## **HOMES AND COMMUNITIES AGENCY (HCA)**

## HELP TO BUY BRIEFING TO HELP TO BUY AGENTS 28 AUGUST 2015

## ARMED FORCES APPLICANTS: REMINDER THAT SUBLETTING HELP TO BUY EQUITY LOAN HOME IS PERMITTED

## 1. REMINDER TO APPLICANTS

- a. Help to Buy Agents are already familiar with the scheme rules that permit armed forces personnel to sublet their equity loan home.
- b. Sub-letting of the home is allowed by a serving member of the Armed Forces whose tour of duty requires them to serve away from the area in which they live for a fixed period. Applications to sublet must be made to the Post Sales Agent and if it meets the above criteria, subletting will be approved.
- c. Recent feedback from the MoD to DCLG indicates that this flexibility is not always understood by services personnel considering equity loan assistance.
- d. Therefore, if Help to Buy Agents are aware (from the Property Information Form data) that a Help to Buy applicant may be from this group they should issue a reminder of the subletting flexibility to the applicant.
- e. This can be in any form appropriate to the application circumstances e.g. e-mail, telephone or included in ATP communication letter.
- f. Finally, please also ensure that your Help to Buy website displays clear guidance on the subletting policy for Armed Forces personnel.
- g. For avoidance of doubt, additional checking/verification of applicant employment is <u>not</u> required and the Property Information Form is unchanged.
- h. The Help to Buy team is grateful for your prompt action.
- i. All queries must be directed to helptobuy@hca.gsi.gov.uk

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