



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

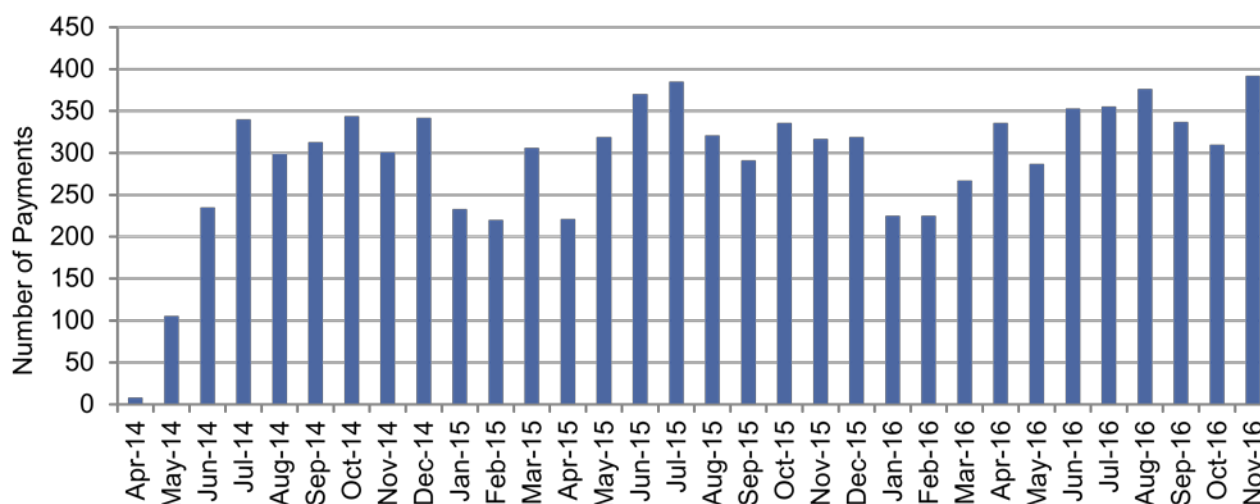
FHTB is an advance of salary scheme which was introduced in April 2014 and allows Regular Armed Forces personnel to borrow money in order to buy their first home or move to a new location.

Key Points and Trends

In November 2016:

- **600** First Stage applications were received.
- **338** Second Stage applications were received.
- **392** payments were made to Service personnel.

Number of FHTB Payments made per Month – April 2014 to November 2016



Since the Scheme began:

- **19,285** First Stage FHTB applications have been received.
- **11,645** of these applications have proceeded to the Second Stage.
- Payment has been made to around **9,400** applicants, totalling over **£142 million**, an average of approximately **£15,100** per claim.

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Background quality report: 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-monthly-statistics>

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.

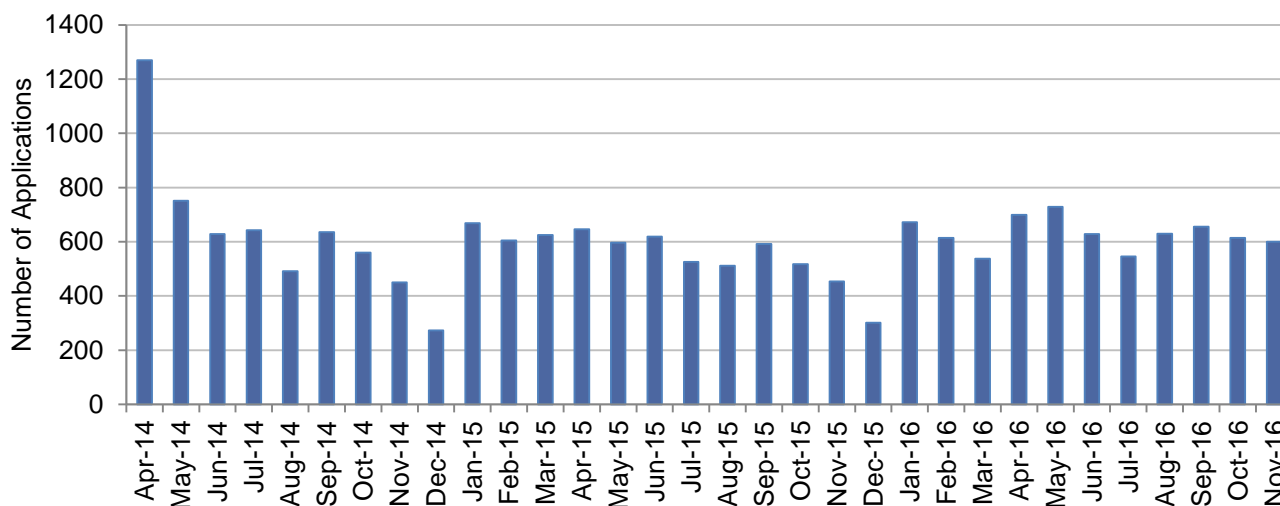
First Stage applications are those which pass initial eligibility checks and Second Stage applications are those which pass detailed eligibility checks.

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.

Applications

Figure 1 shows that the number of First Stage applications received in November 2016 (**600**) was lower than in the previous month (**614**), and lower than the average number of applications received since the scheme began (**603**). 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. The number of First Stage applications received in November 2016 is higher than in November 2014 (**450**) and November 2015 (**454**).

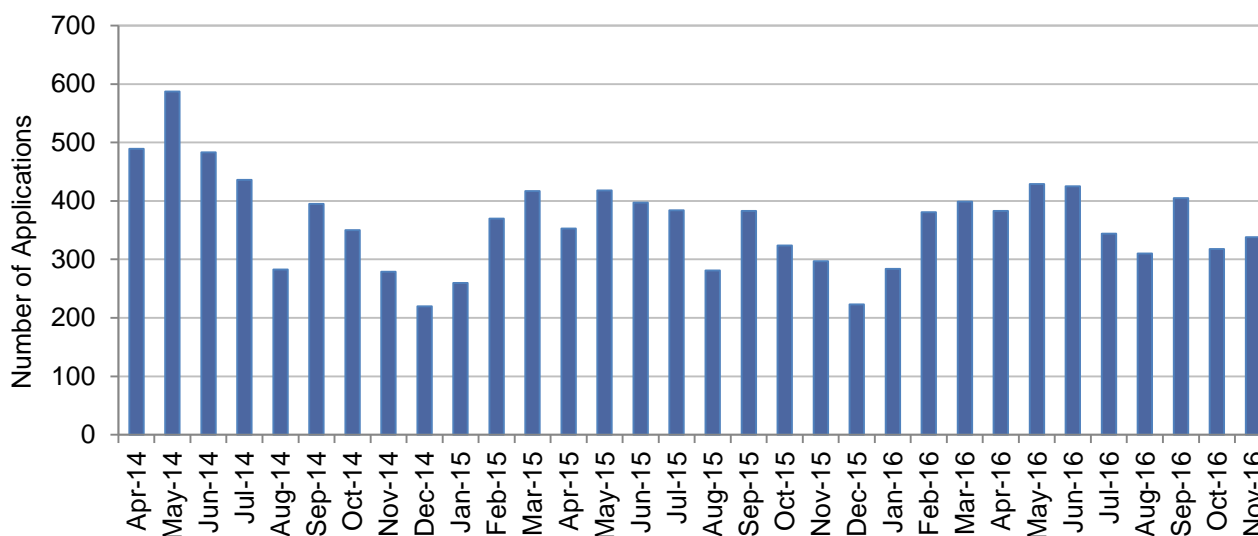
Figure 1: Number of FHTB First Stage Applications received per Month - April 2014 to November 2016



Source: DBS

As can be seen in Figure 2, the number of Second Stage applications received in November 2016 (**338**) was higher than the previous month (**318**). The longer time-series shows that there has previously been some seasonal variation in the number of applications each month, with lower numbers of applications typically received 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 November 2016

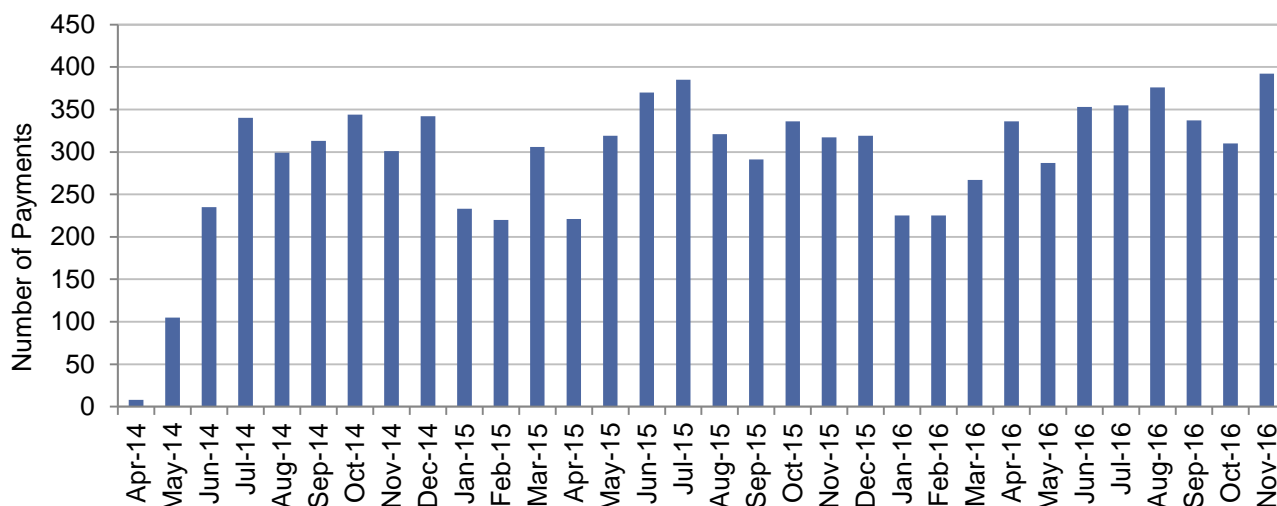


Source: DBS

Payments

In November 2016, **392** payments were made under the FHTB scheme. This is the highest number of payments that has been made in a month since the scheme began. As can be seen in Figure 3, this is higher than the previous month (**310**). The number of payments made in November 2016 is higher than in November 2014 (**301**) and November 2015 (**317**).

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



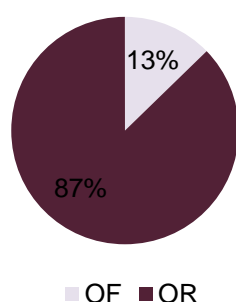
Source: DBS

At 30 November 2016, a total of **9,388** payments have been made under the FHTB scheme since it was introduced in April 2014. With an average claim of approximately **£15,100** this has resulted in an expenditure of over **£142 million**.

In November 2016¹ **13%** of payments were made to Officers compared to **87%** of payments made to Other Ranks. This reflects the proportion of Officers and Other Ranks in the Regular Full-time trained strength population².

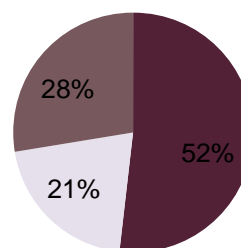
The largest share of payments (**52%**) in November 2016¹ was made to Army personnel, with **28%** of payments made to RN/RM³ personnel and **21%** made to RAF personnel. This reflects the proportions of the Full-time trained strength population which was made up of 56% Army, 22% RN/RM and 22% RAF at 1 November 2016².

Figure 4: Payments by Rank - November 2016



■ OF ■ OR

Figure 5: Payments by Service - November 2016



■ Army ■ RAF ■ RN/RM

Source: JPA¹

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

³ 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:

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

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