



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<sup>st</sup> and 31<sup>st</sup> March 2016, **537** First Stage applications and **399** 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, **267** payments were made to Regular Armed Forces personnel.
- As of the 31<sup>st</sup> March, over **14,100** First Stage FHTB applications have been received since the scheme began in April 2014. Just under **8,700** of these applications have proceeded to the Second Stage.
- Since the scheme began payment has been made to over **6,600** applicants, totalling **over £101 million**, an average of approximately **£15,200** per claim.

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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-monthly-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, extend an existing property or move to another.

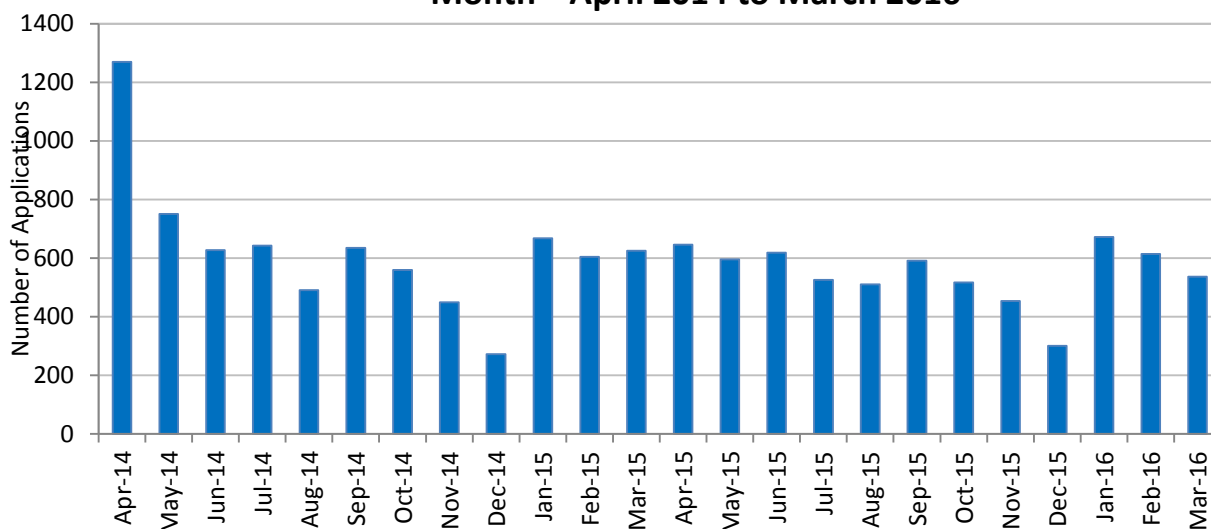
First Stage applications are those which pass initial eligibility checks and Second Stage applications are those which pass detailed eligibility checks.

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 March 2016 (**537**) was lower than in the previous month (**614**) and the average number of applications received since the scheme began (**591**). After the large number of applications received in the first month of the scheme (**1270**), 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.

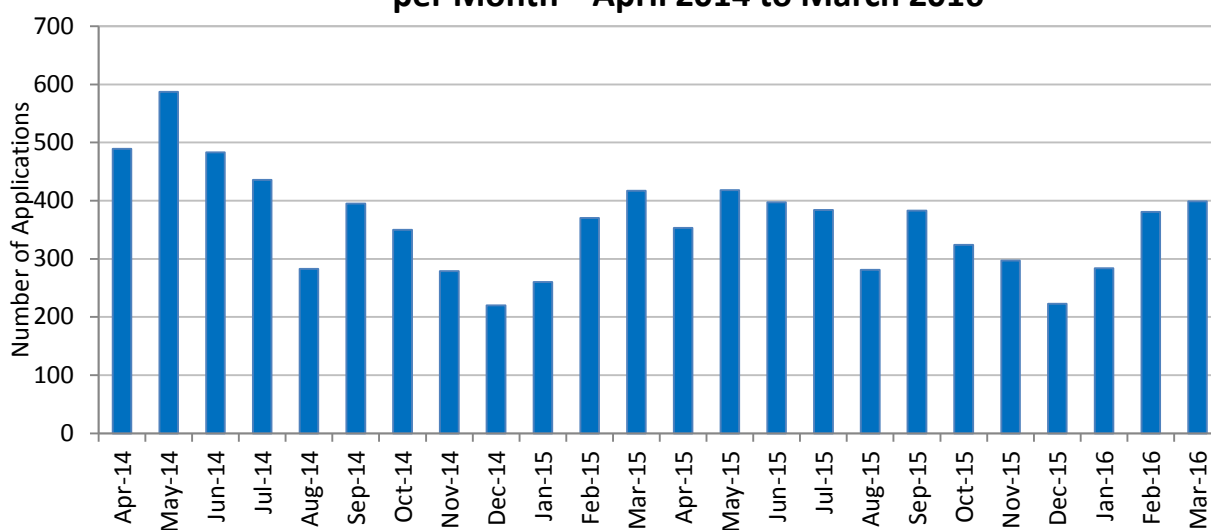
**Figure 1: Number of FHTB First Stage Applications received per Month - April 2014 to March 2016**



Source: DBS

As can be seen in Figure 2, the number of Second Stage applications received in March 2016 (**399**) was higher than the previous month (**381**). 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 is largely in the range of 200-400 per month.

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

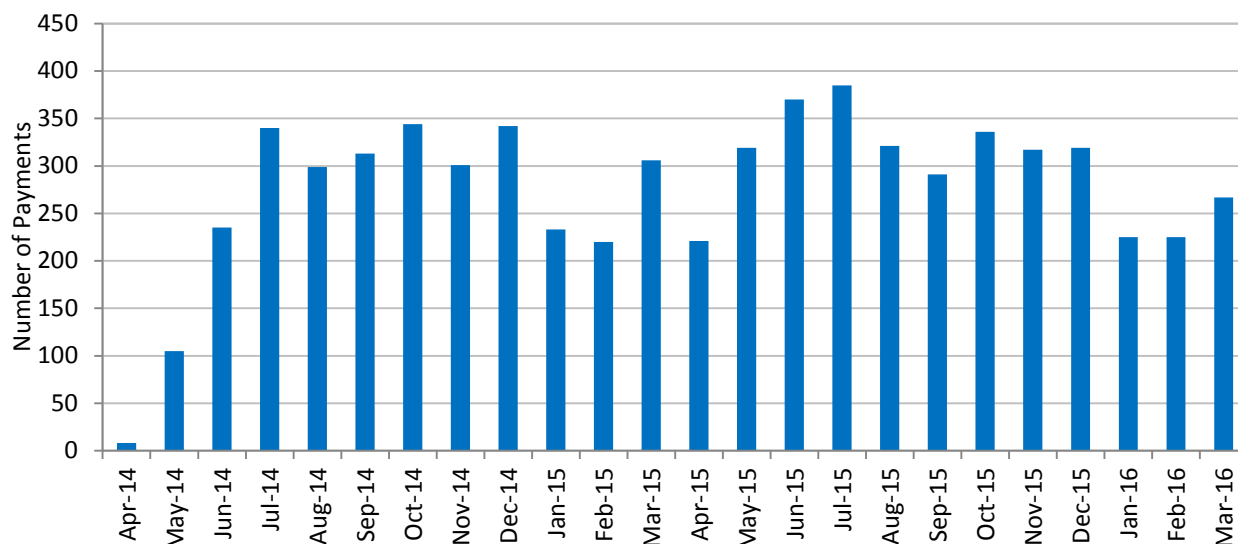


Source: DBS

## Payments

In March 2016, **267** payments were made under the FHTB scheme. As can be seen in Figure 3, this is more than the previous month (**225**). The overall trend of payment numbers has been fairly steady.

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

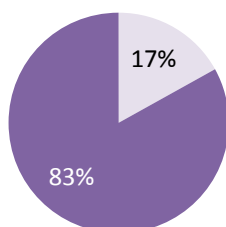


Source: JPA

As of March 31<sup>st</sup> 2016, a total of **6,642** 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 **£101 million**.

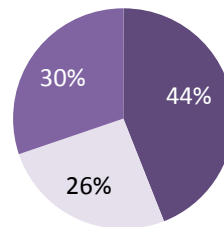
In March 2016<sup>1</sup> **17%** of payments were made to Officers compared to **83%** of payments made to Other Ranks. This is the same proportion of Officers and Other Ranks in the Full-time trained strength population as at the 1 March 2016<sup>2</sup>. The majority of payments (**44%**) in March 2016<sup>1</sup> were made to Army personnel, with **30%** of payments made to RN/RM<sup>3</sup> personnel and **26%** made to RAF personnel. For context, as at 1 March 2016<sup>2</sup>, the Full-time trained strength population was made up of 57% Army, 21% RN/RM and 22% RAF.

**Figure 4: Payments by Rank - March 2016<sup>1</sup>**



■ Officers ■ Other Ranks

**Figure 5: Payments by Service - March 2016<sup>1</sup>**



■ Army ■ RAF ■ RN/RM

<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> Taken from the Defence Statistics publication '[Monthly Service Personnel Statistics](#)'.

<sup>3</sup> Royal Navy/ Royal Marines

## 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](#).

## 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

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### Contact Us

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