Supply Shared Equity scheme, also part of the LIFT initiative. Details of New Supply Shared Equity homes planned or under construction are available from Communities Scotland area offices.

SSAFA FORCES HELP, STEPPING STONE HOMES

Our aim at Stepping Stone Homes is to provide a comfortable and supportive environment, during what can be a stressful and worrying time for women and their families experiencing a breakdown in their relationships or a need for short-term accommodation due to welfare reasons.

With the needs of the families foremost in our minds, we can provide support, a shoulder to cry on, advice, comfort and supported accommodation. The staff is available for a friendly chat, advice and assistance accessing all benefits and help with processing applications for Housing Association and Local Authority Housing Lists.

We can assist with form filling and liaise with organisations to alleviate stressful and sometimes daunting form filling. Good working relations with DWP and Housing Benefit have been established within the homes. Housing areas for the whole of the UK, Scotland, Ireland and Wales are accessible through liaison with Joint Service Housing Advisory Office and the Local Authority. Also liaising with the SSAFA Forces Help's Housing Advisory Service.

Gildea House provides purpose built modern accommodation in furnished en-suite flats with facilities such as computer room, playroom,

a small gym and 24 hour laundry facility. A secure, spacious and landscaped garden equipped with play equipment is available for the children to enjoy. The home is within walking distance of all local amenities, supermarkets, and bus, tube and rail networks. There is easy access to the M25, M1, M40 and three international airports.

Longside House has been newly refurbished providing en-suite rooms shared cooking and communal facilities. Low level and adapted appliances available in the kitchen. The house has a lovely garden with play equipment for the children to enjoy. Other facilities include a laundry, play room and relaxing lounge, internet access. The same provision of services are available as at Gildea. Longside House are close to Shopping Centres, local bus routes, schools and with links to rail networks and airport.

Both Homes provide on call 24 hour cover for emergencies or welfare reasons. On arrival families are welcomed with a 'Get You in Pack', so no need to worry about that first night meal. All essential needs are met; we provide bedding, cooking utensils, fixtures and furnishings. Information packs with local amenities; doctors, dentists, schools, health visitors and playgroups are available.

SSAFA Forces Help Stepping Stone Homes will endeavour to make this sometimes traumatic time easier to cope with and we will try wherever possible to assist in locating a new home in an area of their choice. Any problems can be shared with the friendly and supportive staff for whatever duration the family may need to stay at the schemes; support is there when it is needed.

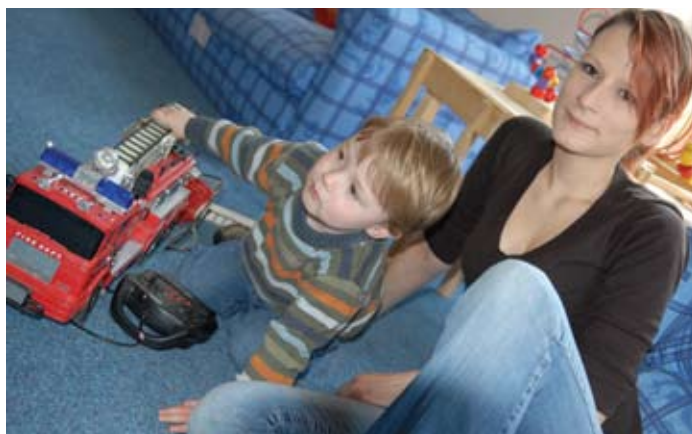
The length of a residents stay, depends on the availability of onward housing, but during their time with us we can apply for local school places and the playroom and facilities enable the children to meet and make new friends. Planned activities give the families a chance to share and talk and adjust to their new future.

When Housing offers are made, staff can arrange travel and accompany the resident to view the property. Trained caseworkers will assess the client's needs and raise funds for essential household items and if the residents and families wish to stay in touch both homes offer continued support for as long as it is required.

Stepping Stone Homes can offer hope to those who need a fresh start in life or just a safe haven to contemplate their future away from outside pressure within their lives.

For more information contact:

SSAFA Forces Help
19 Queen Elizabeth Street
London SE1 2LP
Tel: +44(0)207 463 9217
or 9287
Fax: +44(0)207 403 8815
Email: housing@ssafa.org.
uk_gildea@ssafa.org
longside@ssafa.org



MY EXPERIENCE AT GILDEA HOUSE:

I met my husband in Germany and fell for him straight away. I fell pregnant shortly after my husband proposed to me and due to his posting back to the UK, I came with him.

My first year was spent living in Wales with my husband's parents. His mother was very unfriendly and after a short time started to bully me. When my son was born my husband had RR from his Iraq tour, and things went from bad to worse, I wasn't allowed to cuddle my child, breastfeed or just love my son in a motherly way.

This became a big problem for me as I couldn't bond with my child and after going through heavy postnatal depression my mother-in-law still didn't allow me to seek help.

Eventually I managed to get help by calling a doctor secretly to the house and then after 3 more months we finally transferred to a married quarter in Tidworth.

I was so happy, finally I thought I could live a normal life with my family, but things took a turn for the worse and my husband started turning into someone else.

He started to drink on a regular basis and became very depressed, he drank quite heavily and it got harder and harder for me to cope with.

After some time he completely lost control and attempted to commit suicide, I was horrified and told him he needs to get help with his problem. He got admitted to the Priory Hospital and after just 2 weeks was able to discharge himself, once he got back home within no time at all he was back to his old ways, drinking, cutting himself, and self harming, After 4 more suicide attempts and being unfaithful in our marriage I couldn't take it anymore, I asked for a separation and we then separated in August 2006.

I was gutted, all alone in a different country with a young child; I didn't know

what to do and where to turn. I was very lucky and glad to have the help from the welfare office, which referred me to SSAFA Gildea House. I finally moved in here in February 2007, I was so worried and scared to move because I had heard so much about Hostels, and most of it wasn't very positive.

When I arrived at Gildea House I was so surprised, what a nice place it was, the Manager showed me around and I saw how well looked after the place was and how new everything is. I felt very comfortable and welcome here. When I saw my room I was even more surprised, I had my own little flat, with a room for Josh, a room for me and a toilet with a bath, so much better than I imagined.

That first night it just hit me, my marriage was really over, and the dream of my little family would be completely put on hold.

The next day I went to the office and they helped me straight away with filling in the relevant forms for all my benefits.

I had to fight to get the right to claim Income Support, involving a solicitor, so things weren't getting any easier.

Everything I applied for with the help of the office got rejected on the grounds that I am a German National and haven't got the right to reside in the UK,

Moving to Germany wasn't an option, as my husband wouldn't give permission for me to move with our son to Germany.

My husband never had a good relationship with our child and still hasn't made any attempts to come and visit or pay any money, I wasn't too worried about that at first as I had bigger problems, I needed to get some money for rent, food and clothing, everyday expenses as well.

That was where the staff at Gildea stepped in, they filled out a form and with the help of the Welfare team, they raised some funds to pay my rent and

buy food, whilst I was waiting on the benefit decision.

The Staff of Gildea House tried their best to help me and sort my situation out and finally after 4 months, I was accepted for jobseekers allowance, which meant I had to be actively seeking for work, which I was quiet happy to do.

I started to worry about what would happen if I wasn't living at Gildea, where would we go if we needed help, I was thinking about everything that had happened with my husband and it just got me down all the time, he promised to come and see Josh (in a safe place arranged by the staff), but he never did and I was just feeling so depressed.

So the office helped me with finding a place for counselling and I have to say it went really well, the support network I built up in the house gave me the possibility of going to counselling,

My counselling went well, although I got worse before I got better.

I was so insecure and not confident at all, but every time when I needed advice or help I was able to go in the office and speak to the staff

I had problems finding childcare for a course the Jobcentre wanted me to attend to and they said if I wouldn't attend it I would lose my money and my benefit.

I felt scared and just got more into depression, the thought of leaving Josh to go to work was unbearable, I needed my child around me and I couldn't imagine working, my depression tied me pretty much to home and eventually I told the Jobcentre that due to childcare and my repeating depression I can't attempt to the course (which should have taken place for over 12 weeks 5 days a week)

As the time went, with constant rejections from the benefits system and no way to find work, I was again left with no financial support and again the office applied for funding to help me. Finally

in December 2007 I applied again for jobseekers allowance because over the time and due to the support of the staff and everybody around me things looked better and I felt ready to take the courses, the staff even asked for help from German advice centre, and my ex husbands regiment.

They have helped me during all that time, helped me with emotional support and helped me with a roof over my head, made sure I am be able to pay my rent and I am able to feed my child and myself.

Every time when I needed someone, they were there.

I am now actively seeking work and job interviews and the staff even helped me with my C.V.

Eventually I will look to move back to Germany, where I have to go through court against my now ex husband to be able to go home and take my son with me.

At the beginning the staff of Gildea referred me to a solicitor who has since then, got me through my divorce and at the moment through the court case for my possible move to Germany.

I wouldn't know how I would have survived after my husband and I broke up without the opportunity I have been given here at Gildea House

We are safe here, not alone and looked after, we feel welcome and not pushed away in any means.

The expectations I had of this place "Stepping Stones Gildea House" where horrible as I didn't know what to expect,

Coming here and living here has been so positive and surprised me and I am grateful everyday for all that the staff, have done for me.

I will not ever be able to express my gratefulness enough in simple words

Jasmin Dorr.

HOUSING IN WEST MIDLANDS

There are 34 housing authorities in this region – seven in West Midlands, six in Shropshire, nine in Staffordshire, five in Warwickshire, six in Worcestershire and one in Herefordshire. 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 has a database of information on every local authority in the country and a fact sheet on any local authority's housing policy is available on request.



The following are the housing authorities operating within the region:

HEREFORDSHIRE (www.herefordshire.gov.uk)

HEREFORDSHIRE 01432 620000

SHROPSHIRE (www.shropshire.gov.uk)

BRIDGNORTH	01746 713205	NORTH SHROPSHIRE	01939 238520
OSWESTRY	01691 671111	SHREWSBURY & ATCHAM	01743 281 000
SOUTH SHROPSHIRE	01588 676200	TELFORD & WREKIN	01952 381901

STAFFORDSHIRE (www.staffordshire.gov.uk)

CANNOCK CHASE	01543 462621	EAST STAFFORDSHIRE	01283 528528
LICHFIELD	01543 308709	NEWCASTLE-UNDER-LYME	01782 717717
SOUTH STAFFORDSHIRE	01785 223121	STAFFORD	01785 216789
STAFFORDSHIRE MOORLANDS	0845 6053012	STOKE-ON-TRENT	01782 234567
TAMWORTH	01827 709709		

WEST MIDLANDS (www.go-wm.gov.uk)

BIRMINGHAM	0121 303 1111	COVENTRY	024 7683 3333
DUDLEY	01384 812345	SANDWELL	0845 358 2200
SOLIHULL	0121 704 6000	WALSALL	01922 653405
WOLVERHAMPTON	01902 554747		

WARWICKSHIRE (www.warwickshire.gov.uk)

NORTH WARWICKSHIRE	01827 715341	NUNEATON & BEDWORTH	024 7637 6551
RUGBY	01788 533837	STRATFORD-UPON-AVON	01789 260845
WARWICK	01926 456430		

WORCESTERSHIRE (www.worcestershire.gov.uk)

BROMSGROVE	01527 557557	MALVERN HILLS	01684 862151
REDDITCH	01527 534105	WORCESTER	01905 722407
WYCHAVON	01386 565000	WYRE FOREST	01562 732356

HOUSING ASSOCIATIONS

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

PLACES FOR PEOPLE is one of the largest property management and development companies in the UK. Their focus is on creating places where people choose to live. Their aim is to create sustainable communities by building homes for sale and rent alongside homes for reduced and part ownership, as well as commercial units, live/work apartments, homes with care and support and nurseries for pre-school children. You can contact Places for People by free phone within the UK on 0800 432 0002 or through their website at www.placesforpeople.com.



**AVERAGE HOUSE PRICE DATA IN WEST MIDLANDS
SECOND QUARTER 2007**

POST TOWN/COUNTY	AVERAGE HOUSE – £
BIRMINGHAM	160,413
COVENTRY	140,815
HEREFORD	221,430
NUNEATON	135,460
RUGBY	189,134
SOLIHULL	218,132
STAFFORD	192,359
STOKE-ON-TRENT	103,431
SUTTON COLDFIELD	281,545
TAMWORTH	155,185
TELFORD	178,922
WALSALL	145,297
WOLVERHAMPTON	133,328
HEREFORDSHIRE	192,440
SHROPSHIRE	213,639
STAFFORDSHIRE	176,566
WARWICKSHIRE	202,788
WEST MIDLANDS	154,399
WORCESTERSHIRE	219,309



HAIG HOMES is an organisation dealing exclusively with ex-Service personnel nation-wide. They have over 1000 properties in the UK, including some in Birmingham. All their properties are let to people with Service connections, priority being given to families with children.

For more details telephone: **020 8685 5777**

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.

West Midlands	1998-Q2 (£)	2008-Q2 (£)	1998 Q2-2008 Q2 Average Annual % Change
Bungalows	85,561	226,988	165%
Detached	111,221	274,889	147%
Flat & Mais.	43,206	119,542	177%
Semi-Detached	64,749	158,949	145%
Terraced	49,665	137,971	178%

HEREFORDSHIRE, SHROPSHIRE, STAFFORDSHIRE, WARWICKSHIRE, WEST MIDLANDS AND WORCESTERSHIRE

NAME	TELEPHONE
Accord	0121 526 7270
Anchor Trust	0845 7758 595
Bentilee Community Housing	01782 252578
Beth Johnson HA	01782 219200
Bromford Carinthia HA	01902 773618
English Churches H. G.	01926 319200
Focus HA	0121 687 5000
Jephson Homes HA	01926 339311
Marches HA	01568 610100
Midland Area HA	0845 6020540
Optima Community Association	0121 687 3111
Orbit H.A.	08458 500 500
Sanctuary HA (Beth Johnson)	0121 525 3131
Touchstone HA	024 7650 7100
William Sutton Trust	01442 891100

COUNTIES COVERED
Shropshire, W.Midlands & Staffordshire
All
Staffordshire
Shropshire & Staffordshire
All
All
W. Midlands
Shropshire, W. Midlands, Warwickshire & Worcestershire
Herefordshire, Shropshire & Worcestershire
W. Midlands
W. Midlands
W. Midlands, Staffordshire & Warwickshire
W. Midlands, Staffordshire, Warwickshire & Worcestershire
W. Midlands, Staffs & Warwickshire
Staffordshire

HOW HAIG HOMES HELPS WITH HOUSING PROBLEMS

If you are due to leave the Services in the near future, and are looking to rent a property at an affordable rent, you may be interested to know that Haig Homes has over 1,300 properties through out the UK.

Haig Homes is a charitable housing association founded in 1929, with the object of providing housing assistance to ex-Service people and their dependants. The majority of their homes are suitable for families, with a small number of properties available for single people. There is no hostel, residential, sheltered or nursing accommodation. Priority is given to people who have been permanently injured, or have

developed a medical condition, as a result of their Service.

Some examples of Haig Homes housing

All applicants to Haig Homes have to have a British Armed Forces connection and be in 'housing need' which is defined as homeless (or about to be homeless) or inadequately housed, and without the means to buy or rent in the private sector.

Further information about Haig Homes, properties and locations and how to apply can be found on their website at www.haighomes.org.uk or by telephone to 020 8685 5777

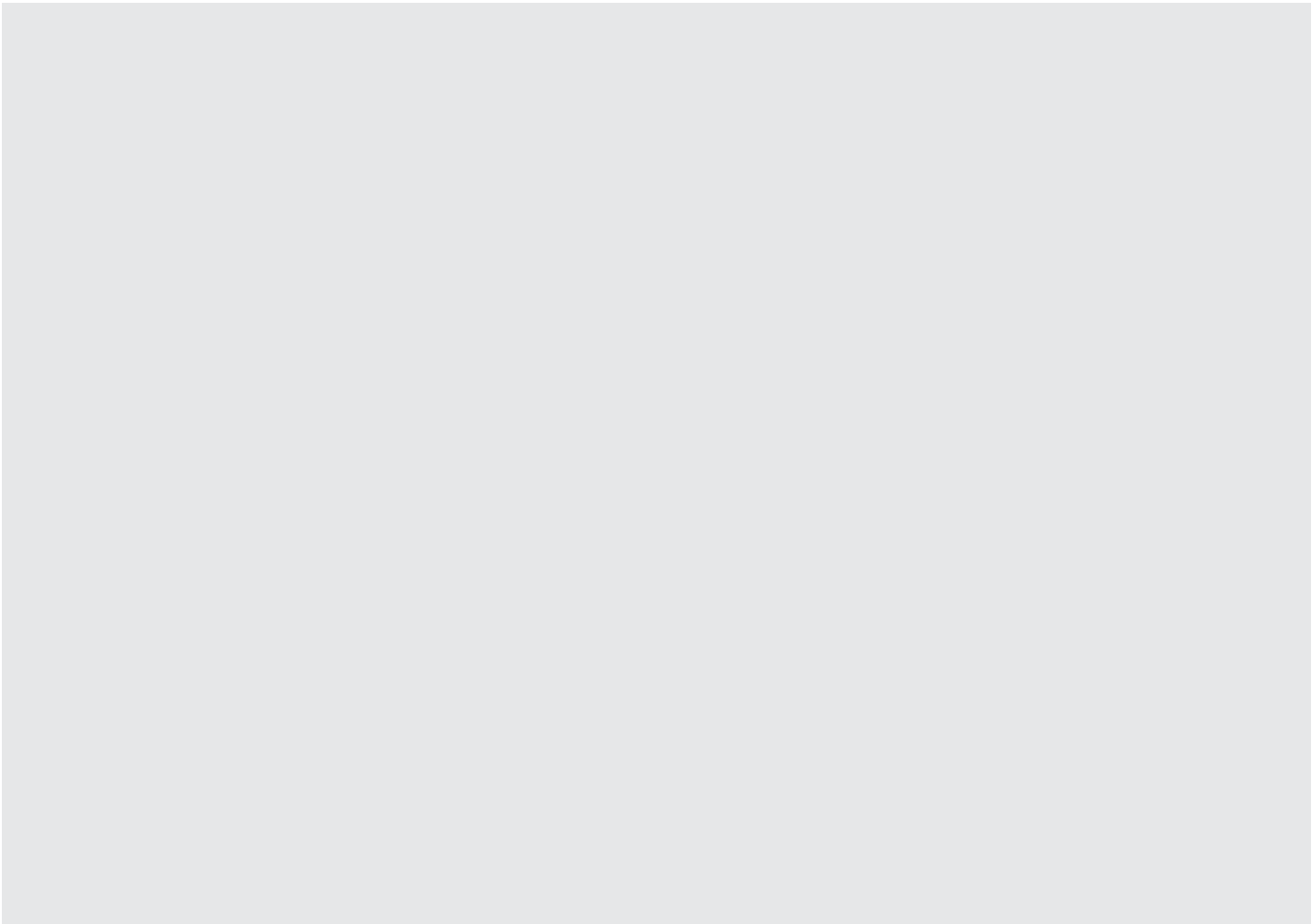


MORTGAGE best buys

Lender	Payable Rate	Type & Term	Max LTV	Fee	Repayment Charge	Notes
Fixed Rates						
Nationwide 0800 302010	5.98%	Fixed for 2 years	75%	£599	1.5% for 2 years	AR
First Direct 0800 242424	5.95%	Fixed for 3 years	80%	£598	3% reducing to 2% for 3 years	FLO
Principality 0800 678 1000	5.79%	Fixed until 31/08/13	60%	£1499	5% until 31/08/13	LV
Discounts						
HSBC 0800 494999	5.69%	0.56% discount for 2 years	90%	£249	2% reducing to 1% for 2 years	R
Co-Op 0800 0288288	5.99%	1.00% discount for 3 years	75%	£899	3% for 3 years	R
Nottingham 0800 0835775	6.69%	0.55% discount for 5 years	80%	£895	3% for 5 years	R
Capped Rates						
Marsden 0800 801645	6.24%	Capped at 6.49% until 31/07/13	75%	£949	5% reducing to 2% until 31/07/13	SV
Flexible						
First Direct 0800 242424	5.95%	Fixed for 3 years	80%	£598	3% reducing to 2% for 3 years	FLO
Principality 0800 678 1000	6.29%	Base +1.29% until 31/08/10	60%	£0	3% until 31/08/10	LV
Newcastle 0845 6064488	5.95%	Fixed until 30/09/13	75%	£1498	3% until 30/09/13	LO
Trackers						
Nationwide 0800 302010	5.74%	Base +0.74% for 3 years	75%	£599	1.5% for 3 years	R
Woolwich 0845 6066566	5.89%	Base + 0.89% for term	60%	£0	None	R

Key: A = Remortgage Only. C = £250 cashback for purchases. F = Full Offset Facility. H = No Higher Lending Charge. L= Free basic legal work for remortgages. O = Offset facility. R = Free/refunded valuation and free basic legal work for remortgages. S = Free basic legal work for remortgages for loans above £75,000 V = Free or refunded valuation.

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



ADVERTISING

United Kingdom
Average Price: £185,625 Monthly Change: -4.7%, Annual Change -6.1%

1 Scotland

Average Price: £137,920
Quarterly Change: -4.5%
Annual Change: -2.1%

2 Northern Ireland

Average Price: £181,078
Quarterly Change: -14.6%
Annual Change: -21.1%

3 The North

Average Price: £138,880
Quarterly Change: -9.3%
Annual Change: -11.1%

4 Yorkshire and The Humber

Average Price: £136,645
Quarterly Change: -6.4%
Annual Change: -8.4%

5 The North West

Average Price: £148,365
Quarterly Change: -2.9%
Annual Change: -3.2%

6 The East Midlands

Average Price: £155,295
Quarterly Change: -7.2%
Annual Change: -6.7%

7 The West Midlands

Average Price: £172,630
Quarterly Change: -1.1%
Annual Change: -3.5%

8 Wales

Average Price: £159,144
Quarterly Change: +0.4%
Annual Change: -2.9%

9 East Anglia

Average Price: £185,883
Quarterly Change: -4.1%
Annual Change: -3.6%

10 Greater London

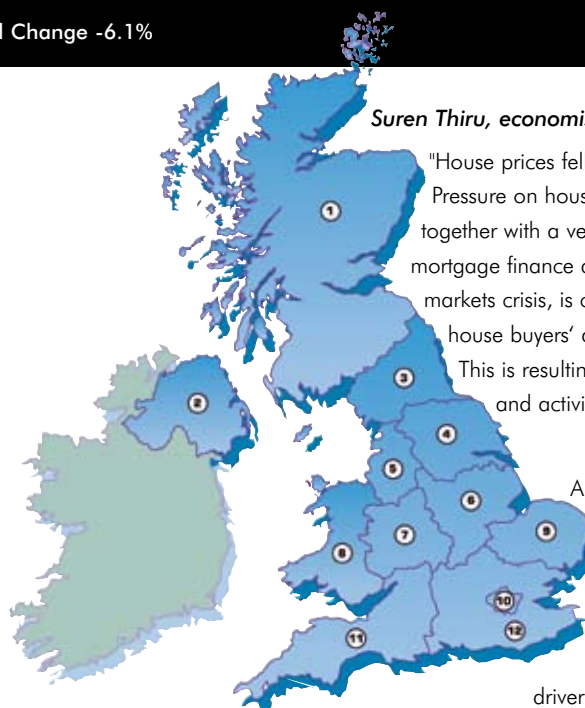
Average Price: £291,533
Quarterly Change: -4.3%
Annual Change: -7.3%

11 The South West

Average Price: £205,487
Quarterly Change: -3.3%
Annual Change: -7.0%

12 The South East

Average Price: £241,592
Quarterly Change: -6.4%
Annual Change: -7.2%



Suren Thiru, economist, said:

"House prices fell by 1.7% in July. Pressure on householders' income, together with a very significant reduction in mortgage finance due to the global financial markets crisis, is constraining potential house buyers' ability to enter the market. This is resulting in both lower prices and activity levels."

A solid labour market, low interest rates and a shortage of new houses continue to support the market. The labour market is the key driver of the housing market and the number of people in employment is at a record high."

SURPLUS PROPERTY LIST - SCOTLAND

available on open market

Location	Description	Potential Use	Further Details . . .	Status
FIFE				
CUPAR				
Tarvitt Drive	Variety of house types	Residential	Murray Donald Drummond Cook LLP, 6 Crossgate, Cupar Fife KY15 5HH Tel: 01334 656564 Fax: 01334 653276	Phased Marketing Underway
LEUCHARS				
Warwick Close	Variety of house types	Residential	Murray Donald Drummond Cook LLP, 8 Main Street Leuchars KY16 0HN Tel: 01334 838421	Phased Marketing Underway
ANGUS				
ARBROATH				
Condor Drive Nos 4, 8 10	One semi-detached and three terraced houses	Residential	Graham & Sibbald 1 Greenmarket, Dundee DD1 4QB Tel: 01382 200064 Fax: 01382 229773 www.g-s.co.uk	On Market
PERTH & KINROSS				
KINROSS				
Morlich Place Various addresses	3 bedroomed terraced houses	Residential	Murray Donald Drummond Cook LLP, 6 Crossgate, Cupar, Fife KY15 5HH Tel: 01334 656564 Fax: 01334 653276	On Market
GREATER GLASGOW				
MILTON OF CAMPSIE				
36 Birdston Place	4 Bed semi-detached	Residential	Pacitti Jones, 64 Townhead, Kirkintilloch, Glasgow G66 1NZ Tel: 0141 777 8899	On Market
EDINBURGH & LOTHIAN				
EDINBURGH				
Redhall View Various Addresses	Semi-detached houses	Residential	Morton Fraser, 30/31 Queen Street, Edinburgh Tel: 0131 247 1000 Fax: 0131 247 1003	Phased Marketing Underway
North Gyle Drive Various Addresses	Detached & semi-detached houses	Residential	Morton Fraser, Edinburgh, details as above	Phased Marketing Underway
CRAMOND				
Cramond Place Nos: 1, 5, 7 & 9	Detached houses	Residential	Morton Fraser, Edinburgh, details as above	Phased Marketing Underway
Cramond Place 0.046h	House Plot with Outline Planning Permission for single dwelling	Residential	Morton Fraser, Edinburgh, details as above	On Market

ADVERTISING

SALES LIST OF FORMER MARRIED QUARTERS

AUGUST/SEPTEMBER 2008



HOUSING
matters

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.belvoir.com
- www.estateagent.co.uk
- www.findaproperty.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.property4forces.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.cdvm.com
- www.charcolonline.co.uk
- www.moneyextra.com
- www.moneysupermarket.com
- www.mortgage-next.com
- www.spf.co.uk
- www.virginmoney.com

ANNINGTON PROPERTY – COMING SOON

Hautbois Walk, Barton Place, formerly RAF Coltishall, Norfolk	3 bedroom homes	July 2008
Lee on Solent, Portsmouth, Hampshire	5 bedroom detached house	August 2008
Wyke Regis, Weymouth, Dorset	3 bedroom terraced house	September 2008

Detailed information such as starting prices and incentives being offered will only become available approximately 2/3 weeks prior to the launch date shown above.

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).

Stamp Duty Paid Annington will pay the Stamp Duty applicable on the gross purchase price. (*Subject to terms and conditions. Please ask the sales adviser on site or the appointed estate agent for further details.)

To register your interest in any one of these sites, please telephone **freephone: 0800 358 1118 (UK only) or 020 7960 7518** or visit our website: www.annington.co.uk.

All sales launch dates are provisional and may be altered nearer the time. All information is correct at time of going to press – August 2008.

one day housing briefings

AUTUMN 2008

1 OCT	RRC LONDON	6 NOV	RRC COTTESMORE
7 OCT	RRC PORTSMOUTH	18 NOV	RRC TIDWORTH
9 OCT	RRC PLYMOUTH	20 NOV	RRC NORTHERN IRELAND
14 OCT	RRC ROSYTH	25 NOV	COLCHESTER#
21 OCT	SHAPE	All courses will start at 0900 unless otherwise notified	
22 OCT	JHQ	# applications to IERO 18 AEC Colchester	
23 OCT	PADERBORN	* applications to RRC Rosyth	
4 NOV	RRC CATTERICK		

Application to be made on MoD form 363 to Regional Resettlement Centres for courses in the UK and to Army IEROs for courses 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 may attend. Attendance at these courses does not count against Resettlement Entitlement.

PRICE COMPARISON BETWEEN PRIVATE RENTAL AND SERVICE FAMILIES ACCOMMODATION (SFA)

	2 Bed		3 Bed		4 Bed	
	Private Rental	SFA Charges	Private Rental	SFA Charges	Private Rental	SFA Charges
Scotland and The North	£450 pcm	£217 pcm	£875 pcm	£254 pcm	£950 pcm	£299 pcm
Yorkshire/Humberside	£395 pcm	£217 pcm	£495 pcm	£254 pcm	£750 pcm	£299 pcm
East Midlands	£610 pcm	£217 pcm	£525 pcm	£254 pcm	£975 pcm	£299 pcm
East Anglia	£525 pcm	£217 pcm	£995 pcm	£254 pcm	£1050 pcm	£299 pcm
South East	£625 pcm	£217 pcm	£750 pcm	£254 pcm	£1230 pcm	£299 pcm
Greater London	£1350 pcm	£217 pcm	£2500 pcm	£254 pcm	£2800 pcm	£299 pcm
South West	£710 pcm	£217 pcm	£725 pcm	£254 pcm	£2400 pcm	£299 pcm
Wales	£475 pcm	£217 pcm	£695 pcm	£254 pcm	£850 pcm	£299 pcm
West Midlands	450 pcm	£217 pcm	£1300 pcm	£254 pcm	£1800 pcm	£299 pcm
North West	£600 pcm	£217 pcm	£775 pcm	£254 pcm	£900 pcm	£299 pcm

Resources: primelocation.com, rightmove.co.uk, annington.co.uk

SFA rates based on Other Ranks Grade 1 Unfurnished properties

Personnel in SFA also pay CILOCT flat rate according to the type of accommodation occupied