



This monthly statistical release provides summary statistics on applications, payments and purchases made under the Forces Help to Buy (FHTB) scheme. In addition, bi-annual 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.

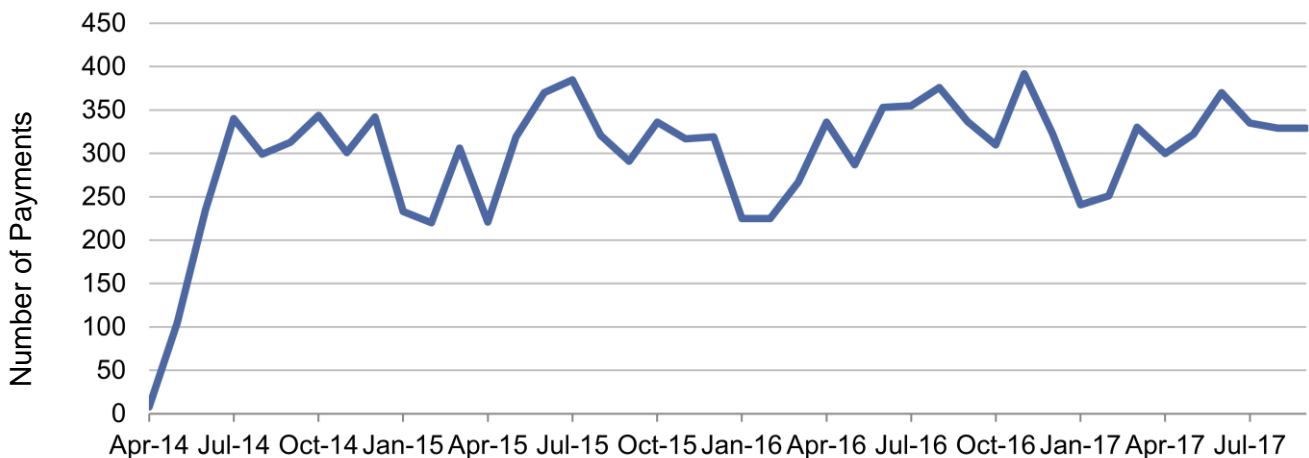
Key Points and Trends

In September 2017:

- **751** First Stage applications were received.
- **373** Second Stage applications were received.
- **329** payments were made to Service personnel.

Since the Scheme began:

Number of FHTB Payments made per Month – April 2014 to September 2017



- **25,738** First Stage FHTB applications have been received.
- **15,226** of these applications have proceeded to the Second Stage.
- Payment has been made to around **12,500** applicants, totalling around **£188.6 million**, an average of approximately **£15,100** per claim.
- At least **95%** of payments, as at 30 June 2017, have already resulted in a purchased property or extension.

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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.

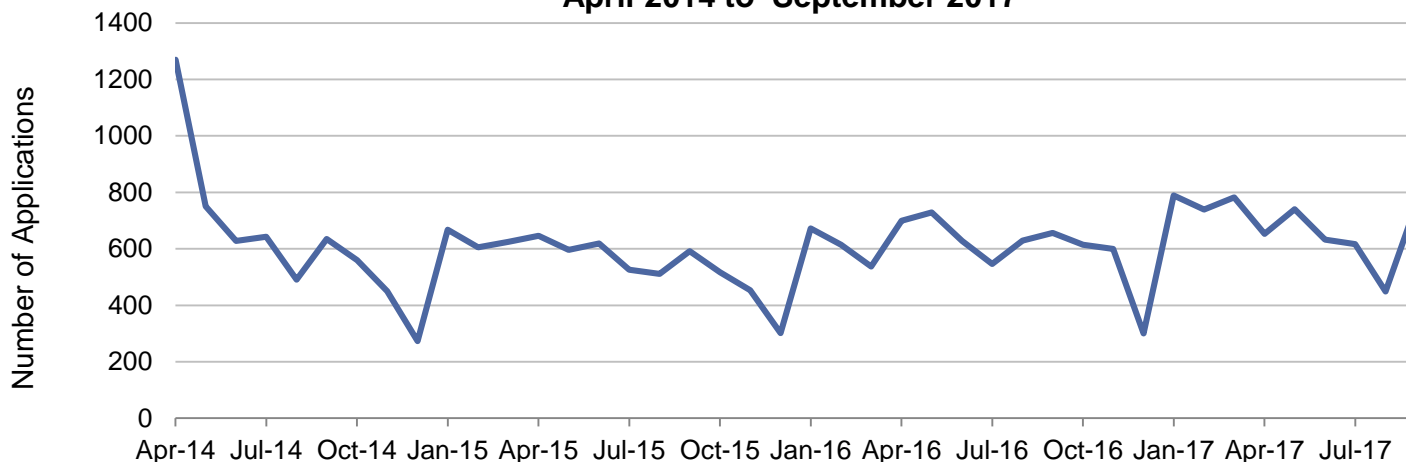
First and second stage application data and the values of FHTB payments are provided by Defence Business Services (DBS). The Service and Rank breakdowns are provided from Joint Personnel Administration (JPA). The two sets of data are 'as at' different dates in a month. DBS data is as at the end of the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

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.

Applications

Figure 1 shows that the number of First Stage applications received in September 2017 (**751**) is significantly higher than in September 2016 (**656**), and higher than the average number of applications received since the scheme began (**613**). 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.

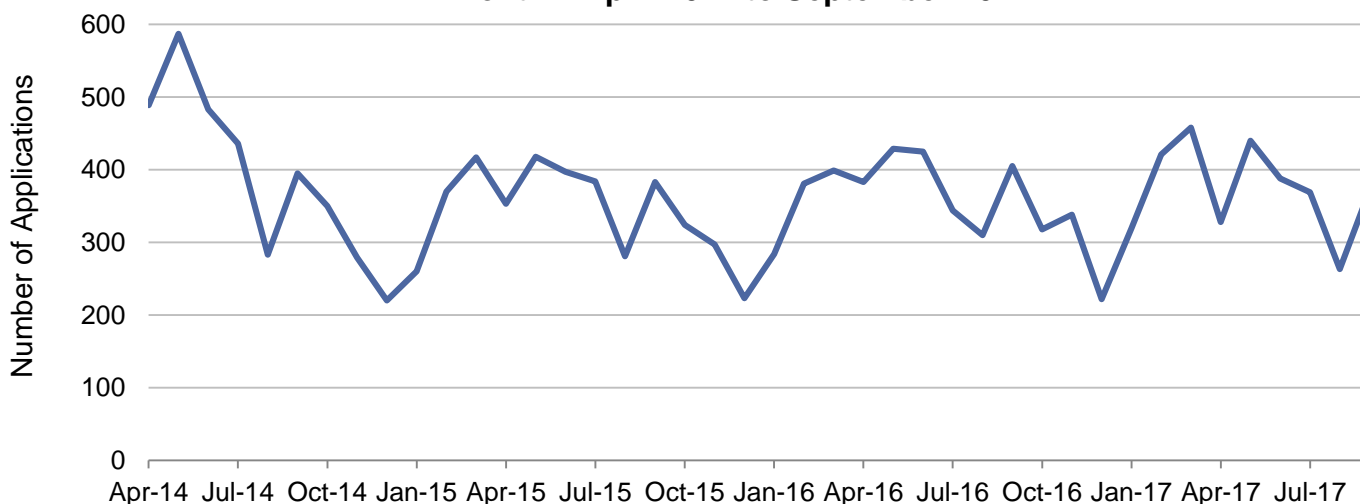
Figure 1: Number of FHTB First Stage Applications received per month - April 2014 to September 2017



Source: DBS

As can be seen in Figure 2, the number of Second Stage applications received in September 2017 (**373**) was lower than in September 2016 (**405**). 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 December.

Figure 2: Number of FHTB Second Stage Applications received per month - April 2014 to September 2017

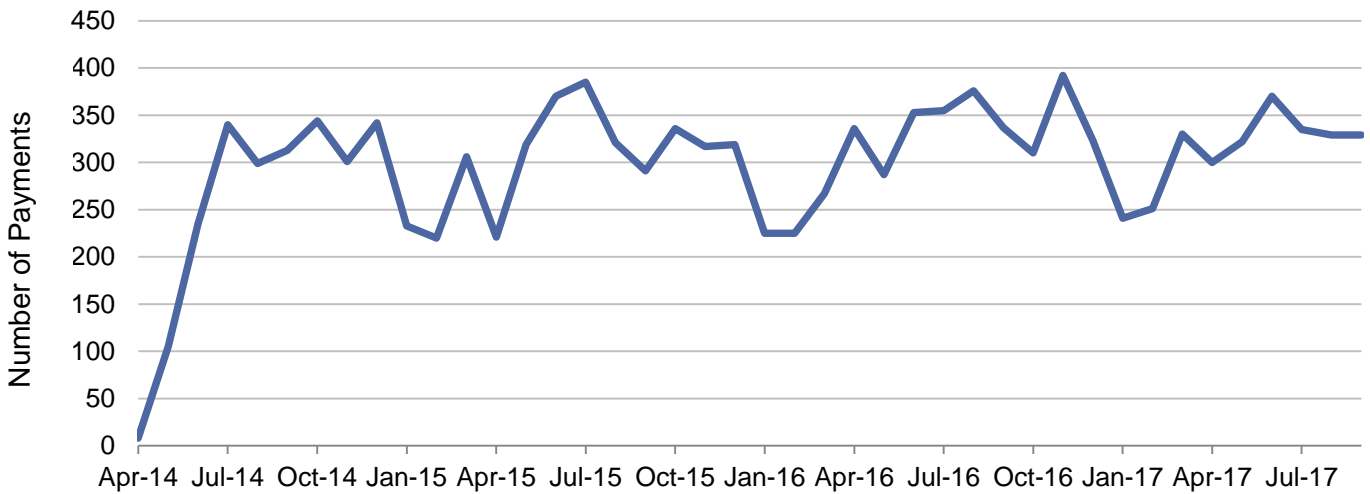


Source: DBS

In September 2017, **329** payments were made under the FHTB scheme. As can be seen in Figure 3, this is the same as the previous month (**329**). The number of payments made in September 2017 was higher than the number in September 2015 (**291**) but lower than in September 2016 (**337**).

Payments and Purchases

Figure 3: Number of FHTB Payments made per month - April 2014 to September 2017



Source: DBS

At 30 September 2017, a total of **12,518** 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 around under **£188.6 million**.

In September 2017¹, **16%** of payments were made to Officers compared to **84%** of payments made to Other Ranks. This reflects the proportions of Officers (18%) and Other Ranks (82%) that make up the Regular Full-time trained strength population².

The largest share of payments (**51%**) in September 2017¹ was made to Army personnel, with **25%** of payments made to RN/RM³ personnel and **23%** made to RAF personnel. By comparison, at 1 August 2017², Army personnel made up 57% of the Regular Full-time trained strength population, RN/RM personnel 22% and RAF 23%.

Figure 4: Payments by Rank – September 2017

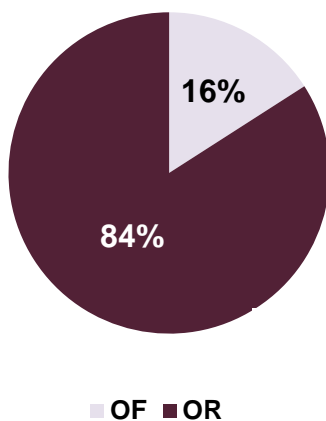
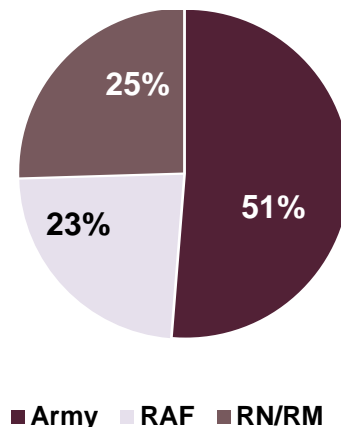


Figure 5: Payments by Service - September 2017



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](#)'.

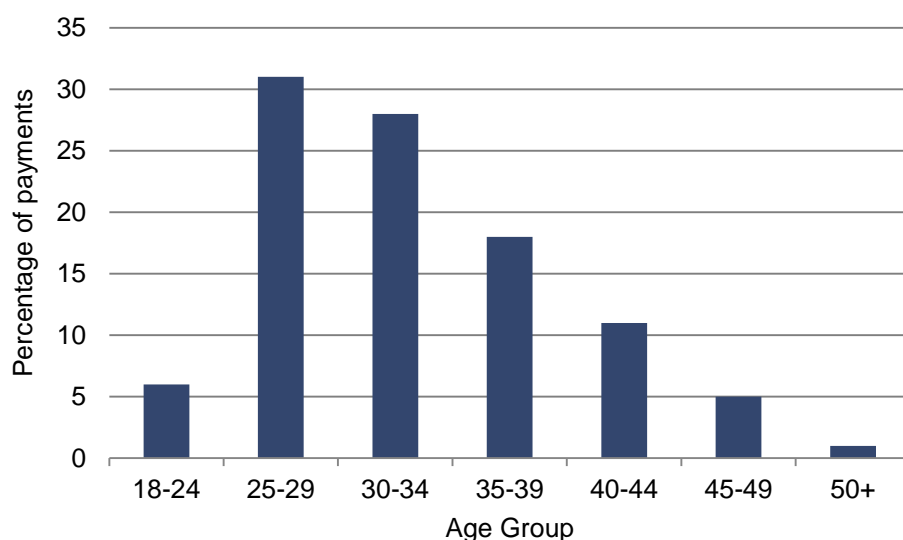
³ Royal Navy/ Royal Marines

It is estimated that at least **95%** of payments, as at 30 June 2017, 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 withdrawal of a party from a property chain.

Payments by Age

Of those Service personnel who have received a payment under the FHTB scheme since it began, around one third (**31%**) were aged 25-29, just over a quarter (**28%**) were aged 30-34, and just under a fifth (**18%**) were aged 35-39.

Figure 7: Proportion of payments by age, April 2014 – September 2017



These proportions approximately mirror the general age breakdown of the Armed Forces. At 1 April 2017⁴, around one quarter (**24%**) of Service personnel were aged 25-29 and one fifth (**19%**) were aged 30-34. Around **3%** of Service personnel were in the age group 50+. The exception to this trend is those aged 18-24 who made up around one quarter (**23%**) of the Armed Forces population.

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

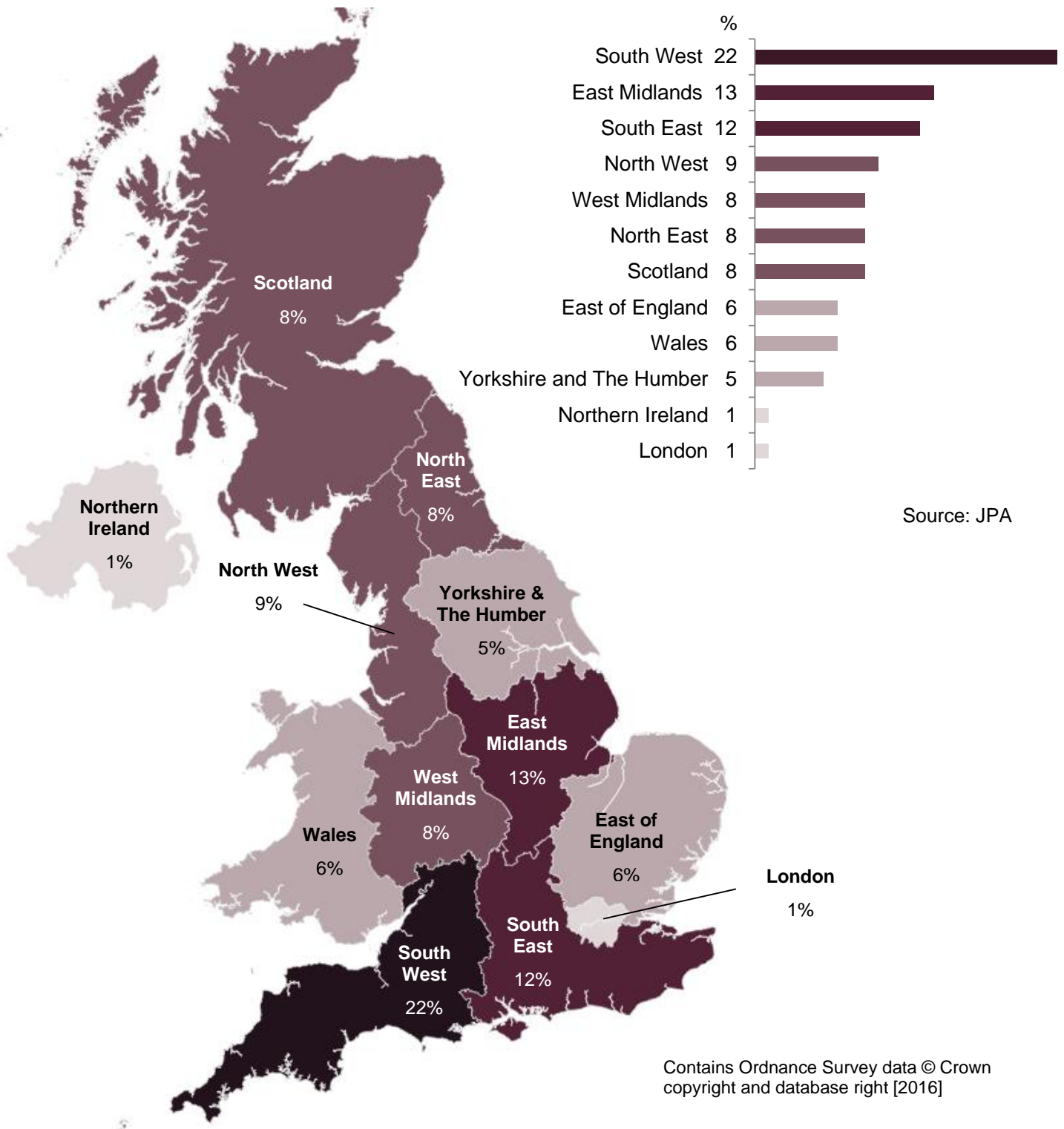
Payments by Region

Since the scheme began in April 2014, a total of **12,518** payments have been made to Service personnel.

Figure 6 shows the estimated proportions of payments used to purchase or extend properties in each UK region under the scheme since it began. At 30 September 2017, just over a fifth (**22%**) 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 September 2016.

⁴ Taken from Defence Statistics publication '[UK Armed Forces Biannual Diversity Statistics](#)'

Figure 6: Proportion of payments⁵, by UK region of property, April 2014 – September 2017



At 1 July 2017⁶, just over half of Service personnel were located in the South East (27%) or South West (27%). By contrast, very few were located in the North East (1%), North West (1%) or Northern Irelands (1%).

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

⁵ Excludes missing or invalid postcodes ~1%

⁶ Taken from Defence Statistics publication '[Quarterly Location Statistics](#)'

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](#).

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.

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