
A GUIDE FOR SERVICE PERSONNEL

Forces Help to Buy

Forces Help to Buy can make buying a home more achievable while you're serving, but understanding how the scheme works and how it fits alongside your mortgage isn't always straightforward. This guide takes you through what you need to know, from working out whether you qualify and how much you could borrow, through to applying, buying your home and repaying the loan.

01

Understanding Forces Help to Buy

Understand what Forces Help to Buy is for, how much you can borrow, what you can use it for and how it works alongside your mortgage.

What Forces Help to Buy is for

Forces Help to Buy is available to Regular Service personnel. Reservists and members of the Military Provost Guard Service (MPGS) cannot use the scheme.

The scheme is designed to help you buy a home for yourself or your family to live in. It isn't just for first-time buyers and may also be used if you already own, or have previously owned, a property. However, it isn't intended to help you buy a property to rent out or to buy an additional home.

How much you can borrow

You can borrow up to 50% of your basic pay, with a maximum of £25,000. Your basic pay already includes X-Factor, and any Recruitment and Retention Pay you receive also counts. Allowances don't count.

Example: If your basic pay is £36,000 a year, 50% is £18,000, so you could borrow up to £18,000. If your basic pay is £56,000 a year, 50% is £28,000, but the maximum is £25,000, so you could borrow up to £25,000.

If you're buying with another Service person and you both qualify for Forces Help to Buy, you can each apply for a loan towards the same home. This means you could potentially have up to £50,000 of Forces Help to Buy between you. Very few mortgage lenders accept two Forces Help to Buy loans on the same purchase, so this is one situation where speaking to an Armed Forces specialist mortgage adviser can be particularly useful.

The amount you can borrow isn't based on your pay alone. The cost of the property, the amount you are borrowing on your mortgage and any money you receive from selling another property can also affect how much Forces Help to Buy you can use.

What you can use it for

You don't have to use all of your Forces Help to Buy loan as your deposit. It can also be used towards some of the other costs of buying your home, including legal fees, surveyor's fees and any repairs your mortgage lender says must be completed. If you're moving from a home you already own, you can even use it towards your estate agent's selling fees. Forces Help to Buy can also be used towards a self-build.

There are also two separate MOD schemes that can help with some of the costs of buying or moving home. First-time buyers may qualify for up to £1,500 towards legal costs through the Refund of Legal Expenses (New Buyer) scheme. Service personnel moving home because of a qualifying assignment may be able to claim up to £5,000 through the Refund of Legal Expenses scheme. They have their own rules about who can use them, but if you qualify, you can use them as well as Forces Help to Buy.

It can't be used for furniture, appliances or other things you want to buy for your new home.

If you already own your home and need more bedrooms because your family has grown since you bought it, Forces Help to Buy can also be used towards the cost of extending it.

Forces Help to Buy and your mortgage

Forces Help to Buy doesn't replace your mortgage. You will still need to apply for a mortgage in the normal way, and the lender will look at things such as your income, monthly commitments, credit history and the property you are buying.

The more you borrow through Forces Help to Buy, the more you will repay from your pay each month. Mortgage lenders take this monthly repayment into account when working out how much you can afford to borrow, but they don't all assess it in the same way. This means taking the maximum Forces Help to Buy available could reduce the amount you can borrow on your mortgage.

An Armed Forces specialist mortgage adviser can help you work out how much Forces Help to Buy to use alongside your mortgage, rather than simply assuming that taking the maximum is best.

02

Qualifying for Forces Help to Buy

Find out who can use Forces Help to Buy, which homes qualify and what using the scheme can mean for where you live.

Your Service

Regular Service personnel can apply for Forces Help to Buy once they have completed 12 months' Service from the date they enlisted and completed Phase 1 training. You must also have more than six months left to serve when you apply.

You won't qualify if you've given notice to leave or applied to leave early, unless you are due a payment when you leave that is greater than the amount of Forces Help to Buy you're applying for. You also won't qualify if you're under warning for discharge or have an outstanding debt to the MOD. Your Commanding Officer must also approve your application.

Being medically downgraded doesn't automatically prevent you from using Forces Help to Buy. You can still qualify if you're medically non-deployable (MND), providing your medical condition isn't expected to lead to you being discharged. A medical downgrade because of pregnancy doesn't prevent you from qualifying.

Forces Help to Buy can normally only be used once during your Service career, even if you have already repaid the loan. You can use it again if your housing needs have changed because of a new or worsening medical condition, your family has grown and you no longer have enough bedrooms, you need to permanently accommodate an elderly or disabled close family member, you have lost your home following

divorce or the end of a civil partnership, or serious safety or security concerns mean you can no longer live there.

If you already own a home

Forces Help to Buy isn't just for first-time buyers. If you already own a home, you can use the scheme when moving to another one. Your existing property must be sold before you buy your new home or on the same day. You can't use Forces Help to Buy to buy an additional property while keeping the one you already own.

The home you buy

The home you buy must be wholly or partly owned by you and must be in England, Scotland, Wales or Northern Ireland. There is one exception: if you were recruited in the Republic of Ireland or have a parent from the Republic of Ireland, you can also use Forces Help to Buy to buy a home there. You can't use the scheme to buy a home anywhere else overseas.

Shared ownership and other home ownership schemes can also qualify for Forces Help to Buy.

The home must also be suitable for a mortgage. This applies even if you aren't actually taking out a mortgage. If you're buying without one, a surveyor's valuation must confirm that a mortgage could be obtained on the property.

Where you will live

You don't have to be moving to a new assignment to use Forces Help to Buy. You can buy a home to live in while you're serving where you are now, or you can buy somewhere else that you want to make your home.

When you apply on JPA, the home will be recorded as either your Residence at Work Address (RWA) or your Selected Place of Residence (SPR).

Your RWA is the home you live in while you're working at your current assignment — in simple terms, the home you travel to and from work from. If you're buying a home to use as your RWA, you must expect to have at least six months left on your current assignment and for you or your family to live there for at least six months.

Your SPR is a home you've chosen somewhere else. For example, you might buy near family and return there at weekends and during leave while living closer to work during the week. If you have a family, they will normally live in the home while you serve unaccompanied.

You can also buy a home to live in at your next assignment. You must already have your Assignment Order, the assignment must start within six months and it must be expected to last for at least six months.

Forces Help to Buy and Service accommodation

Buying a home with Forces Help to Buy can affect your entitlement to Service accommodation.

If your home is within 50 miles of where you're serving, you'll normally be expected to live there rather than use SFA or SLA, including substitute accommodation.

If the home you buy is more than 50 miles from where you're serving when you use Forces Help to Buy, you can normally use SLA or substitute single accommodation while you're working, but you won't normally be entitled to SFA or substitute family accommodation.

If a later posting takes you more than 50 miles from your home, your entitlement to both SFA and SLA can return. If a later posting brings you back within 50 miles, you'll normally be expected to live in your own home again.

If you're buying somewhere because you expect to be posted there next, it's worth remembering that postings can change. Before committing to the purchase, make sure you understand what that could mean for where you and your family would live if the posting changed.

If you're serving overseas or in Northern Ireland when you receive your Forces Help to Buy loan, you have a choice. You can keep your SFA or substitute family accommodation until your next permanent UK assignment, but you'll be expected to use your new home at weekends or during leave when you can. Alternatively, you can meet the normal Forces Help to Buy occupancy rules straight away, but this can affect your entitlement to Service accommodation.

03

Before You Apply

Know what to check and what you'll need before you apply for Forces Help to Buy.

Getting everything in place

Speak to your chain of command early on to check that there's nothing obvious that could prevent you from qualifying for Forces Help to Buy. We've explained the main rules in this guide and can help you understand them, but it's sensible to double-check your position before you get too far into the buying process. Your individual circumstances will be checked against the Forces Help to Buy rules before your application is approved.

Have a rough idea of the purchase price you're looking at and how much will come from your mortgage, Forces Help to Buy and, if needed, your own money. If you're selling a home to buy another one, it's worth having a realistic idea of how much money you'll receive from the sale before working out how much Forces Help to Buy you may need.

Your mortgage and Forces Help to Buy are completely separate and assessed in different ways. Approval for one doesn't guarantee approval for the other. Not every mortgage lender accepts Forces Help to Buy, so it's important to check this when choosing your mortgage. An Armed Forces specialist mortgage adviser can help you find a suitable lender and work out how your mortgage and Forces Help to Buy fit together.

Your monthly repayment

How much you borrow through Forces Help to Buy affects how much you'll repay each month. If you're repaying the loan over ten years, you can work it out simply by dividing the amount you borrow by 120.

For example:

£12,000 ÷ 120 = £100 a month

£18,000 ÷ 120 = £150 a month

£25,000 ÷ 120 = about £208.33 a month

You'll also pay a small amount each month for insurance, which we explain below.

Forces Help to Buy insurance

Everyone who uses Forces Help to Buy pays a small amount each month for insurance. If you die while you're serving, the insurance will pay off the remaining loan. It may also do so if you have to leave the Armed Forces for medical reasons, but this isn't automatic and has to be approved by the MOD.

How much you pay depends on how much you originally borrowed. The current cost is 41p a year for every £100 borrowed. So if you borrow the maximum £25,000, you'll pay £102.50 a year, or about £8.54 a month. You keep paying for the insurance until your Forces Help to Buy loan has been fully repaid.

Choosing your solicitor

You won't be able to complete your Forces Help to Buy application until you've found the home you're buying, agreed the purchase price and chosen your solicitor. The property address, purchase price and solicitor details are needed for your JPA application.

It's worth checking that your solicitor is familiar with Forces Help to Buy and whether they charge extra for the additional legal work involved.

If you don't already have a solicitor in mind, we can recommend one with experience of Armed Forces mortgages. The solicitors we recommend don't charge extra for the additional Forces Help to Buy work and work closely with us throughout the buying process.

04

Applying

See how to apply for Forces Help to Buy, what happens after you submit your application and how long you should allow.

You apply for Forces Help to Buy through JPA online self-service. Once you've found your home and have the information needed for your application, including which mortgage lender you're using, you can submit your Forces Help to Buy application while the rest of your purchase progresses.

Once you've submitted your application, it's reviewed by the Forces Help to Buy team and then goes through a number of Service checks. These include checks by your Unit HR, Unit Medical Officer and Commanding Officer or someone authorised to approve it on their behalf. Your application then returns to the Forces Help to Buy team for final processing.

The MOD recommends allowing at least six weeks between applying and your expected completion date. This isn't a minimum period you have to wait — you can apply if your purchase is expected to complete sooner — but the application needs time to be processed and the Forces Help to Buy money must be available before you complete.

05

From Approval to Completion

Understand what happens after your Forces Help to Buy application is approved and how the money reaches your solicitor.

Once your Forces Help to Buy application has been approved, you'll receive a Personal Information Note (PIN) through JPA. This confirms your Forces Help to Buy has been approved and gives details of the loan. Some mortgage lenders will need to see your PIN before they can issue your mortgage offer.

Before your Forces Help to Buy money can be released, you'll need to sign a Promissory Note. This is the agreement confirming that you'll repay the loan. Your solicitor will receive it and send it to you to sign. The money can't be released until the signed Promissory Note has been returned.

Your Forces Help to Buy money isn't paid into your bank account. It is paid directly to your solicitor and used towards your property purchase.

Your solicitor should request the Forces Help to Buy money at least 10 working days before it is needed to allow time for the payment to be processed.

06

After You Buy

Understand how you repay Forces Help to Buy and what happens if you're posted elsewhere, move home or leave the Armed Forces.

Your monthly payments

Your Forces Help to Buy loan is paid through monthly deductions from your military pay, which you'll see on your payslip. The monthly payment is based on repaying your loan over 10 years.

If you have at least 10½ years left to serve, you can choose to delay your first payment for up to six months, but with any less than this your payments will start straight away.

If you have less than 10 years left to serve, your monthly payments aren't automatically increased, so you will still have some of the loan to pay when you leave.

You can choose to pay more each month or make extra payments at any time, including if you want to have the loan fully paid before you leave.

Tax

If your Forces Help to Buy is more than £10,000, you can have a small amount of extra tax to pay. Other loans or advances you've received from the Armed Forces can also count towards the £10,000 limit.

To give you an idea, someone with an average-sized Forces Help to Buy loan who is a basic-rate taxpayer would currently pay around £10 a month.

You don't need to work this out or tell HMRC yourself. It's reported for you and any extra tax is automatically dealt with through your tax code, which you'll see reflected in the tax taken from your pay.

If you're posted somewhere else

A change of posting can affect both your entitlement to Service accommodation and what you're allowed to do with the home you bought using Forces Help to Buy.

You may be able to get permission to rent out your home rather than sell it or repay your Forces Help to Buy straight away. You need to get approval before you start letting the property, and you'll also need permission from your mortgage lender.

If permission is given, you'll have to pay interest on the Forces Help to Buy you still owe while the property is being rented out.

If you move home

You can sell a home you've bought using Forces Help to Buy while you still have some of the loan to repay, but you'll need to tell the Forces Help to Buy team.

If you're moving because of a new posting, you may be able to transfer the Forces Help to Buy you still owe to your new home rather than repay it. This can apply if you're posted more than 50 miles from a home you've been living in, or if a new posting means you can no longer reasonably return to a home you've been using at weekends or during leave.

Your new home must also qualify for Forces Help to Buy and you'll need to buy it within six months of selling your previous home. If you don't, the Forces Help to Buy you still owe must be repaid.

If you remortgage

Having Forces Help to Buy doesn't stop you from changing your mortgage lender.

If you're simply moving your mortgage to another lender without borrowing any more, your Forces Help to Buy can remain in place.

If you want to borrow more when you remortgage, you'll need to tell the Forces Help to Buy team before you do so. They'll need details of the new mortgage and the value of your home because the total mortgage and Forces Help to Buy together can't exceed its value, otherwise you'll have to repay your Forces Help to Buy in full.

If you separate or divorce

If your relationship ends, don't assume that having Forces Help to Buy means you have to sell your home straight away. There are other options, depending on what you decide to do with the home and who continues to live there.

If you remain the owner and your former partner and children continue living in the home, it can still be treated as providing a home for your family. If you lose ownership of your home as part of a divorce or the end of a civil partnership, Forces Help to Buy can be used again to help you buy another home, providing you still meet the scheme's usual rules.

Before selling the home, transferring ownership or making other changes, speak to the Forces Help to Buy team so you understand your options and what will happen to the Forces Help to Buy you still owe.

If you leave the Armed Forces

If you leave the Armed Forces before you've finished paying back your Forces Help to Buy, you can't simply carry on with the monthly payments after you've left. You'll need to pay back what you still owe as part of leaving.

You can pay it off yourself or increase your monthly payments before you leave. If not, the MOD can take what you still owe from your final pay or certain payments you receive when you leave, such as a Resettlement Grant or Early Departure Payment.

If you're asking to leave the Armed Forces early, you'll need to agree how your Forces Help to Buy will be paid back before your early release can be approved.

Useful contacts

Forces Help to Buy team

If you have a question about your Forces Help to Buy application or an existing Forces Help to Buy loan, you can contact the MOD's Forces Help to Buy team directly.

Telephone: 0800 085 3600

Email: fhtb@dbspv.mod.uk

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