

Applying for Pre-Approval for Forces Help to Buy (FHTB)

Do NOT keep printed copies of this guide – it is subject to frequent update.

Scope

This instruction covers the procedure for applying for pre-approval for Forces Help to Buy (FHTB) home purchase scheme on JPA. The policy covering this instruction is found in JSP 464 Vol 1 Part 1 Chapter 12. As part of a coherent, long term accommodation strategy, the aim of FHTB is two fold:

- To support eligible personnel who wish to own, and live in, their own property by providing access to a practical level of deposit and supporting lifestyle choices through home ownership.
- Form part of an offer to regular Service personnel that supports domestic stability, and supports partners' employment.

Policy

JSP 464 Vol 1 Part 1 Chapter 12

Distribution

JPA Self Service User

Ownership

The JPA Process Lead for FHTB DBS MilPers-FutDev-Pay-Allces@mod.gov.uk is responsible for ensuring this document is necessary, reflects actual practice, and supports corporate policy.

JPA Self Service User

1. Apply for Pre-Approval for Forces Help to Buy (FHTB)

- Logon to JPA.
- Click **JPA Self Service – Employee, Armed Forces**.
- Click **Application for FHTB**.
- Click **Create**.

The form will be automatically populated with your personal details in Part A.

- Select the appropriate PStat Cat from the drop-down list.

For definitions of these categories refer to JSP 752 Part 2 Ch 1 Sect 3.

- Complete the remaining boxes within Part A by selecting **Yes/No** from the drop-down lists.
- Complete Spouse/Partner details in Part B.

Only complete this task if you are married or in a civil partnership to a member of the Armed Forces or Civil Service.

- Tick the required box to confirm that you are married or in a civil partnership to a member of the Armed Forces or Civil Service.

The screen will refresh displaying extra fields regarding Spouse/Partner details.

- Insert the details of your spouse/civil partner in the appropriate boxes.
- Select your spouse/civil partners' accommodation classification from the drop-down list.
- Enter the full postal address in the box provided.

- Complete FHTB Application Part C.
 - Answer the FHTB Application question by selecting the appropriate option from the drop-down list.
 - Enter the Location appropriate to your answer given to the previous question.
 - Enter the **Assignment Date** if applicable.
 - Complete the remaining boxes within Part C by selecting **Yes/No** from the drop-down lists.
- Complete Property Details Part D.
 - Answer the questions by selecting **Yes/No** from the appropriate drop-down lists.

The screen may refresh to display extra fields to be completed.
 - Click the appropriate radio button to choose the option that describes how you will use the FHTB and enter the full postal address of the property concerned including a full postcode; a partial postcode can be inserted for new build properties only.
 - Select **Yes/No** as appropriate to the joint ownership FHTB question.

If the property will be joint ownership the screen will refresh displaying extra fields to be completed.
 - Click in the box if you have a lender willing to advance you a mortgage for this property.
 - Insert the name and address details of the mortgage lender.
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Regulatory changes that take effect on 26 Apr 14 will require mortgage providers to obtain detailed information about the income and expenditure of individuals applying for a mortgage. Service Personnel who wish to use a FHTB loan to purchase a house may be required to provide a Personal Information Note (PIN) as independent evidence of their FHTB loan prior to gaining a mortgage offer. If in doubt applicants should seek advice from the mortgage provider.

- Select **Yes/No** as appropriate to the PIN **question**.
- Enter the details including full postal address of the solicitor and the amount of FHTB requested.
- Select the repayment option from the drop-down list.

You should now review the form using the scroll bar to go back to the top of the form. If an amendment/correction is required, make the change now.
- If you are happy that the details are correct click **Submit** to apply for FHTB.
- Otherwise, click on **Back** or **Home** to return to the main menu.

When the form has been processed by the FHTB team you will receive a workflow notification (in your Self Service Workflows) detailing whether your application has been accepted or rejected.
- Check Workflow Notifications.
 - Logon to JPA and select **JPA Self Service – Employee, Armed Forces**.
 - Click **Workflow Notifications**.
 - Select the appropriate Workflow by clicking on the appropriate link.

If your application has been rejected a reject message will be shown. To view the details within the form click on **View Details**.

If your application has been approved an approval message will be shown. You should view and print the form by clicking on **View Details** and then clicking the **Printable Page**.

You have 56 days to have the printed form completed.

You are required to read the printed form.

- Sign and date the form showing you have read and understood the Terms & Conditions.
- Have certificate 1 completed by the Unit Medical Officer if required (where applicant is Medically Non-Deployable (MND) either permanent or temporary).
- Have certificate 2 completed by the RAO/OC PSF/Logistics Officer/Imprest holder, as appropriate.
- Forward the form to the Commanding Officer for completion at certificate 3.
- **Forward completed form to the FHTB team for action/payment using the address listed in JSP 464 Part 1 Chapter 12.**

Should you be unable to complete the paperwork and deliver to the FHTB team within 56 days, or your application was rejected you may create a 'new' application for FHTB by starting this process again.

End of activity