

# Want to get on the housing market?

## Need a bigger deposit?

### Forces Help To Buy (FHTB) can help!



FHTB is a scheme offering you an advance of up to the equivalent of half your annual salary (capped at £25k) towards the costs of buying your first home.



This advance is repaid at the rate of 10% of the total amount, per annum, interest-free.



You don't have to buy where you are based<sup>1</sup> and you may be able to combine FHTB with other schemes (such as local builder incentives).



Since it launched in 2014, over 25,000 Service personnel have benefitted from a FHTB loan<sup>2</sup>.



Further details are available in JSP464 Vol 1 Part 1.



*Service Personnel are strongly advised to seek professional advice before committing to a mortgage or other loan application.*

# Don't leave it too late

<sup>1</sup>FHTB applicants should check the regulations regarding entitlement to Service Accommodation.

<sup>2</sup>As at 30 Jun 21.