



This quarterly statistical release provides summary statistics on applications, payments and purchases made under the Forces Help to Buy (FHTB) scheme. In addition, biannual statistics are provided on the proportions of payments by region and on the age of personnel using the scheme.

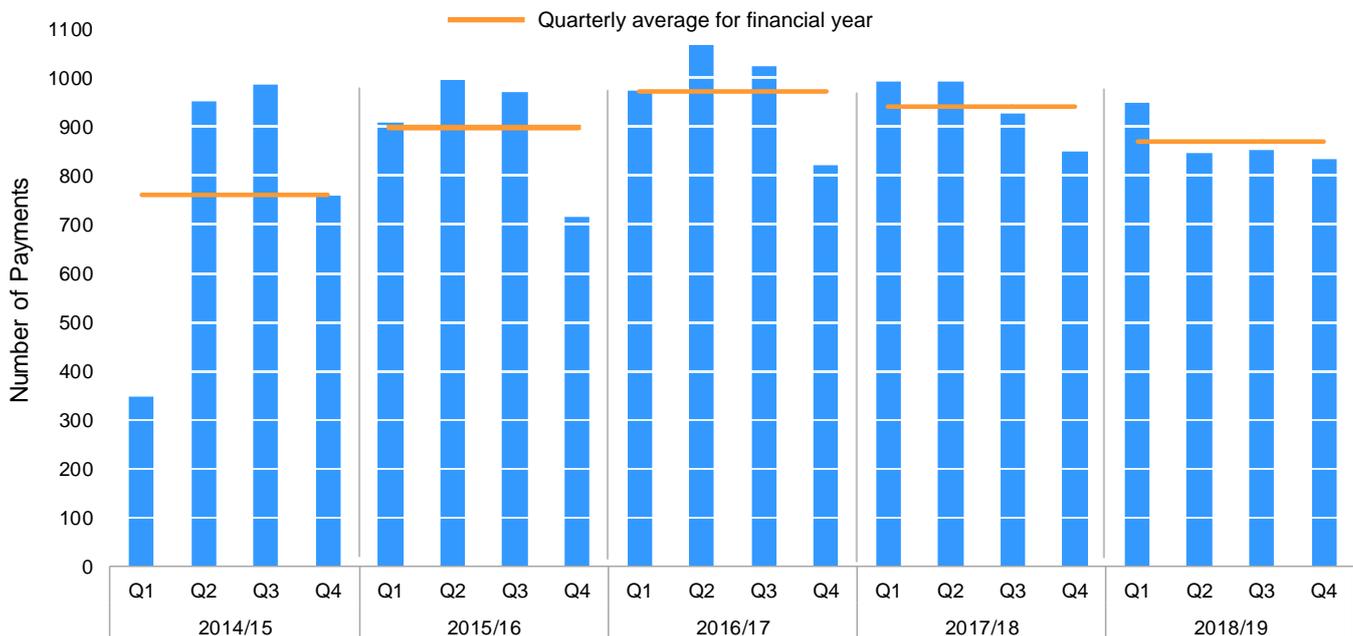
FHTB is an advance of salary scheme which was introduced in April 2014 and allows Regular Armed Forces personnel to borrow money in order to buy their first home or move to a new location.

### Key Points and Trends

#### Since the Scheme began:

- **37,564** First Stage FHTB applications have been received.
- **21,004** of these applications have proceeded to the Second Stage.
- Payment has been made to around **17,800** applicants, totalling around **£267 million**, an average of approximately **£15,000** per claim.

**Figure 1: FHTB Payments - Q1 2014/15 to Q4 2018/19**



Source: DBS

#### In Q4 (1 January to 31 March) 2018/19:

- **2,108** First Stage applications were received.
- **850** Second Stage applications were received.
- **835** payments were made to Service personnel.

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**Background quality report:** <https://www.gov.uk/government/statistics/forces-help-to-buy-scheme-quarterly-statistics-background-quality-report> .Would you like to be added to our **contact list**, so that we can inform you about updates to these statistics? You can subscribe to updates by emailing [DefStrat-Stat-WDS-Pubs@mod.gov.uk](mailto:DefStrat-Stat-WDS-Pubs@mod.gov.uk)

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Supplementary tables containing all data presented in this publication can be found at:  
<https://www.gov.uk/government/statistics/forces-help-to-buy-scheme-quarterly-statistics-201819>

## 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 home 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.

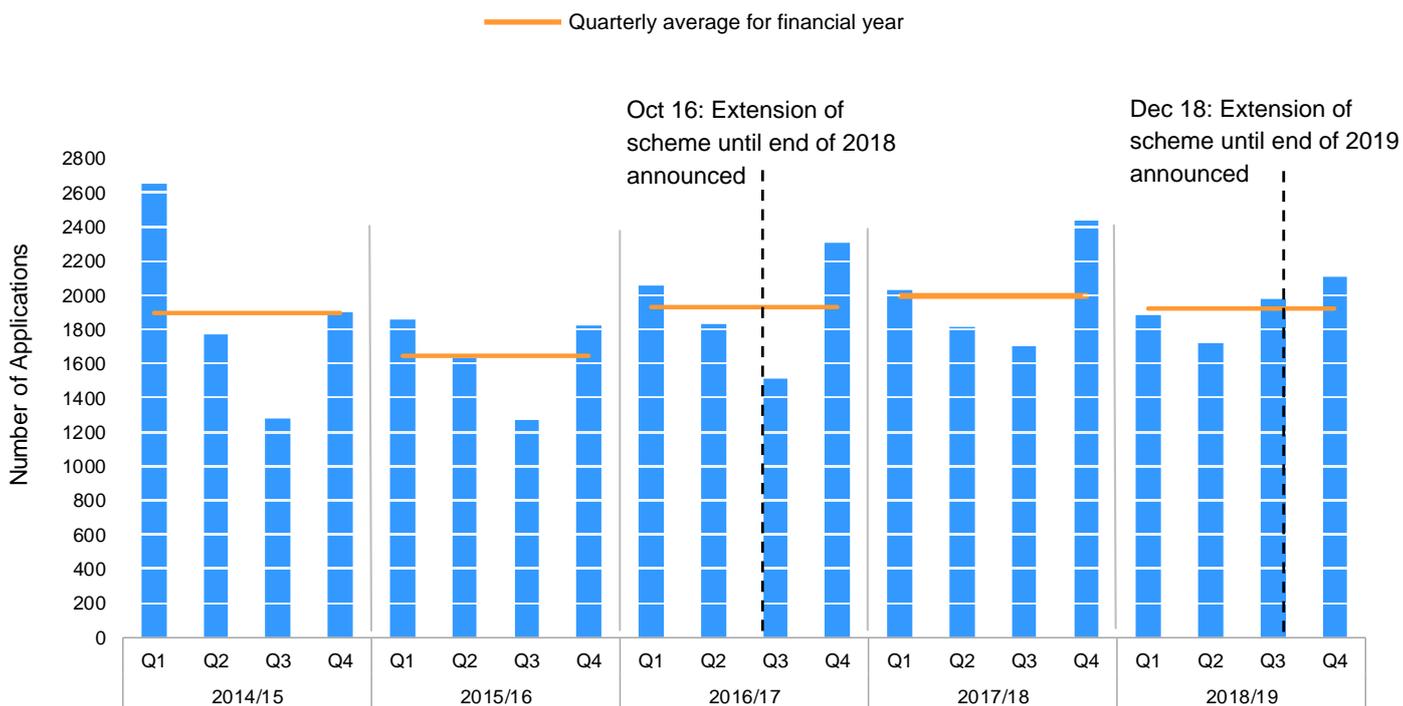
First and Second Stage application data and the values of FHTB payments are provided by Defence Business Services (DBS). The Service and Rank breakdowns are obtained from Joint Personnel Administration (JPA). The two sets of data are 'as at' different dates in a month. DBS data is as at the end of the 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 length of the month.

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 Q4 2018/19**



Source: DBS

Figure 2 shows a **13% decrease** in the number of First Stage applications when comparing Q4 2017/18 (2,435 applications) and the latest Q4 2018/19 (2,108 applications).

2018/19 is the first financial year since 2015/16 where there has been a decrease in Q4 First Stage applications compared to the previous financial year's Q4 figures. This follows the highest number of Q3 applications seen to date.

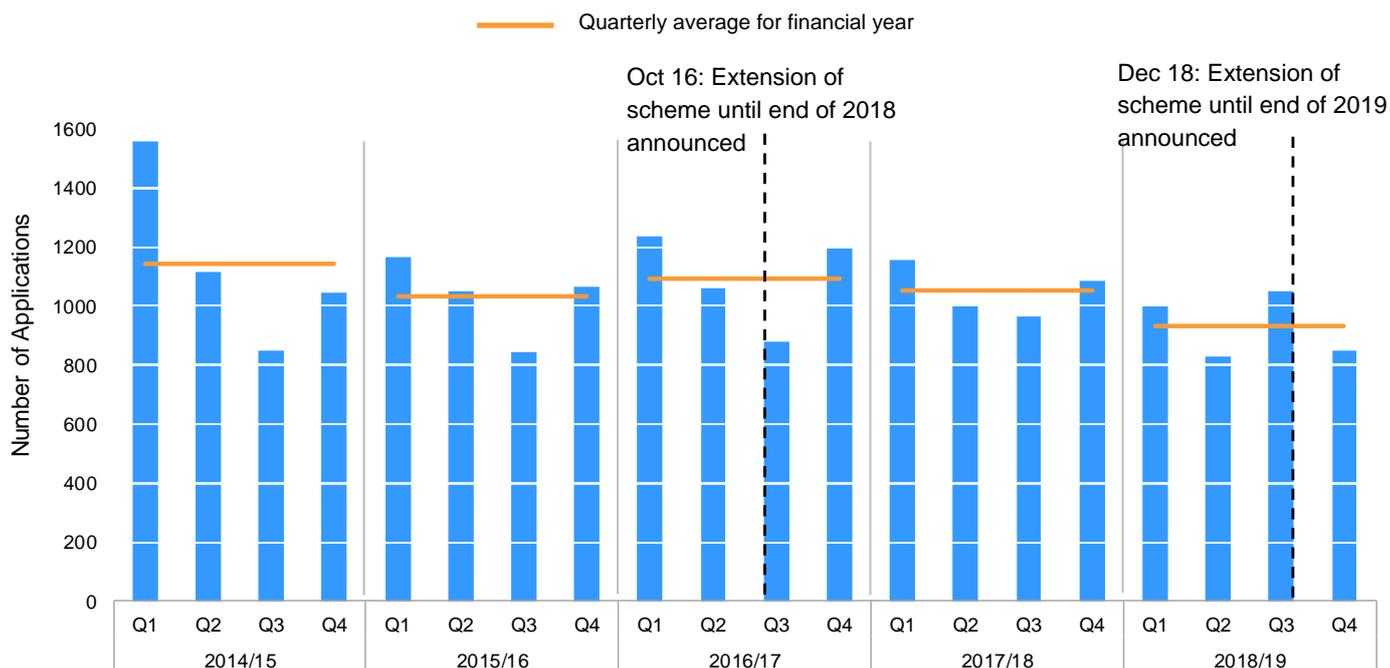
**Table 1: Quarterly average number of First Stage applications by financial year**

Financial year	2014/15	2015/16	2016/17	2017/18	2018/19
Quarterly average number of First Stage applications	1,900	1,646	1,928	1,995	1,923

The quarterly average, which increased by **17%** between 15/16 and 16/17 financial years, has remained relatively stable between 16/17 and the current 18/19 financial year, increasing **3%** between 16/17 and 17/18 and decreasing **4%** between 17/18 and 18/19 (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 Q4 2018/19**



Source: DBS

Figure 3 shows a **22% decrease** in the number of Second Stage applications when comparing Q4 2017/18 (**1,087** applications) and the latest Q4 2018/19 (**850** applications).

Although following a similar trend between Q4 16/17 and 17/18 (9% decrease), there has been a greater decrease in 2018/19 Q4 Second Stage applications compared to 2017/18 Q4 figures. This follows the highest number of Q3 applications seen to date.

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

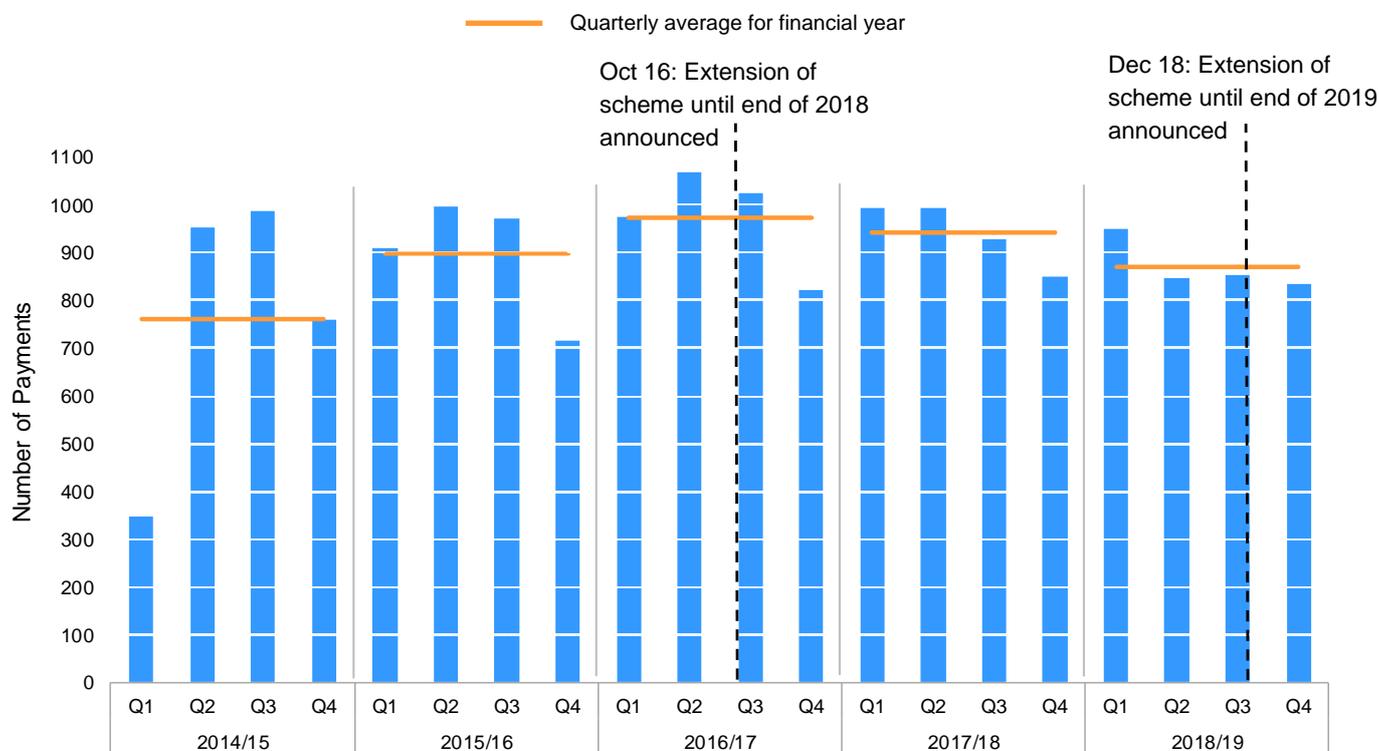
Financial year	2014/15	2015/16	2016/17	2017/18	2018/19
Quarterly average number of Second Stage applications	1,142	1,031	1,093	1,053	932

Although remaining broadly stable between 2015/16 and 2017/18, the quarterly average for the number of Second Stage applications has decreased **11%** between 2017/18 and 2018/19 (see Figure 3 and Table 2). It should be noted that the average for 2014/15 is inflated by the high number of applications received when the scheme first opened.

## Payments and Purchases

A total of **17,780** 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 **£267 million**.

**Figure 4:<sup>2</sup> FHTB Payments - Q1 2014/15 to Q4 2018/19**



Source: DBS

Figure 4 shows that the number of payments has remained relatively stable between Q4 2017/18 (**851** payments) and the latest Q4 2018/19 (**835** 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 4).

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

Financial year	2014/15	2015/16	2016/17	2017/18	2018/19
Quarterly average number of payments	762	899	973	941	871

The quarterly average for the number of payments has decreased **7%** between 17/18 and 18/19. Averages increased to a peak in 2016/17 (973) but have since decreased each financial year. Please note that the average for 2014/15 is reduced by the low number of payments made when the scheme opened.

<sup>1</sup>As at 31 March 2019

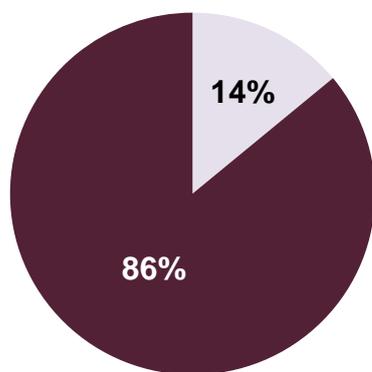
<sup>2</sup>A copy of Figure 1 with additional extension announcement reference points

# Payments and Purchases

In Q4 2018/19, **14%** of payments were made to Officers compared to **86%** of payments made to Other Ranks.<sup>1</sup> For comparative purposes, 18% of Officers and 82% of Other Ranks make up the Regular Full-time trained strength population.<sup>2</sup>

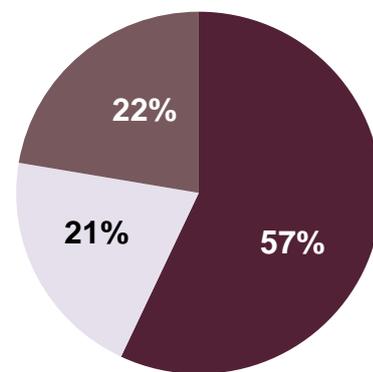
**57%** of the payments in Q4 2018/19 were made to Army personnel, with **22%** of payments made to Royal Navy/Royal Marines personnel and **21%** to RAF personnel.<sup>1</sup> This broadly reflects the proportion of Army (55%), RN/RM (22%) and RAF personnel (23%) that make up the Regular Full-time trained Armed Forces strength population.<sup>2</sup>

**Figure 5: Payments by Rank**  
- Q4 2018/19



■ Officers ■ Other Ranks

**Figure 6: Payments by Service**  
- Q4 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 March 2019, have already resulted in a purchased property or extension. There is a small 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 the 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 month length. Therefore the Officer / Rank and Service breakdowns represent the number of payments recorded between the pay runs in that month and the preceding month.

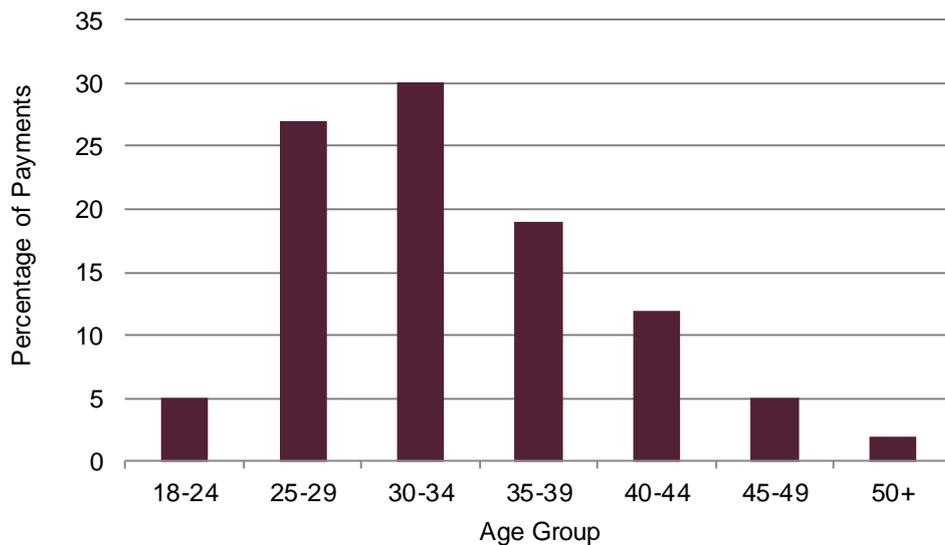
<sup>2</sup>Based on figures as at 1 January 2019 taken from the Defence Statistics [Quarterly Service Personnel Statistics publication](#) Due to rounding, percentages may not sum to 100%.

## Payments by Age

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The largest shares of payments have been made to personnel in the 30-34 (**30%**) and 25-29 (**27%**) age groups. For comparison, personnel in these age groups make up 19% and 23% of the Regular Service population respectively. Service personnel aged between 18-24 account for 22% of the Service population and received 5% of the payments. Receipt of FHTB payments among the remaining age groups are broadly in line with their representation in the Service population<sup>1</sup>.

**Figure 7: Proportion of Payments by Age, April 2014 – April 2019**



Age data is reported using [ONS Harmonised Standard 4 age bandings](#).

## Payments by Region

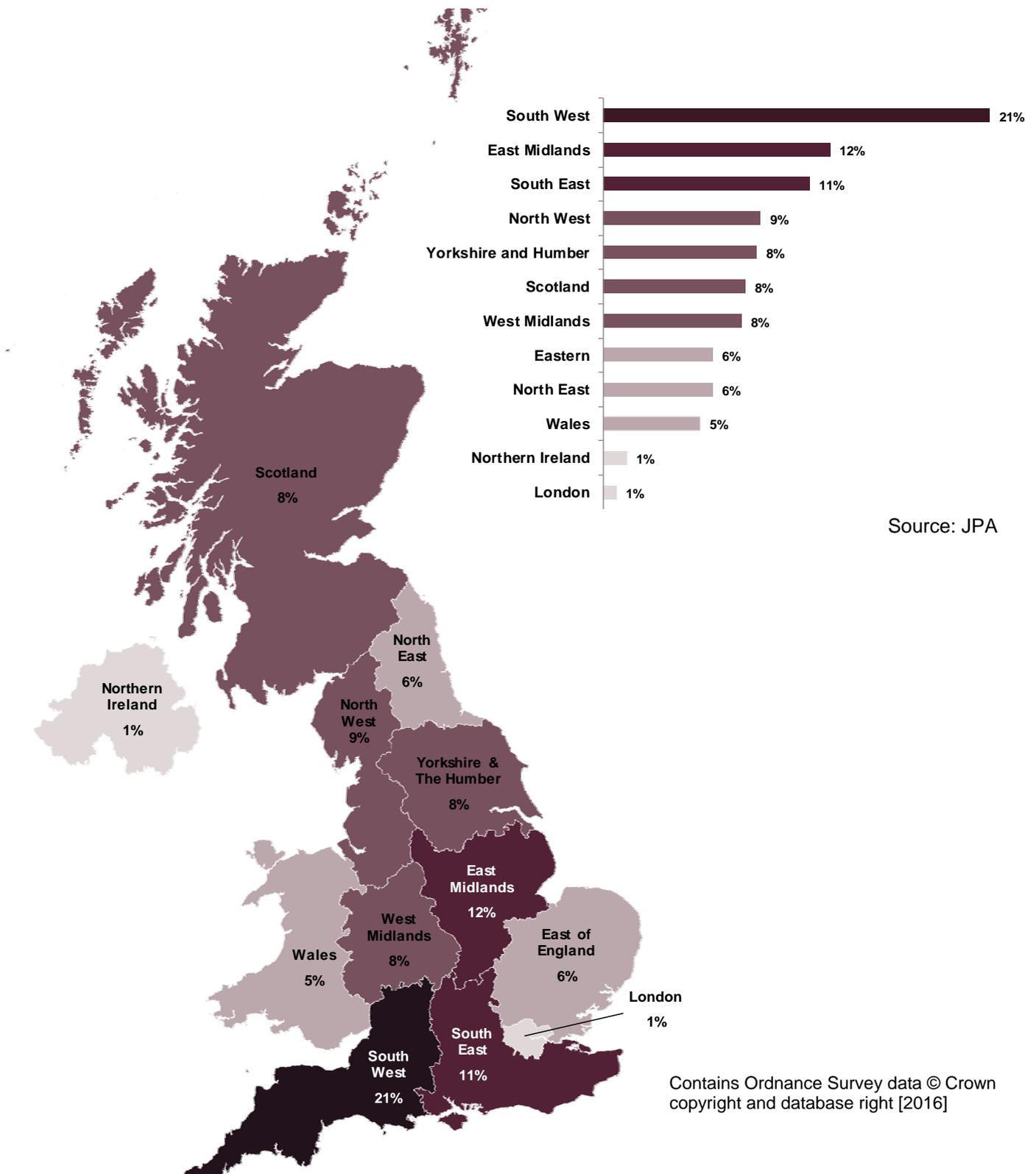
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Figure 8 shows the estimated proportions of payments used to purchase or extend properties in each UK region under the scheme since it began. As at 31 March 2019, just over a fifth (**21%**) of payments were used to purchase or extend properties in the South West of England – the largest share of any region. The regions with the lowest share of payments were Northern Ireland (**1%**) and London (**1%**). These proportions have remained stable since they were first reported in the FHTB September 2016 edition.

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<sup>1</sup>Taken from Defence Statistics publication [UK Armed Forces Biannual Diversity Statistics](#)

Figure 8: Proportion of Payments<sup>1</sup> by UK region of property, April 2014 – April 2019



Source: JPA

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For comparison, as at 1 April 2018<sup>2</sup>, over half of Service personnel were located in the South West (27%) and South East (27%). By contrast, very few were located in the North East (1%), North West (1%) or Northern Ireland (1%).

Regional data is reported using the [Nomenclature of Units for Territorial Statistics Level 1](#) Regions.

<sup>1</sup>Excludes missing or invalid postcodes < 4%.

<sup>2</sup>Taken from Defence Statistics publication '[Quarterly Location Statistics](#)' .

# 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 nearest £100. Percentages are calculated from unrounded data and rounded to the nearest whole number, therefore 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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