



Ministry of Housing,  
Communities &  
Local Government

# Help to Buy (Equity Loan scheme) Data to 30 September 2018, England

- Over the period since the launch of the **Help to Buy: Equity Loan scheme** (1 April 2013 to 30 September 2018), **195,219 properties** were bought with an equity loan.
- The total value of these equity loans was **£10.66 billion**, with the value of the properties sold under the scheme totalling **£49.89 billion**.
- Most of the home purchases in the Help to Buy: Equity Loan scheme were made by **First Time Buyers, accounting for 158,013 (81 per cent)** of total purchases.
- The mean purchase price of a property bought under the scheme was **£255,542**, with buyers using a mean equity loan of **£54,630**.
- In **London**, the maximum equity loan was increased from 20% to 40% from February 2016, and since then to 30 September 2018, there were 10,829 completions in London, of which 9,091 were made with an equity loan higher than 20%.

Note: This release provides data on Help to Buy (Equity Loan Scheme) only as the Help to Buy: NewBuy scheme closed in 2015. The title of this release was previously shortened to reflect its reduced content. For further details please see the User Engagement section.

## Housing *Statistical Release*

26 February 2019

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# Introduction

This Statistical Release presents Official Statistics on the number of home purchases and the value of equity loans under the Government's Help to Buy: Equity Loan scheme. The figures presented in this release cover the period from the launch of the scheme on 1 April 2013 to 30 September 2018.

Further policy information on the Help to Buy: Equity Loan scheme can be found at: <http://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loans>

This release does not cover statistics on Help to Buy: NewBuy scheme as the scheme closed to new mortgage offers on 8 March 2015 with all transactions completed by 8 September 2015. Further policy information on the Help to Buy: NewBuy Guarantee scheme can be found at: <http://www.gov.uk/government/policies/increasing-the-number-of-available-homes/supporting-pages/newbuy-guarantee-scheme>

This release does not cover statistics regarding the Help to Buy: Mortgage Guarantee scheme, which operated for the whole of the UK and closed to new loans on 31 December 2016. More information on Help to Buy: Mortgage Guarantee can be found here: <http://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-mortgage-guarantees>.

## Help to Buy: Equity Loan scheme

### Quarterly figures

Statistics for Help to Buy: Equity Loan are based on legal completion dates for transactions under the scheme as operated in England. The quarterly figures presented in Table 1 below cover the period from the launch of the scheme on 1 April 2013 to 30 September 2018. Monthly figures are also provided and can be found in the Accompanying Tables section of the release.

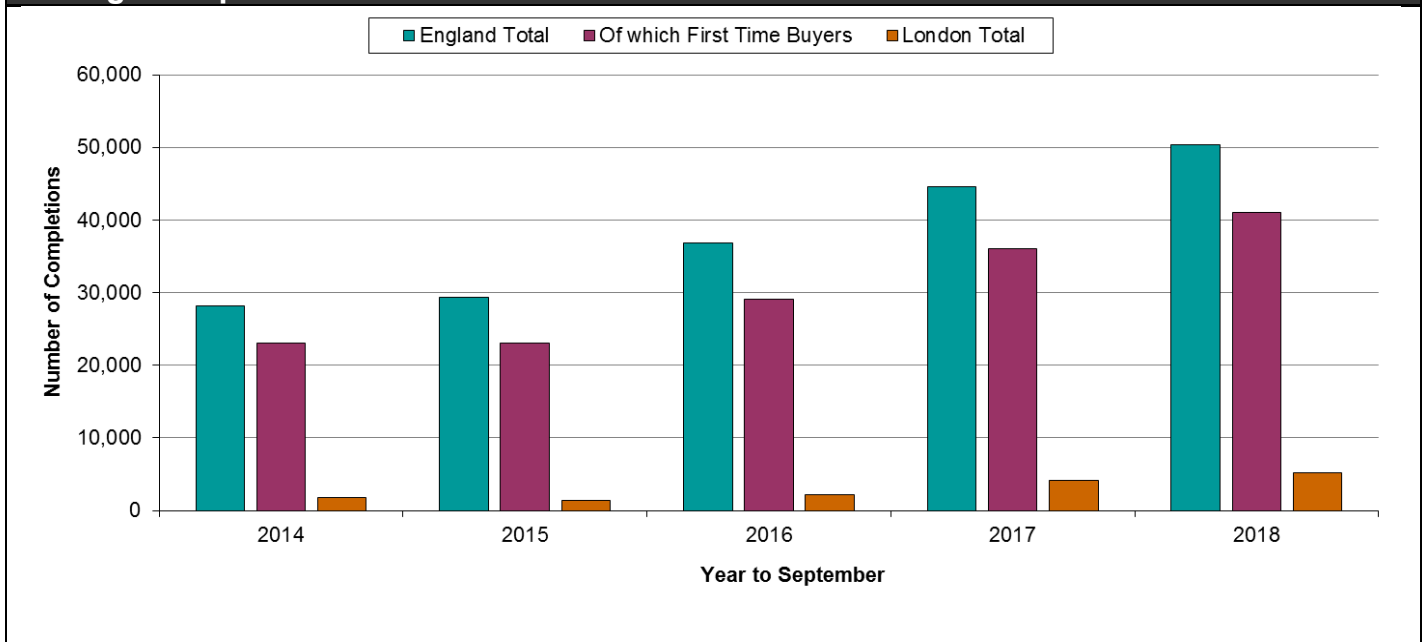
Table 1 presents the total number of home purchases completed under the Help To Buy: Equity Loan scheme since its launch date. Between April 2013 and 30 September 2018, 195,219 properties were sold through Help to Buy: Equity Loan, using a total value of equity loans of £10.66 billion. These equity loans supported the purchase of £49.89 billion worth of property.

Table 2 presents the quarterly number of properties bought by First Time Buyers under Help to Buy since the launch of the scheme in April 2013. Between April 2013 and September 2018, First Time Buyers accounted for 81 per cent of total home purchases. 158,013 properties were bought by First Time Buyers through Help to Buy: Equity Loan using a total value of equity loans of £8.45 billion. The overall value of properties sold to First Time Buyers total £38.89 billion.

## Annual figures

Figure 1 presents the total number of home purchases completed under the Help to Buy: Equity Loan scheme, for the year ending 30 September 2014 to the year ending 30 September 2018. These figures are sourced from accompanying tables 1 and 1b (see note on page 14).

**Figure 1: Help to Buy: Equity Loan. Number of legal completions for England (Total and of which First Time Buyers) and London (Total), year ending 30 September 2014 to year ending 30 September 2018.**



For England, home purchases completed under the Help to Buy: Equity Loan scheme totalled 50,302 in the year to 30 September 2018, up by 13 per cent compared with the year to September 2017 (44,547 completions). First Time Buyers bought 41,076 properties under the Help to Buy: Equity Loan scheme in the year to 30 September 2018, up by 14 per cent compared with the year to June 2017 (36,080 completions).

For London, home purchases completed under the Help to Buy: Equity Loan scheme totalled 5,156 in the year to 30 September 2018, up by 24 per cent on the year to 30 September 2017 (4,169 completions). First Time Buyers bought 4,909 properties under the Help to Buy: Equity Loan scheme in the year to 30 September 2018, up by 24 per cent compared with the year to September 2017 (3,971 completions).

**Table 1: Number of legal completions, and value of equity loans (£m), England**

	Completions <sup>1</sup>	Value of Equity Loans (£m) at completion <sup>2</sup>	Total value of properties sold (£m) <sup>3</sup>
<b>2013</b>	<b>14,023</b>	<b>566.15</b>	<b>2,840.37</b>
Q2	2,103	78.09	391.35
Q3	3,944	156.24	784.31
Q4	7,976	331.82	1,664.70
<b>2014</b>	<b>28,376</b>	<b>1,226.04</b>	<b>6,160.42</b>
Q1	5,581	235.21	1,181.89
Q2	8,775	380.81	1,913.72
Q3	5,846	252.67	1,269.99
Q4	8,174	357.36	1,794.82
<b>2015</b>	<b>31,827</b>	<b>1,469.26</b>	<b>7,399.13</b>
Q1	4,929	215.84	1,085.28
Q2	9,355	429.76	2,163.86
Q3	6,898	319.26	1,608.46
Q4	10,645	504.40	2,541.54
<b>2016</b>	<b>38,383</b>	<b>2,094.12</b>	<b>9,889.73</b>
Q1	6,788	329.15	1,652.41
Q2	10,814	583.66	2,787.65
Q3	8,542	474.03	2,210.02
Q4	12,239	707.29	3,239.65
<b>2017</b>	<b>46,300</b>	<b>2,911.44</b>	<b>12,995.36</b>
Q1	8,212	504.31	2,226.81
Q2 (R)	13,863	870.61	3,884.48
Q3	10,233	659.66	2,921.47
Q4 (R)	13,992	876.86	3,962.60
<b>2018</b>	<b>36,310</b>	<b>2,397.73</b>	<b>10,601.71</b>
Q1 (R)	10,170	665.81	2,934.05
Q2 (R)	14,950	967.06	4,322.67
Q3 (P)	11,190	764.85	3,344.99
<b>Total</b>	<b>195,219</b>	<b>10,664.74</b>	<b>49,886.73</b>

(R) – revised since the last statistical release to reflect more up-to-date information.

(P) – provisional and subject to revision

1. Completions of legacy FirstBuy transactions that occurred after 1 April 2013 are not included in these statistics. For the reporting period 1 April 2013 to 31 March 2014, there were 957 legacy FirstBuy completions for a total value of Government equity loan of £13m.

2. The value of equity loans are based on the purchase price of the property, up to 20 per cent of the property's value at point of sale (40% in Greater London). The remaining balance of the purchase must be financed by a purchaser deposit and a conventional mortgage. The value is shown in £million and rounded to 2 decimal places.

3. Value of properties sold is equal to the sum of the purchase prices at point of legal completion.

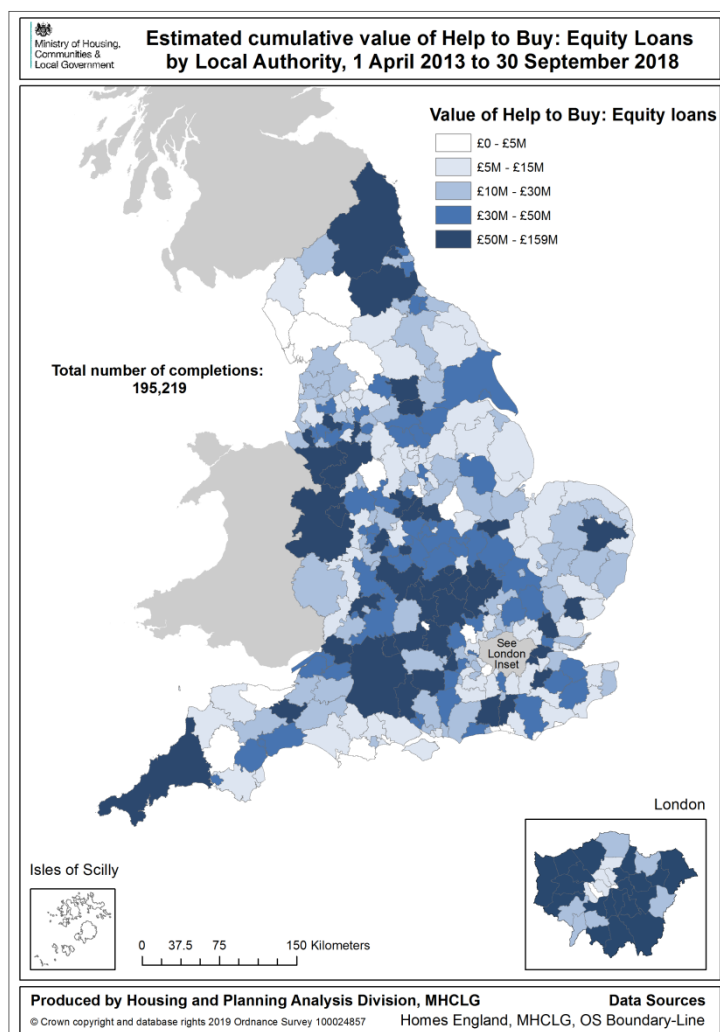
**Table 2: Number of legal completions, and value of equity loans (£m) for First Time Buyers, England**

	Completions <sup>1</sup>	Value of Equity Loans (£m) at completion <sup>2</sup>	Value of properties sold (£m) <sup>3</sup>
<b>2013</b>	<b>12,467</b>	<b>485.26</b>	<b>2,432.95</b>
Q2	2,004	73.17	366.72
Q3	3,564	136.69	685.73
Q4	6,899	275.40	1,380.51
<b>2014</b>	<b>22,618</b>	<b>928.64</b>	<b>4,663.82</b>
Q1	4,645	185.69	932.95
Q2	6,943	285.18	1,431.85
Q3	4,588	188.69	947.93
Q4	6,442	269.08	1,351.09
<b>2015</b>	<b>25,069</b>	<b>1,105.06</b>	<b>5,561.54</b>
Q1	3,841	159.07	800.00
Q2	7,383	323.79	1,628.47
Q3	5,440	240.77	1,212.06
Q4	8,405	381.42	1,921.00
<b>2016</b>	<b>30,673</b>	<b>1,639.97</b>	<b>7,616.81</b>
Q1	5,320	246.16	1,233.73
Q2	8,591	453.51	2,133.04
Q3	6,792	369.92	1,692.55
Q4	9,970	570.39	2,557.50
<b>2017</b>	<b>37,479</b>	<b>2,338.74</b>	<b>10,192.18</b>
Q1	6,695	409.95	1,761.38
Q2	11,179	698.11	3,036.49
Q3	8,236	527.47	2,281.32
Q4 (R)	11,369	703.21	3,113.00
<b>2018</b>	<b>29,707</b>	<b>1,954.80</b>	<b>8,424.13</b>
Q1 (R)	8,324	541.93	2,332.76
Q2 (R)	12,289	791.14	3,448.50
Q3 (P)	9,094	621.73	2,642.87
<b>Total</b>	<b>158,013</b>	<b>8,452.46</b>	<b>38,891.44</b>

See notes under Table 1

## Sub-national trends

**Map 1: Total Value of Equity Loans and completions, by local authority area**



This map shows the total value of equity loans by local authority area (dark shaded areas denote higher value of equity loans in a local authority).

Tables showing the number and value of loans on a quarterly basis by local authority area for 1) all completions and 2) for first time buyers only, accompany this release (Table 1 and Table 1b), and can be found on the Ministry's website.

## Help to Buy: Equity Loan in London

Since the launch of the Help to Buy: Equity Loan scheme, on 1 April 2013 to 30 September 2018, 15,056 properties were bought with an equity loan, in London.

Starting 1 February 2016 Help to Buy applicants were able to claim an equity loan up to 40% of purchase price for properties in Greater London. Since then, to 30 September 2018, a total number of 10,829 properties were purchased in London (in 33 boroughs). First time buyers accounted for 95 per cent (10,333) of these purchases. Of the London home purchases completed between February 2016 and June 2018, 7,841 (72 per cent) were made with an equity loan of exactly 40% of the purchase price, suggesting that most Londoners used the full 40% equity loan available to them. In the same period, 1,503 properties were bought with an equity loan of 20% of the property purchase price and 1,250 with an equity loan ranging between 20% and 40% of the property purchase price. Only 2% (235) of the homes acquired between February 2016 and September 2018 were bought using an equity loan less than 20% of the value of the property at point of sale.

## Purchase price

The Help to Buy: Equity Loan scheme can be used to purchase a new build property up to the value of £600,000, with a maximum equity loan of £120,000 (20 per cent). In Greater London, the maximum equity loan is £240,000 (40 per cent).

Table 3 shows the number of homes purchased under Help to Buy: Equity Loan to 30 September 2018 by purchase price. More than a third (39 per cent) of Help to Buy: Equity Loan completions were for homes worth £200,000 or less. About 45 per cent of properties acquired through the scheme had a purchase price ranging between £200,001- £350,000 and only 17 per cent had a purchase price greater than £350,000. Overall, 59 per cent of the homes purchased to 30 September 2018 had a price of £250,000 or less, indicating that there are proportionately more buyers in the lower price ranges.

The price of properties acquired by First Time Buyers through Help to Buy: Equity Loan follows the same pattern, with 63 per cent of properties having a value at the point of sale of £250,000 or less.

**Table 3: Cumulative number of legal completions to 30 September 2018, by purchase price, England<sup>1</sup>**

Purchase Price <sup>1</sup>	Cumulative completions (First Time Buyers)	Percentage of completions (First Time Buyers)	Cumulative completions (all)	Percentage of completions (all)
£0 – £125,000	10,825	7%	11,398	6%
£125,001 - £150,000	15,722	10%	16,916	9%
£150,001 - £200,000	41,314	26%	46,897	24%
£200,001 - £250,000	31,218	20%	38,617	20%
£250,001 - £350,000	35,233	22%	47,987	25%
£350,001 - £500,000	17,900	11%	25,826	13%
£500,001 - £600,000	5,801	4%	7,578	4%
<b>All properties</b>	<b>158,013</b>		<b>195,219</b>	

1. Purchases under Help to Buy: Equity Loan scheme are subject to Stamp Duty Land Tax on the same basis as other residential dwellings. The Help to Buy: Equity Loan scheme has a property price cap of £600,000.

The quarterly mean (average) purchase prices of homes bought under the scheme are shown in Table 4. The mean purchase price of all properties acquired through Help to Buy: Equity Loan in England between April 2013 and September 2018 was £255,542. This means that on average, the properties acquired through the scheme have moderate purchase prices. However, there is a difference in the mean purchase prices of properties sold to first time buyers and non-first time buyers; with non-first time buyers being able to afford, on average, higher priced houses.

The median purchase price of all properties acquired through Help to Buy: Equity Loan in England between April 2013 and September 2018 was £230,950, that of properties acquired by First Time Buyers was £219,995 and that of properties acquired by Non-First Time Buyers was £278,950.

In England, the mean purchase prices of properties acquired through the scheme are higher than the corresponding median purchase prices, indicating that across both types of buyers there have been fewer sales in the higher price ranges.

**Table 4: Average purchase price of property sold under the Help to Buy: Equity Loan scheme, by quarter, to 30 September 2018, England**

	Mean purchase price			Median purchase price		
	First Time Buyers	Non-First Time Buyers	All	First Time Buyers	Non-First Time Buyers	All
<b>2013</b>	<b>£195,152</b>	<b>£261,837</b>	<b>£202,551</b>	<b>£178,000</b>	<b>£245,000</b>	<b>£183,995</b>
Q2	£182,994	£248,834	£186,093	£169,995	£234,995	£170,000
Q3	£192,404	£259,437	£198,863	£175,000	£242,000	£179,995
Q4	£200,102	£263,878	£208,714	£180,995	£247,950	£189,950
<b>2014</b>	<b>£206,200</b>	<b>£259,916</b>	<b>£217,100</b>	<b>£185,000</b>	<b>£242,995</b>	<b>£195,000</b>
Q1	£200,851	£265,963	£211,771	£180,500	£245,000	£190,000
Q2	£206,229	£263,029	£218,087	£185,000	£244,995	£196,000
Q3	£206,611	£256,005	£217,240	£185,950	£239,995	£195,000
Q4	£209,732	£256,195	£219,577	£189,950	£239,995	£199,950
<b>2015</b>	<b>£221,849</b>	<b>£271,914</b>	<b>£232,480</b>	<b>£199,950</b>	<b>£257,725</b>	<b>£210,950</b>
Q1	£208,279	£262,203	£220,182	£189,950	£247,500	£199,950
Q2	£220,571	£271,494	£231,305	£197,995	£256,248	£210,000
Q3	£222,806	£271,874	£233,177	£199,995	£259,950	£211,500
Q4	£228,554	£277,026	£238,754	£205,995	£261,495	£219,950
<b>2016</b>	<b>£248,323</b>	<b>£294,802</b>	<b>£257,659</b>	<b>£220,500</b>	<b>£279,995</b>	<b>£234,995</b>
Q1	£231,904	£285,208	£243,431	£209,950	£270,000	£224,950
Q2	£248,288	£294,471	£257,781	£219,950	£279,995	£234,995
Q3	£249,198	£295,697	£258,724	£220,000	£280,000	£234,950
Q4	£256,519	£300,643	£264,699	£230,000	£285,995	£240,000
<b>2017</b>	<b>£271,944</b>	<b>£317,785</b>	<b>£280,677</b>	<b>£245,950</b>	<b>£299,995</b>	<b>£259,000</b>
Q1	£263,089	£306,813	£271,166	£234,950	£289,995	£246,995
Q2 (R)	£271,624	£315,942	£280,205	£245,000	£299,995	£259,625
Q3	£276,993	£320,558	£285,495	£250,000	£302,000	£263,500
Q4 (R)	£273,815	£323,904	£283,205	£249,000	£307,995	£260,000
<b>2018</b>	<b>£283,574</b>	<b>£329,786</b>	<b>£291,978</b>	<b>£260,000</b>	<b>£318,495</b>	<b>£272,500</b>
Q1 (R)	£280,245	£325,729	£288,501	£255,000	£312,475	£269,950
Q2 (R)	£280,617	£328,509	£289,142	£256,995	£316,950	£269,995
Q3 (P)	£290,617	£334,980	£298,926	£269,995	£324,995	£279,995
<b>Average to 30 September 2018</b>	<b>£246,128</b>	<b>£295,524</b>	<b>£255,542</b>	<b>£219,995</b>	<b>£278,950</b>	<b>£230,950</b>



In London, the average purchase price of all properties sold under the Help to Buy: Equity Loan scheme to 30 September 2018 exceeded the national average with a mean property purchase price of £412,726 and a median of £410,000. London average purchase prices of properties sold to First Time Buyers and Non-First Time Buyers follow the same pattern as the national average, with existing homeowners acquiring higher priced properties.

In England, the median equity loan was £43,800 for First Time Buyers, £54,999 for non-First Time Buyers and £45,999 across all completions. The mean equity loans were higher at £53,492 for First Time Buyers, £59,460 for non-First Time Buyers and £54,630 for all completions. Each of these mean equity loans are around 20 per cent of the value of the corresponding mean purchase price, reflecting the fact that the majority of completions in the scheme used the full 20 per cent equity loan available to them.

## Property type

Table 5 shows the number of properties sold under Help to Buy: Equity Loan scheme by property type. Help to Buy to Buy Equity Loan has mainly supported the purchase of houses. Up to September 2018, 17 per cent of all transactions were for flats and 84 per cent were for houses, split among detached, semi-detached and terraced houses. First Time Buyers purchased more flats, terraced and semi-detached properties, but fewer detached houses than existing owners.

**Table 5: Cumulative number of legal completions to 30 September 2018, by property type, England**

Property Type	Cumulative completions (First Time Buyers)	Percentage of completions (First Time Buyers)	Cumulative completions (all)	Percentage of completions (all)
Flat	30,235	19%	32,244	17%
Detached	59,013	25%	59,013	30%
Semi-Detached	61,820	33%	61,820	32%
Terraced	42,114	23%	42,114	22%
Unrecorded	25		28	
<b>All properties<sup>1</sup></b>	<b>158,013</b>		<b>195,219</b>	

1. Includes 28 completions (25 for First Time Buyers) for which the property type was not recorded and 48 Studio apartments (all for First Time Buyers).

## Purchaser deposits

More than a half (57 per cent) of all home purchases were made with a deposit up to 5% of the property purchase price at the point of sale and 21 per cent with a deposit ranging between 5% and 10%. The remaining 21 per cent were made by purchasers who paid a deposit of 10% of the property value or more.

As expected, a greater proportion of First Time Buyers (61 per cent) put down a deposit of 5% per cent or less of the property purchase price, compared with existing home owners (41 per cent). There was also a marked difference between the proportion of First Time Buyers (10 per cent) and non-First Time Buyers (27 per cent) that used a deposit of more than 15%.

**Table 6: Cumulative number of legal completions to 30 September 2018, by purchaser deposit level and type of purchaser, England**

Deposit band <sup>1</sup>	Cumulative completions (First Time Buyers)	Cumulative completions (non-First Time Buyers)	Cumulative completions (total)	Percentage of completions (all)
Up to 5%	96,411	15,229	111,640	57%
5.1% to 10%	34,253	7,559	41,812	21%
10.1% to 15%	11,540	4,447	15,987	8%
15.1% or more	15,809	9,971	25,780	13%
<b>All properties</b>	<b>158,013</b>	<b>37,206</b>	<b>195,219</b>	

1. The deposit level for each transaction is calculated by expressing the amount of purchaser deposit as a percentage of the purchase price, and rounding to one decimal place.

## Applicant household incomes

The household income of purchasers of properties under the Help to Buy: Equity Loan scheme is recorded for each completion in the scheme. 'Total applicant household income' reported below refers to the total income for the household, regardless of how many members of that household are making the purchase.

Table 7 shows the breakdown of homes purchased by total household income. To September 2018, 55 per cent of the Help to Buy Equity Loan borrowers had household incomes between £20,000 and £50,000. Only 2 and 4 per cent of applicants had household incomes below £20,000 and above £100,000 respectively. The majority of First Time Buyers (58 per cent) using Help to Buy Equity Loan to purchase a property had household incomes ranging between £20,000 and £50,000.

**Table 7: Cumulative number of legal completions to 30 September 2018, by total applicant household income, England**

Total applicant household income <sup>1</sup>	Cumulative completions (First Time Buyers)	Percentage of completions (First Time Buyers)	Cumulative completions (all)	Percentage of completions (all)
£0 – £20,000	3,250	2%	3,605	2%
£20,001 - £30,000	21,750	14%	24,040	12%
£30,001 - £40,000	35,688	23%	41,188	21%
£40,001 - £50,000	34,580	22%	42,514	22%
£50,001 - £60,000	23,746	15%	30,986	16%
£60,001 - £80,000	23,574	15%	32,374	17%
£80,001 - £100,000	9,117	6%	12,434	6%
Greater than £100,000	6,308	4%	8,078	4%
<b>All applicant households</b>	<b>158,013</b>		<b>195,219</b>	

1. Total applicant household income as registered on the Help to Buy Property Information Form completed at the point of reservation. Income brackets presented here reflect total applicant household income, which does not discriminate between single person applications and joint applications under the scheme. Purchasers must have proof of income in order to be eligible for a Help to Buy: Equity Loan. The scheme allows for property purchases up to £600,000 with a maximum equity loan of 20 per cent and 40 per cent in Greater London. After accounting for the purchaser deposit and equity loan, the remaining balance must be financed through a mortgage which is not in excess of 4.5 times the applicant's household income e.g. a £600,000 property, with a 5 per cent purchaser deposit (£30,000) and a 20 per cent equity loan (£120,000) must fund the remainder of the purchase through a mortgage (£450,000). In this instance, the total applicant household income must be at least £100,000 per annum.

The quarterly averages of total applicant household income can be seen in Table 8. The average total applicant household income of scheme beneficiaries to date has been £51,635. Existing home owners have a total household income which is, on average, £6,975 higher when compared to First Time Buyers. The median total applicant household income at national level is £45,027 for First Time Buyers, £53,307 for non-First Time Buyers and £46,686 for all completions.

In London, the average total household income of Help to Buy: Equity Loan applicants exceeded the national average, with a mean total household income of £69,481 and median of £64,000. The distribution of mean and median total household income by purchaser type reflects the national pattern with existing owners having on average higher household incomes compared to First-Time Buyers.

Figures for quarterly average total household incomes for London and England excluding London can be found in the tables accompanying the release.

**Table 8: Average total applicant household income under the Help to Buy: Equity Loan scheme, by quarter, to 30 September 2018, England**

	Mean total applicant household income			Median total applicant household income		
	First Time Buyers	Non-First Time Buyers	All	First Time Buyers	Non-First Time Buyers	All
<b>2013</b>	<b>£43,497</b>	<b>£55,931</b>	<b>£44,877</b>	<b>£38,700</b>	<b>£51,998</b>	<b>£40,000</b>
Q2	£40,601	£54,600	£41,260	£36,469	£50,372	£37,000
Q3	£43,055	£55,783	£44,282	£38,276	£52,203	£39,500
Q4	£44,567	£56,105	£46,125	£39,600	£51,996	£40,914
<b>2014</b>	<b>£45,513</b>	<b>£55,043</b>	<b>£47,447</b>	<b>£40,500</b>	<b>£50,500</b>	<b>£42,369</b>
Q1	£44,895	£57,509	£47,010	£40,000	£52,421	£42,000
Q2	£45,524	£55,659	£47,640	£40,424	£50,641	£42,433
Q3	£45,659	£54,201	£47,497	£40,522	£50,000	£42,257
Q4	£45,844	£53,669	£47,502	£40,997	£50,045	£42,500
<b>2015</b>	<b>£47,861</b>	<b>£55,344</b>	<b>£49,450</b>	<b>£42,920</b>	<b>£51,000</b>	<b>£44,620</b>
Q1	£45,878	£55,280	£47,953	£41,350	£50,400	£43,200
Q2	£47,925	£55,637	£49,550	£43,000	£51,188	£44,750
Q3	£48,148	£54,948	£49,585	£43,366	£51,090	£45,000
Q4	£48,526	£55,376	£49,968	£43,308	£51,000	£44,989
<b>2016</b>	<b>£50,431</b>	<b>£56,966</b>	<b>£51,744</b>	<b>£45,233</b>	<b>£53,159</b>	<b>£46,940</b>
Q1	£49,147	£55,993	£50,628	£44,000	£53,000	£45,662
Q2	£50,842	£56,757	£52,058	£45,346	£52,559	£47,037
Q3	£50,288	£57,759	£51,818	£45,253	£53,316	£47,000
Q4	£50,859	£57,189	£52,033	£45,943	£53,700	£47,360
<b>2017</b>	<b>£53,344</b>	<b>£58,363</b>	<b>£54,300</b>	<b>£48,009</b>	<b>£54,745</b>	<b>£49,330</b>
Q1	£51,781	£57,339	£52,807	£46,400	£54,024	£48,000
Q2 (R)	£53,438	£58,019	£54,325	£48,000	£54,015	£49,140
Q3	£53,926	£58,975	£54,912	£48,909	£55,165	£50,000
Q4 (R)	£53,750	£58,841	£54,705	£48,413	£55,200	£49,809
<b>2018</b>	<b>£54,911</b>	<b>£60,455</b>	<b>£55,919</b>	<b>£49,900</b>	<b>£56,001</b>	<b>£51,000</b>
Q1 (R)	£54,266	£59,246	£55,170	£49,305	£56,365	£50,352
Q2 (R)	£54,709	£60,387	£55,719	£49,711	£56,650	£50,907
Q3 (P)	£55,776	£61,604	£56,887	£56,867	£57,866	£51,913
<b>Average to 30 Sept 2018</b>	<b>£50,306</b>	<b>£57,281</b>	<b>£51,635</b>	<b>£45,027</b>	<b>£53,307</b>	<b>£46,686</b>

### Property tenure (freehold/leasehold)

Table 9 shows the number of completions by property type and tenure. Of the 195,219 completions in the scheme, 32,244 were flats, and 162,947 were houses.

Of the 32,244 flats, 93.6 per cent were recorded as leasehold tenure and 6.4 per cent were recorded as freehold tenure.

Of the 162,947 houses, 89.0 per cent, were recorded as freehold tenure and 11.0 per cent were recorded as leasehold tenure.

**Table 9: Cumulative number of legal completions to 30 September 2018, by property type and tenure, England<sup>1</sup>**

Property Type	Cumulative completions (total):	of which freehold;	Percentage freehold	of which leasehold	Percentage leasehold	Unrecorded
<b>Flat</b>	<b>32,244</b>	<b>2,052</b>	<b>6.4%</b>	<b>30,192</b>	<b>93.6%</b>	<b>-</b>
<b>Houses:</b>	<b>162,947</b>	<b>144,965</b>	<b>89.0%</b>	<b>17,975</b>	<b>11.0%</b>	<b>7</b>
Detached	59,013	51,941	88.0%	7,067	12.0%	5
Semi-detached	61,820	54,821	88.7%	6,998	11.3%	1
Terraced	42,114	38,203	90.5%	3,910	9.3%	1
<b>Unrecorded</b>	<b>28</b>	<b>18</b>	<b>64.3%</b>	<b>10</b>	<b>35.7%</b>	<b>-</b>
<b>All properties<sup>2,3</sup></b>	<b>195,219</b>	<b>147,035</b>	<b>75.3%</b>	<b>48,177</b>	<b>24.7%</b>	<b>7</b>

1. 2,052 flats/studios have been recorded as freehold on the Homes England Management System. This is based on information provided by Help to Buy agents in accordance with the monitoring requirements for the payment of the equity loans. In England, flats are typically owned on a leasehold basis and freehold flats are rare. A flat may also be owned as a 'share of freehold', meaning a tenant will have a lease for their flat as well as a share in the freehold of the whole building, but technically the flat will still be a leasehold. It is most likely that these flats recorded as freehold, are 'share of freehold'.

2. Includes 28 completions for which the property type was not recorded (18 freehold, 10 leasehold) and 48 Studio apartments (2 freehold, 46 leasehold).

3. Includes 7 properties (5 detached, 1 semi-detached and 1 terraced) for which the tenure type was not recorded.

The proportion of houses sold under the scheme on a leasehold basis was on an upward trend until early 2017; since then it has declined. Table 9a (which can be found in the tables accompanying the release) shows at the start of the scheme, in 2013 Q2, 5.7 per cent of houses were sold on a leasehold basis. Sales of leasehold houses rose and peaked in 2017 Q2 at 18.5 per cent and have since fallen to 4.4 per cent in 2018 Q3. Houses sold under the scheme on a leasehold basis are particularly prevalent in the North West, which is a Homes England (formerly the Homes and Communities Agency) Operating Area, as detailed in the Local Authority Table 9b (which can be found in the tables accompanying the release).

# Accompanying tables

Accompanying tables are available to download alongside this release:

**Table 1** Number and value of Help to Buy: Equity Loans (quarterly), by local authority, England

**Table 1b** Number and value of Help to Buy: Equity Loans (quarterly) for first time buyers, by local authority, England

**Table 2** Number and value of Help to Buy: Equity Loans (monthly), England

Table 1b is new. These tables can be accessed from

<https://www.gov.uk/government/collections/help-to-buy-equity-loan-and-newbuy-statistics>

The **statistical release Tables 1- 9b** are also available to download from the link above.

In addition, legacy Help to Buy: NewBuy tables are also available at the link above. These tables have not been updated. For more information please see the Help to Buy: NewBuy text in the definitions and user engagement sections.

**Table 3** Cumulative number of Help to Buy: NewBuy completions (since March 2012) by local authority, England

**Statistical Release Table 10** Number of legal completions, Government liability (£m), and cost to Government (£m) under the Help to Buy: NewBuy Guarantee scheme, England

## Open Data

These statistics are available in fully open and linkable data formats at Open Data Communities:

<http://opendatacommunities.org>

## Definitions

The Housing Statistics and English Survey glossary can be found here:

<https://www.gov.uk/guidance/housing-statistics-and-england-housing-survey-glossary/a-to-z>

The glossary is a single reference point for terms and definitions used in MHCLG housing statistical publications and English Housing Survey reports, arranged alphabetically.

## Help to Buy: Equity Loans

An **equity loan** is Government financial assistance given to eligible applicants to purchase an eligible home through a Government equity mortgage secured on the home. The Government equity mortgage is ranked second in priority behind an owner's main mortgage lender. The Government equity mortgage means that if Government contributed 20 per cent of the value to the applicant to buy a home, the owner will repay 20 per cent of the future value to Government e.g. when selling their equity loan home.

The equity loan scheme reported in this statistical release is **Help to Buy: Equity loan**. This scheme offers up to 20 per cent of the value (40 per cent in Greater London) as Government assistance to purchasers buying a new build home. The buyer must provide a cash deposit of at least 5 per cent and a main mortgage lender must provide a loan of at least 75 per cent (55 per cent in Greater London). The Government assistance to buy is made through an equity loan made by Homes England to the purchaser. Help to Buy equity loans are only available on new build homes and the maximum purchase price is £600,000. Equity loan assistance for purchasers is paid via house builders registered with Homes England to participate in the Help to Buy equity loan initiative. The payment is made to builders (via solicitors) at purchaser legal completion. The equity loan is provided without fees for the first five years of ownership. The property title is held by the home owner who can therefore sell their home at any time and upon sale should provide the government the value of the same equity share of the property when it is sold. If Government contributed 20 per cent of the value to buy a new home, the owner will repay 20 per cent of the future value (the value at the time they sell) to Government, e.g. when selling their equity loan home. More information can be found here:

<https://www.gov.uk/affordable-home-ownership-schemes/help-to-buy-equity-loans>

The following definitions are used in relation to the equity loan scheme:

- **Completed equity loans (“purchaser legal completions”)**: a purchaser legal completion is defined as occurring when the home is ready for occupation, the sale contract between house builder and purchaser has completed and all mortgage funds, deposit and equity loan assistance have been paid to the house builder. The purchaser takes possession after legal completion.
- **Reservations**: a reservation is defined as the point at which an Authority to Proceed (ATP) is issued by the local Help to Buy Agent. The ATP is issued by Local Help to Buy Agent following their approval of a firm reservation of a Help to Buy Home. ATP issue is the approval for purchasers to commence conveyancing and submit a full mortgage application to the main mortgage lender.

The Help to Buy: Equity Loan scheme replaced the existing **FirstBuy** shared equity scheme on 1 April 2013. Information about the FirstBuy scheme can be found here:

[http://webarchive.nationalarchives.gov.uk/20130203154301/http://homesengland.co.uk/cfg?page\\_id=6016&page=71](http://webarchive.nationalarchives.gov.uk/20130203154301/http://homesengland.co.uk/cfg?page_id=6016&page=71)

Completions of legacy FirstBuy transactions that occurred after 1 April 2013 are not included in

these statistics. For the reporting period 1 April 2013 to 31 March 2014, there were 957 legacy FirstBuy for a total value of Government equity loan of £13m. FirstBuy offered up to a 20 per cent equity loan on new build properties for First Time Buyers only, co-funded between Government and the house builder.

The figures provided in this release are based on the **legal completion** date for the sale. A purchaser legal completion is defined as when the home is ready for occupation, the sale contract between house builder and purchaser has completed and all mortgage funds, deposits and equity loan assistance have been paid to the house builder. The purchaser takes possession after legal completion.

In February 2016, the Government launched London Help to Buy, which offers equity loans at up to 40% of the value of the purchase price. The parameters of the scheme are the same as for standard Help to Buy: Equity Loan: deposits of at least 5% will be required; and the loans will be interest-free for 5 years, after which a charge will apply.

Although from April 2012 the Mayor of London has had strategic oversight of housing, regeneration and economic development in London, Homes England administers the Help to Buy: Equity Loans scheme on behalf of the Greater London Authority.

The Help to Buy: Equity Loan scheme operate only in England.

## **Help to Buy: NewBuy Guarantee Scheme**

The title of the NewBuy Guarantee scheme was changed in early 2014 to 'Help to Buy: NewBuy', so that it is grouped together with the Government's other schemes designed to help prospective home buyers: Help to Buy: Equity Loan and Help to Buy: Mortgage Guarantee.

The scheme allows borrowers to secure up to a 95 per cent loan-to-value mortgage on a new build property. More detail on the scheme can be found here:

<https://www.gov.uk/government/policies/increasing-the-number-of-available-homes/supporting-pages/newbuy-guarantee-scheme>

The guarantee is provided by Government, in partnership with the house building industry. In the event of a borrower defaulting on their mortgage, Government and the respective house builder assume responsibility for any debt which is not already paid back to the mortgage lender.

Mortgages are covered by the government guarantee from point of completion. Government's maximum total contingent liability is capped at £1bn. Each time a property is sold under the Help to Buy: NewBuy Guarantee scheme, Government's maximum possible cost within this limit increases by 5.5 per cent of the property's sale value.

Government's costs will be incurred only when: (i) Help to Buy: NewBuy properties have been purchased (completed), possessed, and/or resold, and have attracted losses, and those losses



have been claimed by the appropriate lender/s; and (ii) the total of such losses is in excess of the total of the builder's corresponding indemnity fund.

The Help to Buy: NewBuy Guarantee scheme operated only in England.

The Help to Buy: NewBuy Guarantee scheme closed to new mortgage offers on 8 March 2015. Any final transactions were completed on or before 8 September 2015.

Completions of legacy Help to Buy: NewBuy scheme are not included in these statistics. For the reporting period, 12 March 2012 to 8 September 2015, a total of 5,694 house purchases were made using the Help to Buy: NewBuy scheme.

Figures for the cumulative number of Help to Buy: NewBuy completions (since March 2012), by local authority in England can be found in all statistical releases up to 2018 Q1 and in accompanying tables 3 and 10. These legacy tables are no longer updated and can be found at:

<https://www.gov.uk/government/collections/help-to-buy-equity-loan-and-newbuy-statistics>

# Technical notes

## Data collection

### Help to Buy: Equity Loans

Data is extracted from Homes England's Investment Management System (IMS). This contains information provided by Help to Buy agents in accordance with monitoring requirements for the payment of the equity loans.

## Data quality

### Assessment of data quality

In 2015 the UK Statistics Authority (UKSA) published a [regulatory standard for the quality assurance of administrative data](#). To assess the quality of the data provided for this release the department has followed that standard.

The standard is supported with an [Administrative Data Quality Assurance Toolkit](#) which provides useful guidance on the practices that can be adopted to assure the quality of the data they utilise.

The Help to Buy: Equity loan statistical release is produced by MHCLG based on data provided to the department from Homes England. An assessment of the level of risk based on the Quality Assurance Toolkit is as follows:

Risk/Profile Matrix Statistical Series	Administrative Source	Data Quality Concern	Public Interest	Matrix Classification
Help to Buy: Equity loan	Help to Buy agents providing data to Homes England information management System (IMS)	Low	Medium	Low Risk [A1/A2]

The publication of Help to Buy: Equity loan can be considered as medium profile, as there is some mainstream media interest, with moderate economic and/or political sensitivity.

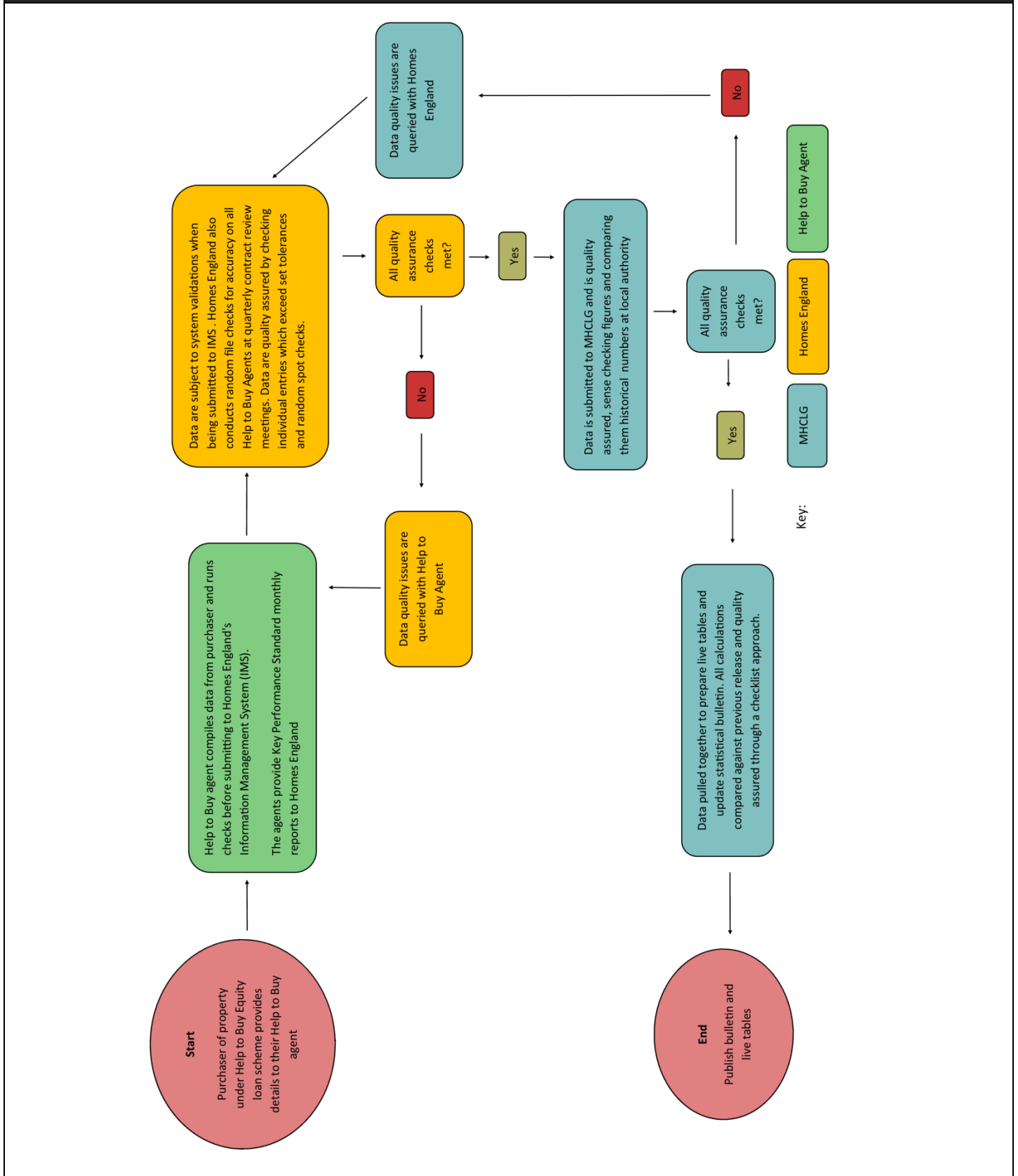
The data quality concern is considered a low concern given that the data is collected on behalf of the department by Homes England who have several quality assurance checks in place.

The data are then further quality assured in detail by the responsible statistician within the department. Further validation and quality checks are carried out, any issues detected are then queried with Homes England.

Overall, the Help to Buy: Equity loan statistics have been assessed as A1/A2: Low Risk.

A full outline of the statistical production process and quality assurance carried out is provided in the flow chart in Figure 2. Further details are also provided against each of the four areas outlined in the Quality Assurance of Administrative Data (QAAD) Toolkit.

**Figure 2: Quality assurance flow diagram**



## **Operational context and admin data collection**

Help to Buy: Equity Loan is government scheme administered by Homes England. Through Help to Buy: Equity Loan the Government lends equity towards the cost of a newly built home.

Data to produce this statistical return is collected by Homes England as part of their administration of the scheme. The data is recorded in Homes England's Information Management System (IMS) by Help to Buy agents.

Help to Buy agents are appointed by Homes England. Help to Buy agents administer the Help to Buy: Equity Loan scheme. They have the authority to give the go-ahead for purchases with help from the equity loan scheme. The agents also make other key decisions during the purchase process. Details of the Help to Buy agents are available on the Help to Buy website <https://www.helptobuy.gov.uk/equity-loan/find-helptobuy-agent/>

## **Communication with data supply partners**

Homes England is a non-departmental public body. It is governed by a board who decide what its priorities are. Its members are appointed by the Secretary of State for Housing, Communities and Local Government. There is agreement in place for Homes England to collect and provide this data to the department.

Homes England provides clear guidance to the Help to Buy Agents who supply the data as part of the Information Management system <https://www.gov.uk/guidance/investment-management-system-guidance-documents>

House builders are required to submit a monthly return within the first 10 business days of each month. Local Help to Buy agents are responsible for submitting an Authority to Proceed report within 2 business days of month end.

## **QA principles, standards and checks by data suppliers**

Data submitted to Homes England are subject to system validations in IMS. In addition, Help to Buy Agents make Key Performance Standard monthly reports to Homes England and these include compliance with Homes England requirements. Homes England also conducts random file checks for accuracy on all Help to Buy Agents at quarterly contract review meetings. Following extraction for the purposes of producing this statistical release, data are quality assured by checking individual entries which exceed set tolerances e.g. such as purchaser income levels, as well as 'spot checks' by cross checking with the Land Registry database (see: <http://houseprices.landregistry.gov.uk/sold-prices/>).

## **Producers' QA investigations and documentation**

Data submitted to Homes England are subject to extensive checks, once it has been provided to the department further quality assurance checks are carried out. These include; checking the total number of completions with Homes England to ensure that the data sets match, comparing the figures for the current release with previously published figures to determine whether there are any anomalous increases, and geo-referencing the data. Geo-referencing involves attributing property

addresses to an individual local authority, parliamentary constituency, postcode sector and district by reconciling data against the latest version of the ONS Postcode Directory where possible.

There are further final quality assurance checks performed when producing this final statistical bulletin and live tables end product. These checks use a clear checklist approach to ensure published figures are consistent across the release and live tables, with each check being systematically signed off when it has been completed.

## **Imputation**

There is no imputation of figures in this release. The data provided from Homes England is a complete record of all Help to buy equity loans.

## **Revisions policy**

This policy has been developed in accordance with the UK Statistics Authority Code of Practice for Statistics and the Ministry of Housing, Communities and Local Government Revisions Policy (found at <https://www.gov.uk/government/publications/statistical-notice-dclg-revisions-policy>).

There are two types of revisions that the policy covers:

### **Non-Scheduled Revisions**

Where a substantial error has occurred as a result of the compilation, imputation or dissemination process, the statistical release, live tables and other accompanying releases will be updated with a correction notice as soon as is practical.

### **Scheduled Revisions**

Help to Buy: Equity Loan statistics are drawn from the grant administration system and therefore updated information can be provided by grant recipients after the official statistics have been extracted and compiled. If required, revisions are incorporated into the next scheduled statistical release. For each release, revisions are made from April 1 2015 onwards. Initially, Homes England recorded Help to Buy equity loan sales at approval of payment of the builder's claim. In January 2015 the National Audit Office advised that, for accounting purposes, sales should be recorded at the completion of the home purchase. Homes England has amended the data on this basis. The main effect is on the distribution of sales across previous quarters. The most recent cumulative totals are slightly increased. The first revised total to the end of January 2015 was included in the monthly statistics on the 5 March 2015 which also explained the change. The first revised time series (count and value of loans) was included in the monthly statistics on the 31 March 2015.

## **Uses of the data**

The data are used for monitoring the delivery of the Help to Buy: Equity loans scheme. They are also used to inform wider government policy on housing.

## **User engagement**

This release provides data on 'Help to Buy (Equity Loan Scheme)' only. It previously had a section on the 'Help to Buy: NewBuy' scheme which closed to new mortgage offers on 8 March 2015. Any

final transactions were completed on or before 8 September 2015. Therefore, starting Q2 2018, the title of this release was shortened to 'Help to Buy (Equity Loan scheme), Data to 30 September 2018, England' to reflect its reduced content. The release retains a legacy section on the 'Newbuy scheme' providing summary figures and links to past releases and tables.

Users are encouraged to provide feedback on how these statistics are used and how well they meet user needs. Comments on any issues relating to this statistical release are welcomed and encouraged. Responses should be addressed to the "Public enquiries" contact given in the "Enquiries" section below.

The Ministry's engagement strategy to meet the needs of statistics users is published here:

<https://www.gov.uk/government/publications/engagement-strategy-to-meet-the-needs-of-statistics-users>

A short questionnaire on how the Housing Statistics and data are used and the decisions they inform is currently open at:

<https://www.surveymonkey.co.uk/r/housinguser>

## Related statistics

A guide showing how the different housing statistics produced by the Ministry of Housing, Communities and Local Government relate to each other can be found at:

<https://www.gov.uk/government/publications/guide-to-mhclg-housing-statistics>

Help to Buy: Equity Loan and related statistics are detailed in Table 11. Further information can be found in the separate statistical release for each source which can be found at the links below.

The Ministry of Housing, Communities and Local Government is part of a cross government working group, including devolved administrations and the Office of National Statistics, working to improve the trustworthiness quality and value of housing and planning statistics across the UK.

This working group has published action plan to make the planned improvements on house building statistics clear and transparent to users. Details of this work and how you can provide feedback are available via the Government Statistical Service website:

<https://gss.civilservice.gov.uk/guidances/working-with-users-2/housing-and-planning-statistics/>

**Table 11: Help to Buy: Equity Loan and related statistics**

<b>Release</b>	<b>What do statistics show?</b>	<b>Frequency</b>	<b>Where does the data come from?</b>	<b>What are these figures most appropriate for?</b>
<b>This release: Help to Buy (Equity Loan scheme)</b>  <b>MHCLG</b>	Number of homes purchased and the value of equity loans under the Government's Help to Buy: Equity Loan scheme.	Quarterly (Jan, Apr, Aug, Nov)	Data is extracted from Homes England's Investment Management System. This contains information provided by Help to Buy agents in accordance with monitoring requirements for the payment of the equity loans.	Provides an accurate assessment of properties purchased using the Government's Help to Buy: Equity Loan scheme.
<b>Help to Buy: NewBuy Guarantee scheme</b>  <b>MHCLG</b>	Number of homes purchased under the Government's Help to Buy: NewBuy scheme.	Finalised.  (Quarterly release previously published but no longer updated as scheme closed in 2015).	Data provided by JLT Insurance Management (Guernsey) Ltd in its capacity as administrator to the NewBuy Mortgage Indemnity Scheme.	Provides an accurate assessment of properties purchased using the Government's Help to Buy: NewBuy scheme.
<b>Help to Buy: Mortgage Guarantee scheme</b>  <b>HMT</b>	Number of homes purchased under the Government's Help to Buy: Mortgage Guarantee scheme.	Finalised.  (Quarterly release previously published but no longer updated as scheme closed in 2016).	Data provided by UK Asset Resolution corporate services, who administer the scheme on behalf of HM Treasury, collect data from lenders participating in the scheme in accordance with monitoring and reporting requirements set by HM Treasury.	Provides an accurate assessment of properties purchased using the Government's Help to Buy: Mortgage Guarantee scheme in the UK.
<b>Housing Statistics</b>  <b>Homes England</b>	Housing starts on site and housing completions delivered by Homes England (which will exclude Help to Buy: Equity Loan)	Six-monthly (Jun, Nov)	The latest statistics on the supply of homes provided by the Homes England, excluding London except for delivery of programmes (excluding Help to Buy Equity Loan) managed by Homes England on behalf of the Greater London Authority.	Provides an accurate assessment of starts on sites and housing completions delivered by Homes England.
<b>Affordable housing supply</b>  <b>MHCLG</b>	Overall affordable housing supply (new build and acquisitions)	Annual (November)	Homes England and Greater London Authority data which is published every six months combined with Local Authority Housing Statistics Data	Provides the most complete estimate of affordable housing supply, including shared ownership schemes. Affordable housing figures are a subset of total housing supply.
<b>Housing supply; net additional dwellings</b>  <b>MHCLG</b>	Total housing supply that comprises all new build, conversions, change of use, other gains/losses and demolitions	Annual (November)	Comes from local authorities outside London (Housing Flows Reconciliation Return) and for London boroughs is provided by Greater London Authority (London Development Database)	Provides an accurate assessment of annual change in all housing stock and is the most comprehensive estimate of supply.
<b>House building; new build dwellings</b>  <b>MHCLG</b>	Quarterly estimates of new build starts and completions	Quarterly (Mar, June, Sep, Dec)	Building control officers at: •National House Building Council •Local Authorities •Approved Inspectors	This is a 'leading indicator' of house building, available soon (< 2 months) after quarter end

## **Help to Buy: NewBuy Guarantee**

The final MHCLG *Help to Buy: NewBuy Guarantee* statistics can be found at the following link.

<https://www.gov.uk/government/collections/help-to-buy-equity-loan-and-newbuy-statistics>

## **Help to Buy: Mortgage Guarantee**

The final *Help to Buy: Mortgage Guarantee* statistics can be found at the following link.

<http://www.gov.uk/government/collections/help-to-buy-mortgage-guarantee-scheme-quarterly-statistics>

## **Housing Statistics**

The *Homes England Housing Statistics* can be found at the following link.

<http://www.homesengland.co.uk/housing-statistics>

## **Affordable Housing Supply**

The Ministry of Housing, Communities and Local Government's Affordable Housing Supply statistics can be found at the following link.

<http://www.gov.uk/government/organisations/ministry-for-housing-communities-and-local-government/series/affordable-housing-supply>

## **Housing Supply: Net Additional Dwellings**

The Ministry of Housing, Communities and Local Government's Housing Supply; Net Additional Dwellings statistics can be found at the following link.

<https://www.gov.uk/government/collections/net-supply-of-housing>

## **House Building: New Build Dwellings**

The Ministry of Housing, Communities and Local Government's House Building: New Build Dwellings statistics can be found at the following link.

<https://www.gov.uk/government/collections/house-building-statistics>



# Enquiries

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Email: [newsdesk@communities.gov.uk](mailto:newsdesk@communities.gov.uk)

## Public enquiries and Responsible Statistician:

Nicholas Mainwaring

Email: [housing.statistics@communities.gov.uk](mailto:housing.statistics@communities.gov.uk)

Information on Official Statistics is available via the UK Statistics Authority website:

<https://www.gov.uk/government/statistics/announcements>

Information about statistics at MHCLG is available via the Ministry's website:

<https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government/about/statistics>

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This document/publication is also available on our website at [www.gov.uk/mhclg](http://www.gov.uk/mhclg)

If you have any enquiries regarding this document/publication, email [contactus@communities.gov.uk](mailto:contactus@communities.gov.uk) or write to us at:

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