



This quarterly statistical release provides summary statistics on applications, payments and purchases made under the Forces Help to Buy (FHTB) scheme. The March and September editions also provide statistics on the proportions of payments by region, and on the age of personnel using the scheme.

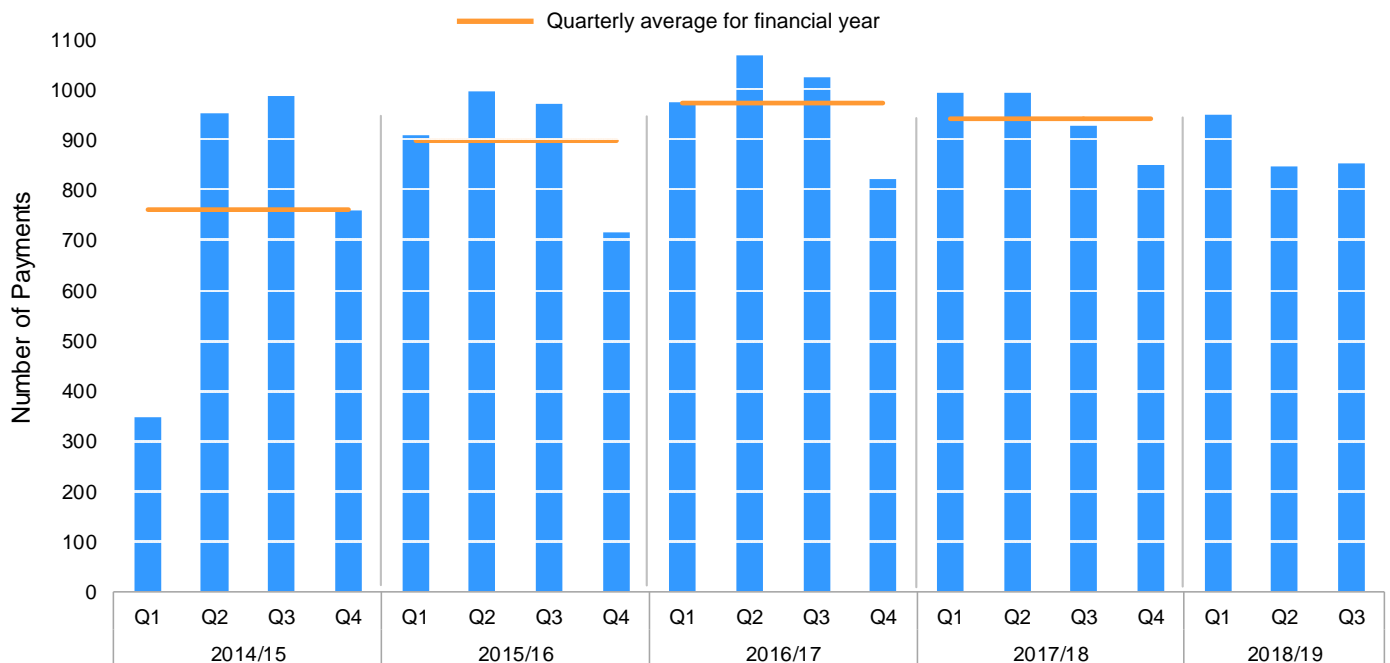
FHTB is an advance of salary scheme which was introduced in April 2014 and allows Regular Armed Forces personnel to borrow money in order to buy their first home or move to a new location.

### Key Points and Trends

#### Since the Scheme began:

- **35,456** First Stage FHTB applications have been received.
- **20,154** of these applications have proceeded to the Second Stage.
- Payment has been made to around **16,900** applicants, totalling around **£255 million**, an average of approximately **£15,000** per claim.

**Figure 1: FHTB Payments - Q1 2014/15 to Q3 2018/19**



#### In Q3 (1st October to 31st December) 2018/19:

- **1,980** First Stage applications were received.
- **1,050** Second Stage applications were received.
- **852** payments were made to Service personnel.

Source: DBS

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Background quality report: [www.gov.uk/government/organisations/ministry-of-defence/about/statistics](http://www.gov.uk/government/organisations/ministry-of-defence/about/statistics)

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Supplementary tables containing all data presented in this publication can be found at:  
<https://www.gov.uk/government/collections/forces-help-to-buy-scheme-quarterly-statistics>

## Introduction

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The FHTB scheme was launched in April 2014 with the aim of supporting and encouraging home ownership amongst Service Personnel, whose level of home ownership has historically been lower than the rest of the UK population. Regular Service Personnel can borrow up to 50% of their gross annual salary (to a maximum of £25,000) to buy their first home, move to another or in exceptional circumstances extend an existing property.

First Stage applications are those which pass initial eligibility checks and Second Stage applications are those which pass detailed eligibility checks.

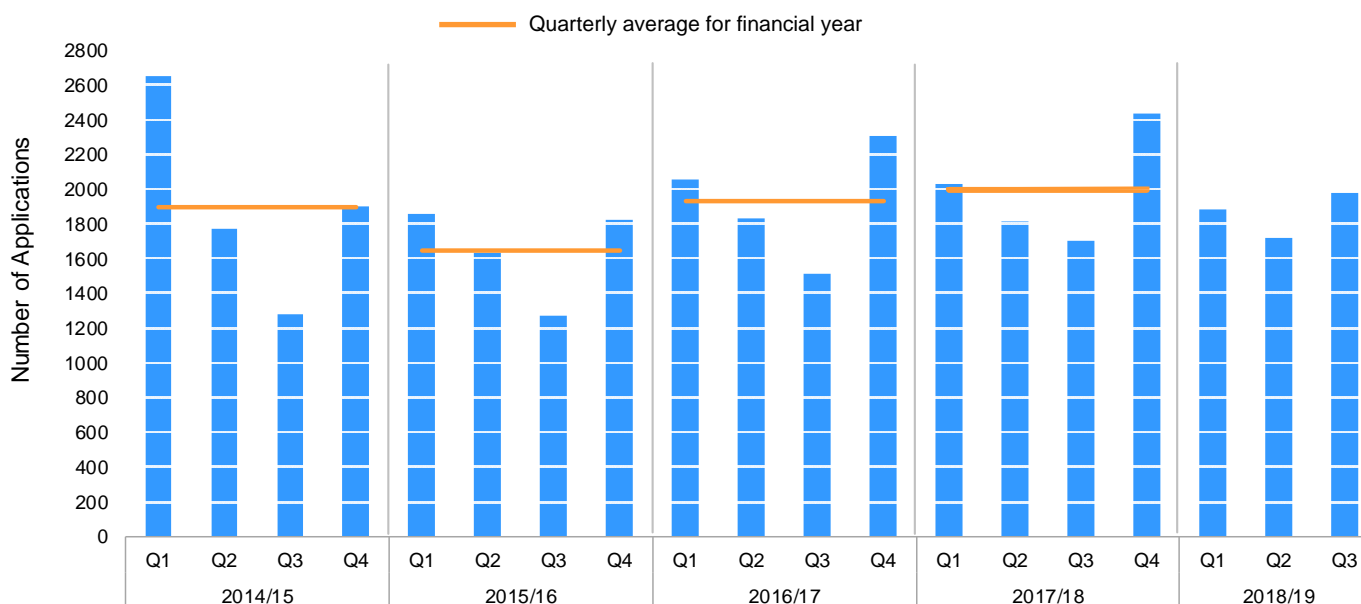
First and second stage application data and the values of FHTB payments are provided by Defence Business Services (DBS). The Service and Rank breakdowns are provided from Joint Personnel Administration (JPA). The two sets of data are 'as at' different dates in a month. DBS data is as at the end of the preceding month, and JPA data is produced according to when the last pay run for military personnel was completed. The pay run occurs in the middle of the month, and varies according to the month length.

Data on the proportion of payments that result in purchases of properties or extensions under the scheme are provided by Defence Business Services (DBS) on a quarterly basis. Some FHTB payments do not result in the purchase of a property or the extension of an existing property due, for example, to changes in personal circumstances or to the withdrawal of a party from a property chain.

These statistics were published on a monthly basis from March 2016 to November 2017.

# Applications

**Figure 2: FHTB First Stage Applications — Q1 2014/15 to Q3 2018/19**



Source: DBS

Figure 2 shows a **16% increase** in the number of First Stage applications when comparing Q3 2017/18 (**1,700** applications) and the latest Q3 2018/19 (**1,980** applications).

The number of First Stage applications shows some seasonal variation. 2018/19 is the first financial year where there has been an increase in Q3 First Stage applications compared to Q2. This may be because the FHTB scheme was expected to close for new applications at the end of 2018 before an extension was announced in early December 2018. In previous years, lower numbers of applications were made in the third quarter (October to December) of each financial year.

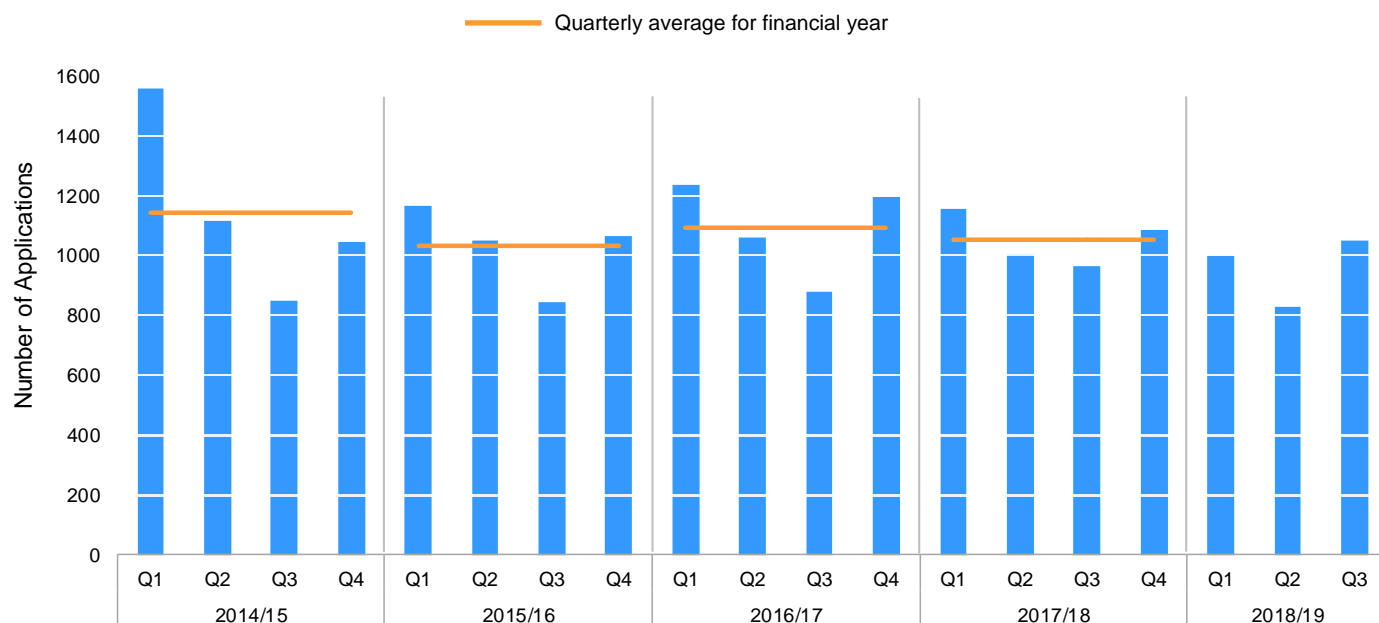
**Table 1: Quarterly average number of First Stage applications by financial year**

Financial year	2014/15	2015/16	2016/17	2017/18
Quarterly average number of First Stage applications	1,900	1,646	1,928	1,995

The quarterly average, which increased by **17%** between 15/16 and 16/17 financial years, has remained relatively stable to 17/18, rising just **3%** (see Figure 2 and Table 1). It should be noted that the average for 2014/15 is inflated by the high number of applications received when the scheme first opened.

# Applications

**Figure 3: FHTB Second Stage Applications - Q1 2014/15 to Q3 2018/19**



Source: DBS

Figure 3 shows a **9% increase** in the number of Second Stage applications when comparing Q3 2017/18 (965 applications) and the latest Q3 2018/19 (1,050 applications).

The number of Second Stage applications also shows some seasonal variation. Figure 3 reveals that 2018/19 is the first financial year where there has been an increase in Q3 Second Stage applications compared to Q2. This may be because the FHTB scheme was expected to close for new applications at the end of 2018 before an extension was announced in early December 2018. In previous years, typically, lower numbers of applications are made in the third quarter (October to December) of each financial year.

**Table 2: Quarterly average number of Second Stage applications by financial year**

Financial year	2014/15	2015/16	2016/17	2017/18
Quarterly average number of Second Stage applications	1,142	1,031	1,093	1,053

By contrast, the quarterly averages for each financial year show that over the longer-term, the number of Second Stage applications has remained broadly stable (see Table 2 and Figure 3). However, it should be noted that the average for 2014/15 is inflated by the high number of applications received when the scheme opened.

# Payments and Purchases

A total of **16,945** payments have been made under the FHTB scheme since it was introduced in April 2014.<sup>1</sup> With an average claim of approximately **£15,000**, this has resulted in expenditure of around **£255 million**.

**Figure 1: FHTB Payments - Q1 2014/15 to Q3 2018/19**

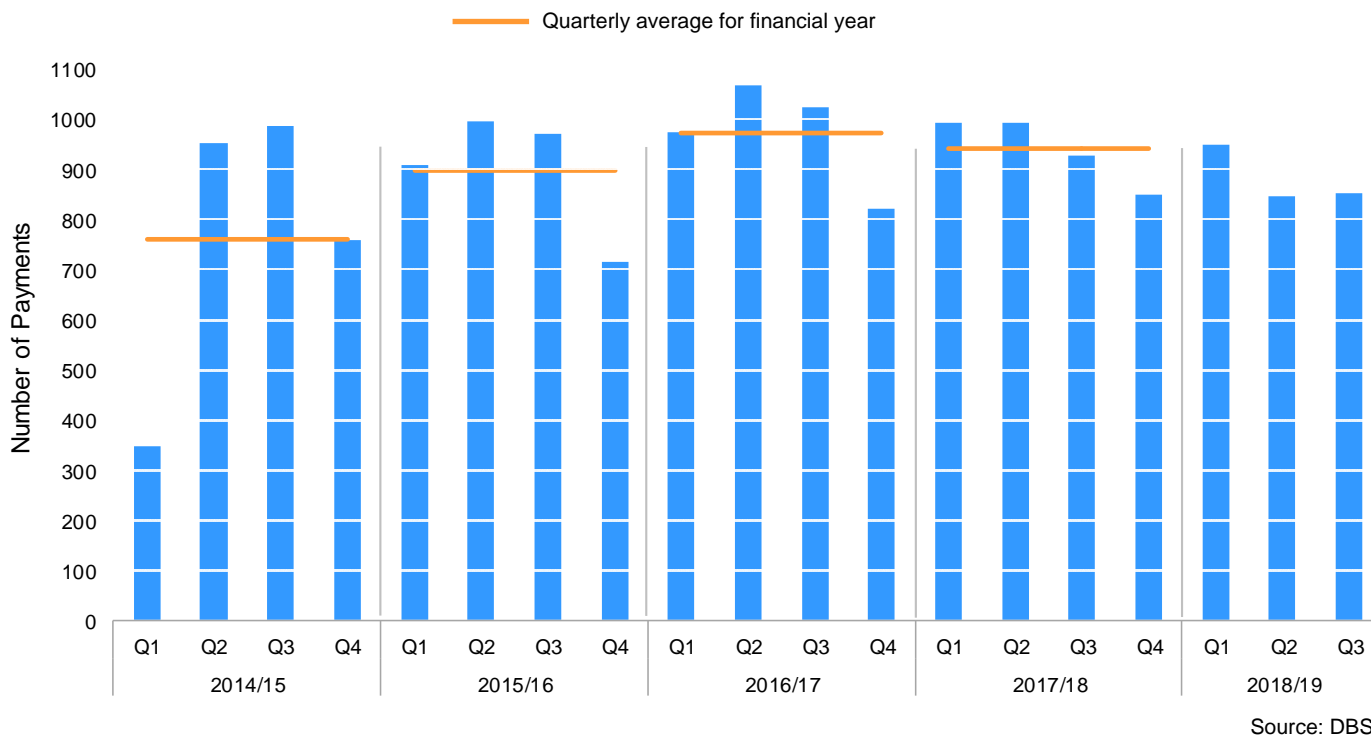


Figure 1 shows a **8%** decrease when comparing Q3 2017/18 (**929** payments) and the latest Q3 2018/19 (**852** payments).

The number of payments made show some seasonal variation, with lower numbers of payments typically made in the fourth quarter (January to March) of each financial year (Figure 1).

**Table 3: Quarterly average number of payments**

Financial year	2014/15	2015/16	2016/17	2017/18
Quarterly average number of payments	762	899	973	941

The average number of payments each quarter was slightly lower in 2017/18 than in 2016/17 (see Table 3 and Figure 1), a change from the increases seen in previous years. However, it should be noted that the average for 2014/15 is reduced by the low number of payments made when the scheme opened.

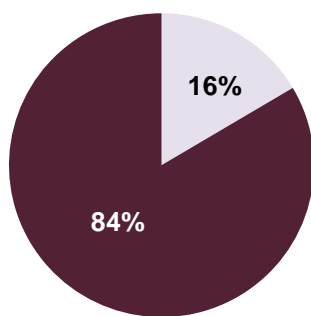
<sup>1</sup>As at 31st December 2018

## Payments and Purchases

In Q3 2018/19, **16%** of payments were made to Officers compared to **84%** of payments made to Other Ranks<sup>1</sup>. This reflects the proportion of Officers (18%) and Other Ranks (82%) that make up the Regular Full-time trained strength population<sup>2</sup>.

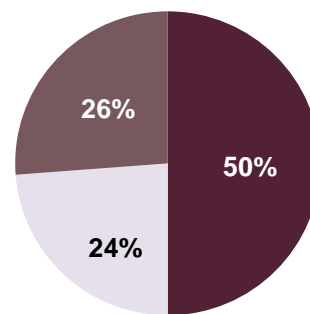
Half (**50%**) of the payments in Q3 2018/19 were made to Army personnel, **26%** made to Royal Navy/Royal Marines personnel and **24%** made to RAF personnel<sup>1</sup>. By comparison, Army personnel make up 55% of the Regular Full-time trained strength population, RN/RM personnel 22% and RAF 23%<sup>2</sup>.

**Figure 4: Payments by Rank**  
- Q3 2018/19



■ Officers ■ Other Ranks

**Figure 5: Payments by Service**  
- Q3 2018/19



■ Army ■ RAF ■ Royal Navy / Royal Marines

Source: JPA<sup>1</sup>

It is estimated that at least **95%** of payments, as at 31 December 2018, have already resulted in a purchased property or extension. There is a small time lag between payments and loan repayments once a property has been purchased or extended. Some FHTB payments do not result in the purchase of a property or the extension of an existing property, due, for example, to changes in personal circumstance or to withdrawal of a party from a property chain.

<sup>1</sup>JPA data is produced according to when the last pay run for military personnel was completed. The pay run occurs in the middle of the month, which varies according to the length of the month. Therefore the Officer/Rank and Service breakdowns represent the number of payments recorded between the pay runs in that month and the preceding month.

<sup>2</sup>Based on latest figures as at 1 October 2018 taken from the Defence Statistics publication (<https://www.gov.uk/government/statistics/quarterly-service-personnel-statistics-2018>). Due to rounding, percentages may not sum to 100%.

# Glossary

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- Forces Help to Buy (FHTB): FHTB is an advance of salary scheme which was introduced in April 2014 and allows Regular Armed Forces personnel to borrow money in order to buy their first home or move to a new location.
- Regular Armed Forces Personnel: Full time Service personnel excluding Full Time Reserve Service (FTRS) personnel.
- First Stage applications: Applications which pass initial eligibility checks.
- Second Stage applications: Applications which pass detailed eligibility checks.
- Defence Business Services (DBS): Organisation which provides corporate services, such as recruitment and payroll, across the Ministry of Defence.
- Joint Personnel Administration (JPA): The system used by the Armed Forces to deal with matters of pay, leave and other personnel administrative tasks. JPA replaced a number of single-Service IT systems and was implemented in April 2006 for RAF, November 2006 for Naval Service and April 2007 for Army.

## Rounding

Payment figures in this publication have been rounded to the nearest £1 and the average payment rounded to the nearest £100. Percentages are calculated from unrounded data and rounded to the nearest whole number. Therefore, they may not sum to 100%.

Statistics quoted in the narrative may be rounded for clarity, with more precise figures available in the [accompanying tables](#).

## Further Information

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### Revisions

Corrections to the published statistics will be made if errors are found, or if figures change as a result of improvements to methodology or changes to definitions. When making corrections, we will follow the Ministry of Defence [Statistics Revisions and Corrections Policy](#). All corrected figures will be identified by the symbol “r”, and an explanation will be given of the reason for and size of the revision. Corrections which would have a significant impact on the utility of the statistics will be corrected as soon as possible, by reissuing the publication. Minor errors will also be corrected, but for convenience these corrections may be timed to coincide with the next release of the publication.

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