



This quarterly statistical release provides summary statistics on applications, payments and purchases made under the Forces Help to Buy (FHTB) scheme. The Q2 and Q4 editions also provide statistics on the proportions of payments by region and on the age of personnel using the scheme.

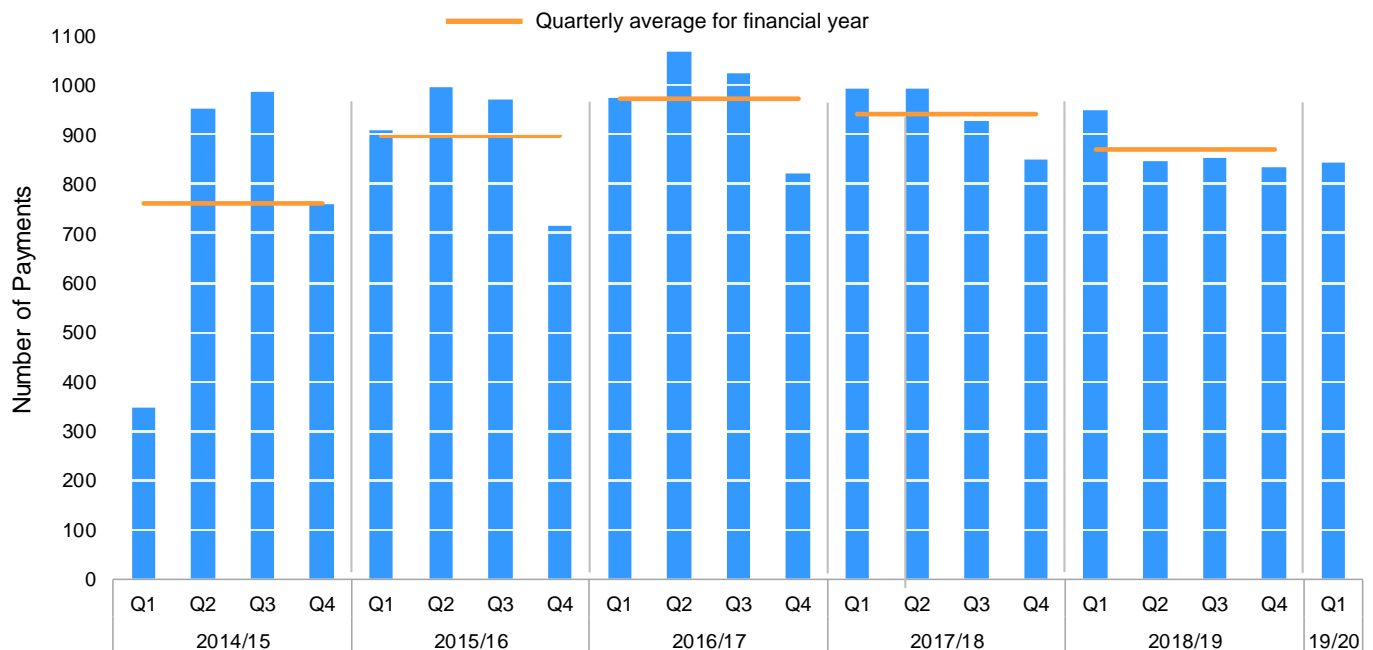
FHTB is an advance of salary scheme which was introduced in April 2014 and allows Regular Armed Forces personnel to borrow money in order to buy their first home or move to a new location.

### Key Points and Trends

#### Since the Scheme began:

- **39,811** First Stage FHTB applications have been received.
- **21,960** of these applications have proceeded to the Second Stage.
- Payment has been made to around **18,600** applicants, totalling around **£280 million**, an average of approximately **£15,000** per claim.

**Figure 1: FHTB Payments - Q1 2014/15 to Q1 2019/20**



#### In Q1 (1st April to 30th June) 2019/20:

Source: DBS

- **2,247** First Stage applications were received.
- **956** Second Stage applications were received.
- **843** payments were made to Service personnel.

**Responsible statistician:** Defence Authority of Statistics Head of Branch

**Tel:** 030 679 84458

**Email:** [DefStrat-Stat-WDS-Pubs@mod.gov.uk](mailto:DefStrat-Stat-WDS-Pubs@mod.gov.uk)

**Further information/ mailing list:** [DefStrat-Stat-WDS-Pubs@mod.gov.uk](mailto:DefStrat-Stat-WDS-Pubs@mod.gov.uk)

For more information of the production of these statistics, please consult the [Background quality report](#)

To be added to our **contact list**, so that we can inform you about updates to these statistics and consult you if we are thinking of making changes, please email: [DefStrat-Stat-WDS-Pubs@mod.gov.uk](mailto:DefStrat-Stat-WDS-Pubs@mod.gov.uk)

## Contents

Introduction	Page 2
Applications	Page 3 — 4
Payments and Purchases	Page 5 — 6
Glossary	Page 7
Further information	Page 7 — 8

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-index>

## Introduction

---

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.

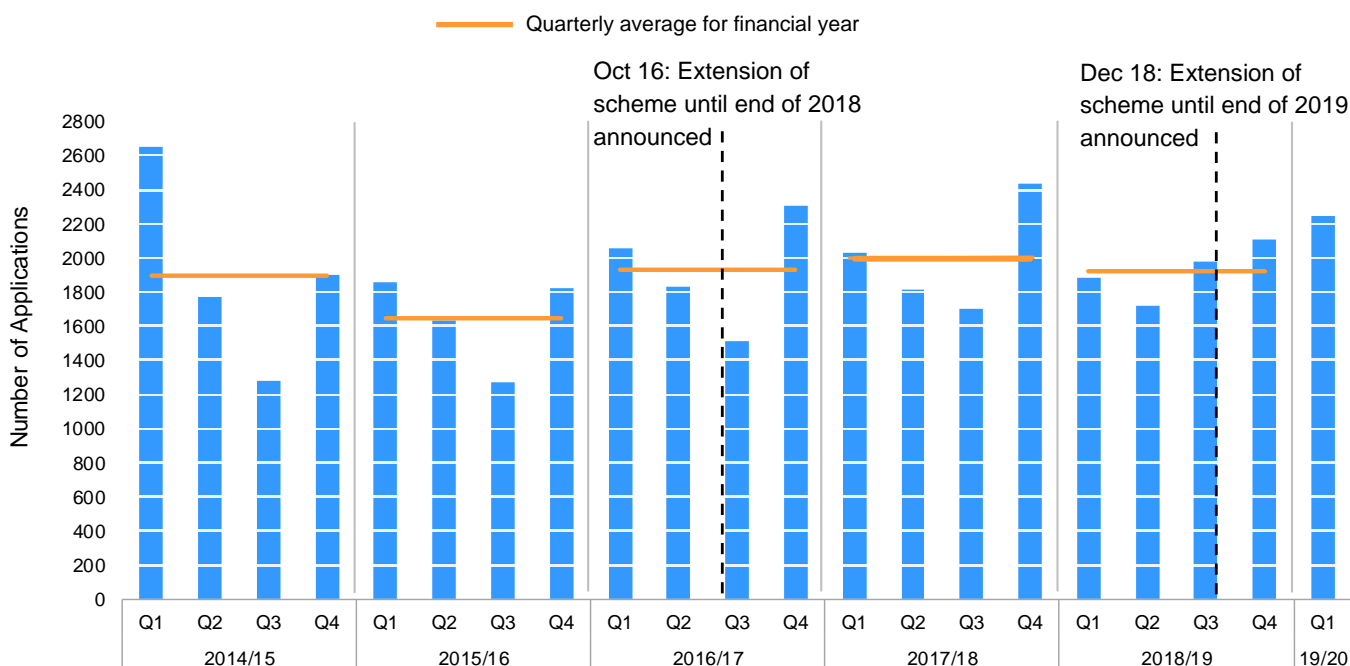
First and second stage application data and the values of FHTB payments are provided by Defence Business Services (DBS). The Service and Rank breakdowns are provided from Joint Personnel Administration (JPA). The two sets of data are 'as at' different dates in a month. DBS data is as at the end of the 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 Q1 2019/20**



Source: DBS

Figure 2 shows a **19% increase** in the number of First Stage applications when comparing Q1 2018/19 (1,887 applications) and the latest Q1 2019/20 (2,247 applications).

Q1 in 2019/20 has had the highest number of Q1 First Stage applications since Q1 in 2014/15 when the scheme began.

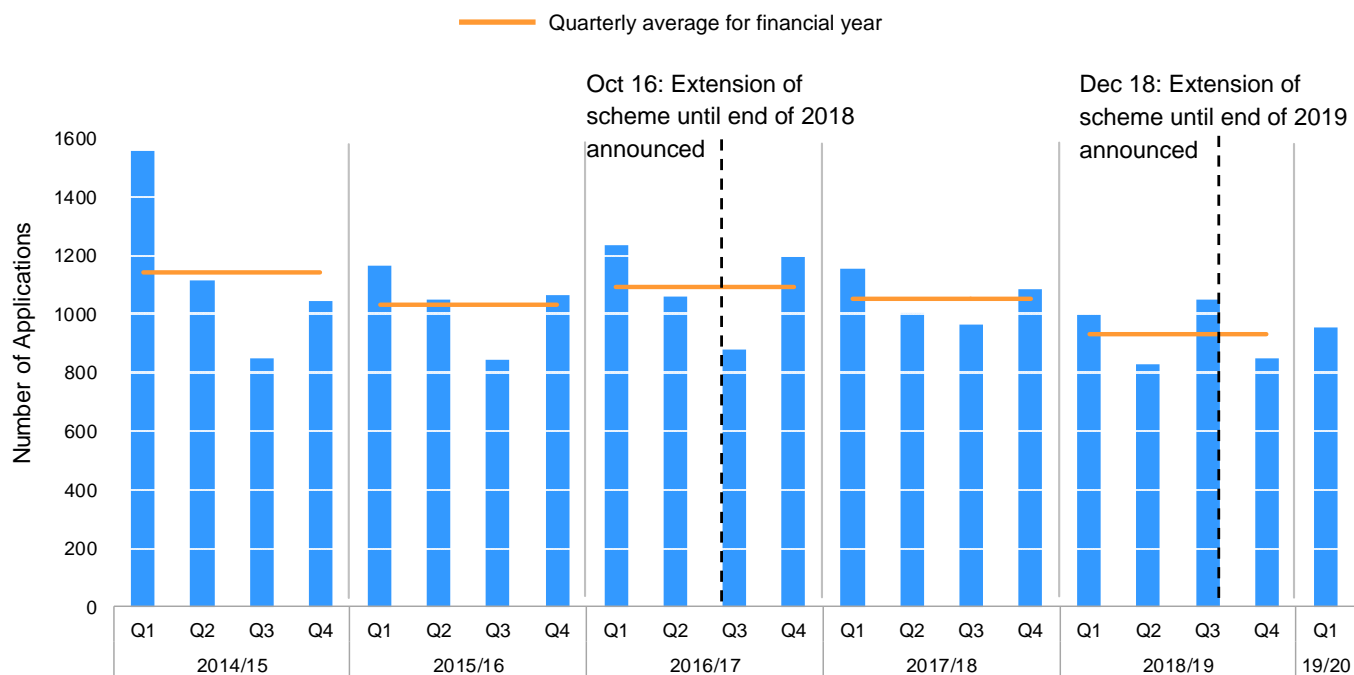
**Table 1: Quarterly average number of First Stage applications by financial year**

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 latest 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 Q1 2019/20**



Source: DBS

Figure 3 shows a **4% decrease** in the number of Second Stage applications when comparing Q1 2018/19 (**998** applications) and the latest Q1 2019/20 (**956** applications).

The number of Q1 Second Stage applications has decreased since Q1 2016/17 with the latest Q1 numbers the lowest since the scheme started in April 2014.

**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 **18,623** 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 **£280 million**.

**Figure 4:<sup>2</sup> FHTB Payments- Q1 2014/15 to Q1 2019/20**

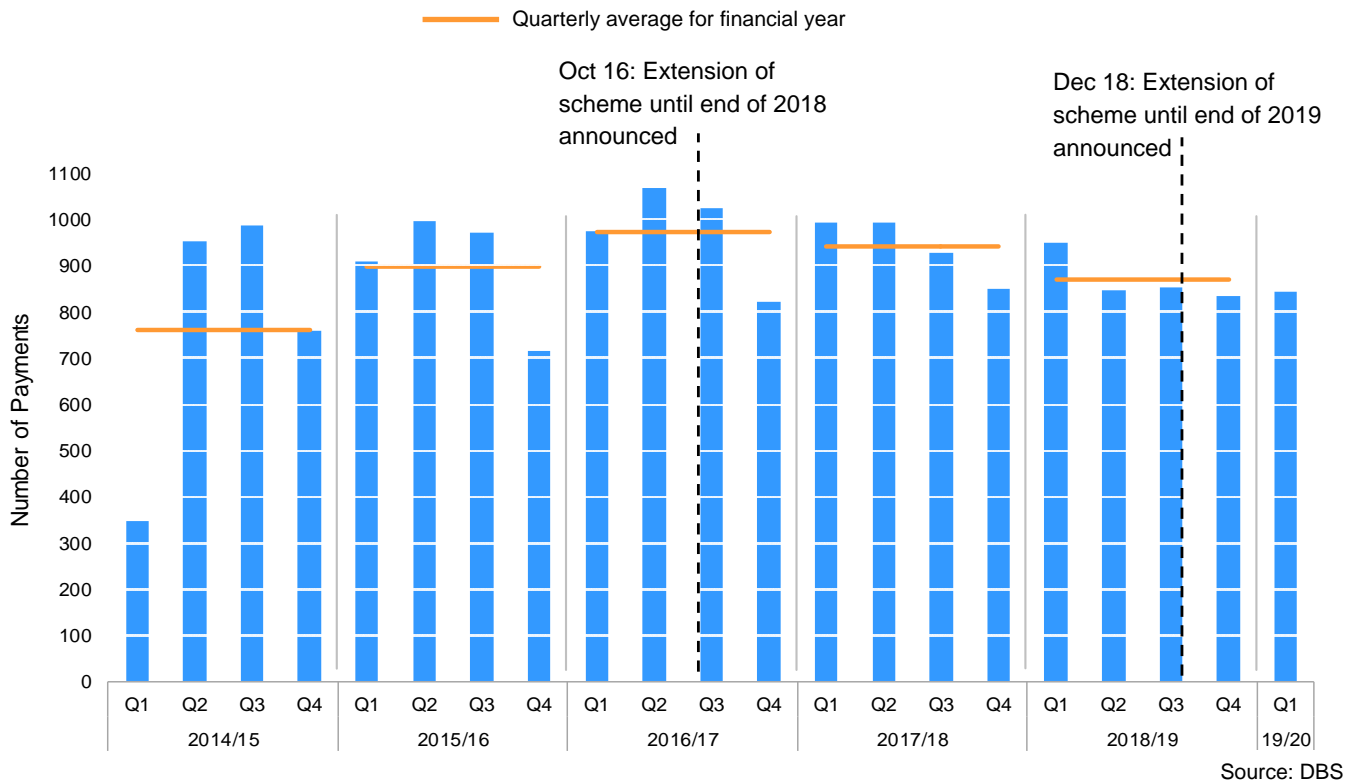


Figure 4 shows a **11%** decrease when comparing Q1 2018/19 (**948** payments) and the latest Q1 2019/20 (**843** payments).

Q1 payments in 2019/20 are at their lowest levels since the scheme began when excluding the initial Q1 2014/15.

**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 30<sup>th</sup> June 2019

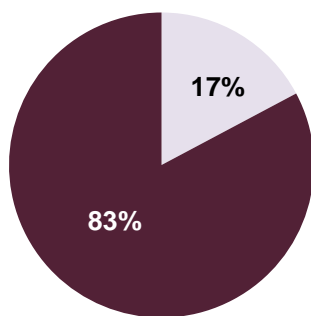
<sup>2</sup>A copy of Figure 1 with additional extension announcement reference points

# Payments and Purchases

In Q1 2019/20, **17%** of payments were made to Officers compared to **83%** of payments made to Other Ranks<sup>1</sup>. This reflects the proportion of Officers (19%) and Other Ranks (81%) that make up the Regular Full-time trained strength population<sup>2</sup>.

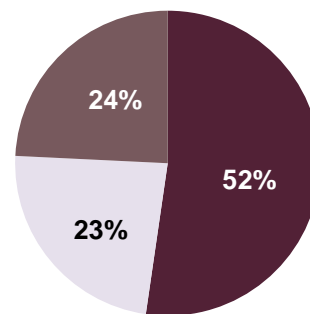
Around half (**52%**) of the payments in Q1 2019/20 were made to Army personnel, **24%** made to Royal Navy/Royal Marines personnel and **23%** made to RAF personnel<sup>1</sup>. This broadly reflects the proportion of Army (55%), Royal Navy/Royal Marines (22%) and RAF (23%) personnel that make up the Regular Full-time trained Armed Forces Strength population<sup>2</sup>.

**Figure 4: Payments by Rank  
- Q1 2019/20**



■ Officers ■ Other Ranks

**Figure 5: Payments by Service  
- Q1 2019/20**



■ Army ■ RAF ■ Royal Navy / Royal Marines

Source: JPA<sup>1</sup>

It is estimated that at least **95%** of payments, as at 30 June 2019, 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 April 2019 taken from the [Defence Statistics Service Personnel](#) publication. Due to rounding, percentages may not sum to 100%.

# Glossary

---

- 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

## 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

---

### 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.

### Contact Us

Defence Statistics welcome feedback on our statistical products. If you have any comments or questions about this publication or about our statistics in general, you can contact us as follows:

#### Defence Statistics WDS

Telephone: 020 7807 8792

Email: [DefStrat-Stat-WDS-pubs@mod.gov.uk](mailto:DefStrat-Stat-WDS-pubs@mod.gov.uk)

If you require information which is not available within this or other available publications, you may wish to submit a Request for Information under the Freedom of Information Act 2000 to the Ministry of Defence. For more information, see:

<https://www.gov.uk/make-a-freedom-of-information-request/the-freedom-of-information-act>

**Other contact points within Defence Statistics are:**

Defence Expenditure Analysis	030 6793 4531	<a href="mailto:DefStrat-Econ-ESES-DEA-Hd@mod.gov.uk">DefStrat-Econ-ESES-DEA-Hd@mod.gov.uk</a>
Price Indices	030 6793 2100	<a href="mailto:DefStrat-Econ-ESES-PI-Hd@mod.gov.uk">DefStrat-Econ-ESES-PI-Hd@mod.gov.uk</a>
Naval Service Manpower	023 9254 7426	<a href="mailto:DefStrat-Stat-Navy-Hd@mod.gov.uk">DefStrat-Stat-Navy-Hd@mod.gov.uk</a>
Army Manpower	01264 886175	<a href="mailto:DefStrat-Stat-Army-Hd@mod.gov.uk">DefStrat-Stat-Army-Hd@mod.gov.uk</a>
RAF Manpower	01494 496 822	<a href="mailto:DefStrat-Stat-Air-Hd@mod.gov.uk">DefStrat-Stat-Air-Hd@mod.gov.uk</a>
Tri-Service Manpower	020 7807 8896	<a href="mailto:DefStrat-Stat-Tri-Hd@mod.gov.uk">DefStrat-Stat-Tri-Hd@mod.gov.uk</a>
Civilian Manpower	020 7218 1359	<a href="mailto:DefStrat-Stat-Civ-Hd@mod.gov.uk">DefStrat-Stat-Civ-Hd@mod.gov.uk</a>
Health Information	030 6798 4423	<a href="mailto:DefStrat-Stat-Health-Hd@mod.gov.uk">DefStrat-Stat-Health-Hd@mod.gov.uk</a>

**If you wish to correspond by mail, our postal address is:**

Defence Statistics (WDS)  
Ministry of Defence, Main Building  
Floor 3 Zone M  
Whitehall  
London  
SW1A 2HB

For general MOD enquiries, please call: 020 7218 9000