



This monthly statistical release provides summary statistics on applications and payments made under the Forces Help to Buy (FHTB) 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

- Between the 1 and 31 May 2016, **729** First Stage applications and **429** Second Stage applications were received under the FHTB scheme. First Stage applications are those which pass initial eligibility checks and Second Stage applications are those which pass detailed eligibility checks.
- During the same period, **287** payments were made to Regular Armed Forces personnel.
- As of the 31 May, just over **15,610** First Stage FHTB applications have been received since the scheme began in April 2014. Just over **9,500** of these applications have proceeded to the Second Stage.
- Since the scheme began payment has been made to over **7,260** applicants, totalling **over £110 million**, an average of approximately **£15,200** per claim.

Responsible statistician: WDS Head of Branch Tel: 02078078792 Email: DefStrat-Stat-WDS-Hd@mod.uk

Further information/mailling list: DefStrat-Stat-WDS-pubs@mod.uk

Background quality report: www.gov.uk/government/organisations/ministry-of-defence/about/statistics

Would you like 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? You can subscribe to updates by emailing DefStrat-Stat-WDS-Pubs@mod.uk

Contents

Introduction	Page 2
Applications	Page 3
Payments	Page 4
Glossary	Page 5
Further Information	Page 6

Supplementary tables containing all data presented in this publication can be found at:

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, extend an existing property or move to another.

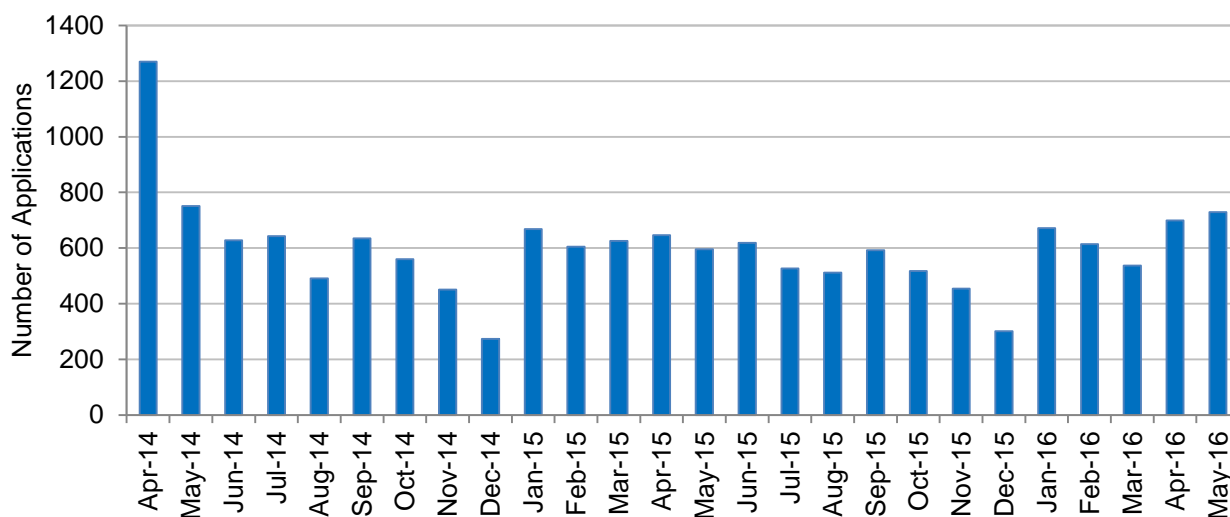
First Stage applications are those which pass initial eligibility checks and Second Stage applications are those which pass detailed eligibility checks.

First and second stage application data and the values the 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, which varies according to the month length.

Applications

Figure 1 shows that the number of First Stage applications received in May 2016 (**729**) was higher than in the previous month (**699**) and higher than the average number of applications received since the scheme began (**600**). After the large number of applications received in the first month of the scheme (**1,270**), the number of applications has been fairly consistent over time. There is some seasonal variation, with fewer applications received in November and December each year.

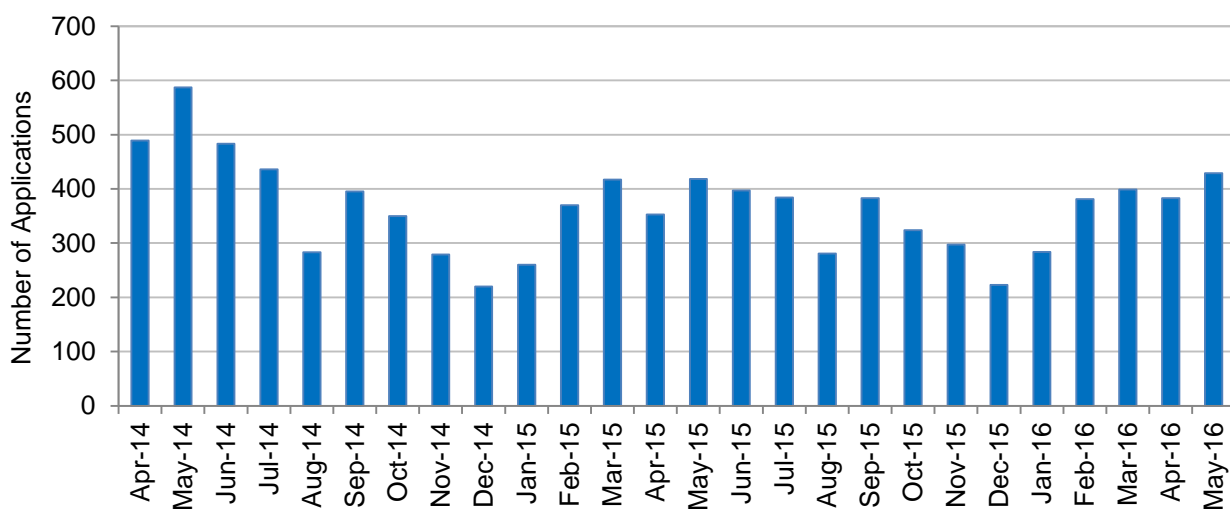
Figure 1: Number of FHTB First Stage Applications received per Month - April 2014 to May 2016



Source: DBS

As can be seen in Figure 2, the number of Second Stage applications received in May 2016 (**429**) was higher than the previous month (**383**). The longer time-series shows that there is seasonal variation in the number of applications each month, with lower numbers in August and November to January. However, the number of Second Stage applications tends to range between 200-400 per month.

Figure 2: Number of FHTB Second Stage Applications received per Month - April 2014 to May 2016

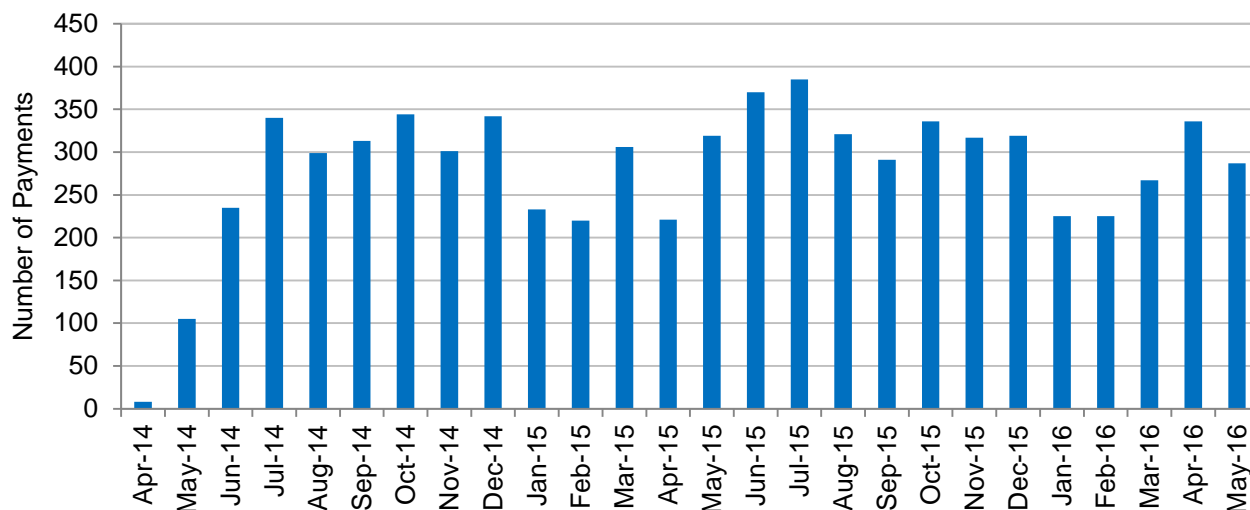


Source: DBS

Payments

In May 2016, **287** payments were made under the FHTB scheme. As can be seen in Figure 3, this is less than the previous month (**336**). The overall trend of payment numbers has been fairly stable.

Figure 3: Number of FHTB Payments made per Month - April 2014 to May 2016



Source: JPA

As of 31 May 2016, a total of **7,265** payments have been made under the FHTB scheme since it was introduced in April 2014. With an average claim of approximately **£15,200** this has resulted in an expenditure of over **£110 million**.

In May 2016¹ **22%** of payments were made to Officers compared to **78%** of payments made to Other Ranks. This is a five percentage point increase in the proportion of payments made to Officers. The majority of payments (**45%**) in May 2016¹ were made to Army personnel, with **30%** of payments made to RN/RM² personnel and **26%** made to RAF personnel. As at 1 May 2016², the Full-time trained strength population was made up of 57% Army, 21% RN/RM and 22% RAF.

Figure 4: Payments by Rank - May 2016

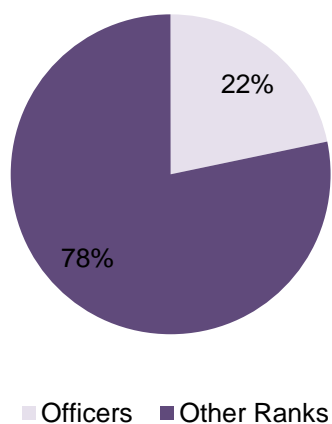
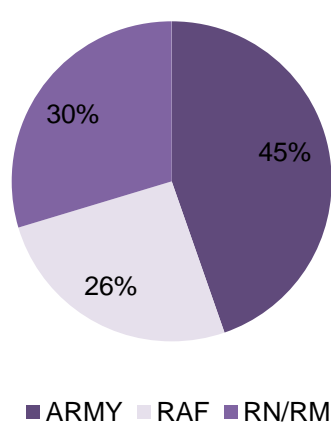


Figure 5: Payments by Service - May 2016



¹ 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.

² Royal Navy/ Royal Marines

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 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](#).

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.

Further Information

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: 02078078792
Email: DefStrat-Stat-WDS-pubs@mod.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	DefStrat-Econ-ESES-DEA-Hd@mod.uk
Price Indices	030 6793 2100	DefStrat-Econ-ESES-PI-Hd@mod.uk
Naval Service Manpower	023 9254 7426	DefStrat-Stat-Navy-Hd@mod.uk
Army Manpower	01264 886175	DefStrat-Stat-Army-Hd@mod.uk
RAF Manpower	01494 496822	DefStrat-Stat-Air-Hd@mod.uk
Tri-Service Manpower	020 7807 8896	DefStrat-Stat-Tri-Hd@mod.uk
Civilian Manpower	020 7218 1359	DefStrat-Stat-Civ-Hd@mod.uk
Health Information	030 6798 4423	DefStrat-Stat-Health-Hd@mod.uk

Please note that these email addresses may change later in the year.

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

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

For general MOD enquiries, please call: 020 7218 9000