



Ministry of Housing,
Communities &
Local Government

Statistical release

Housing

Help to Buy (Equity Loan scheme), England Data to 30 June 2020

In this release:

Over the period since the launch of the Help to Buy: Equity Loan scheme (1 April 2013 to 30 June 2020),

- **278,639** properties were bought with an equity loan.
- The total value of these equity loans was **£16.46 billion**, with the value of the properties sold under the scheme totalling **£75.06 billion**.
- Most of the home purchases in the Help to Buy: Equity Loan scheme were made by **First Time Buyers**, accounting for **228,896 (82 per cent)** of total purchases.
- The mean purchase price of a property bought under the scheme was **£269,385**, with buyers using a mean equity loan of **£59,089**.
- In **London**, the maximum equity loan was increased from 20% to 40% in February 2016, since then to 30 June 2020 there were 21,071 completions in London, of which 18,581 were made with an equity loan higher than 20%.

Help to Buy: Equity Loan completions will be affected by the coronavirus (COVID-19) pandemic and the government measures taken to reduce transmission of the virus. The most significant was the introduction of restrictions in movement across the UK, which began on 23 March 2020.

In England, Help to Buy: Equity Loan completions in January 2020 and February 2020 were similar to the same months in 2019 (a 0% change and 1% decrease respectively), whereas completions in March, April, May and June 2020 were down by 17%, 60%, 67% and 59% against the respective months in 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 June 2020.

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 June 2020. 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 June 2020, 278,639 properties were sold through Help to Buy: Equity Loan, using a total value of equity loans of £16.46 billion. These equity loans supported the purchase of £75.06 billion worth of property.

In Q2 2020 (01 April to 30 June 2020) there were 5,758 properties sold through Help to Buy: Equity Loan, a 61 per cent decrease compared to Q2 2019. These purchases used a total value of equity loans of £411.37 million, supporting the purchase of £1,773.55 million worth of property.

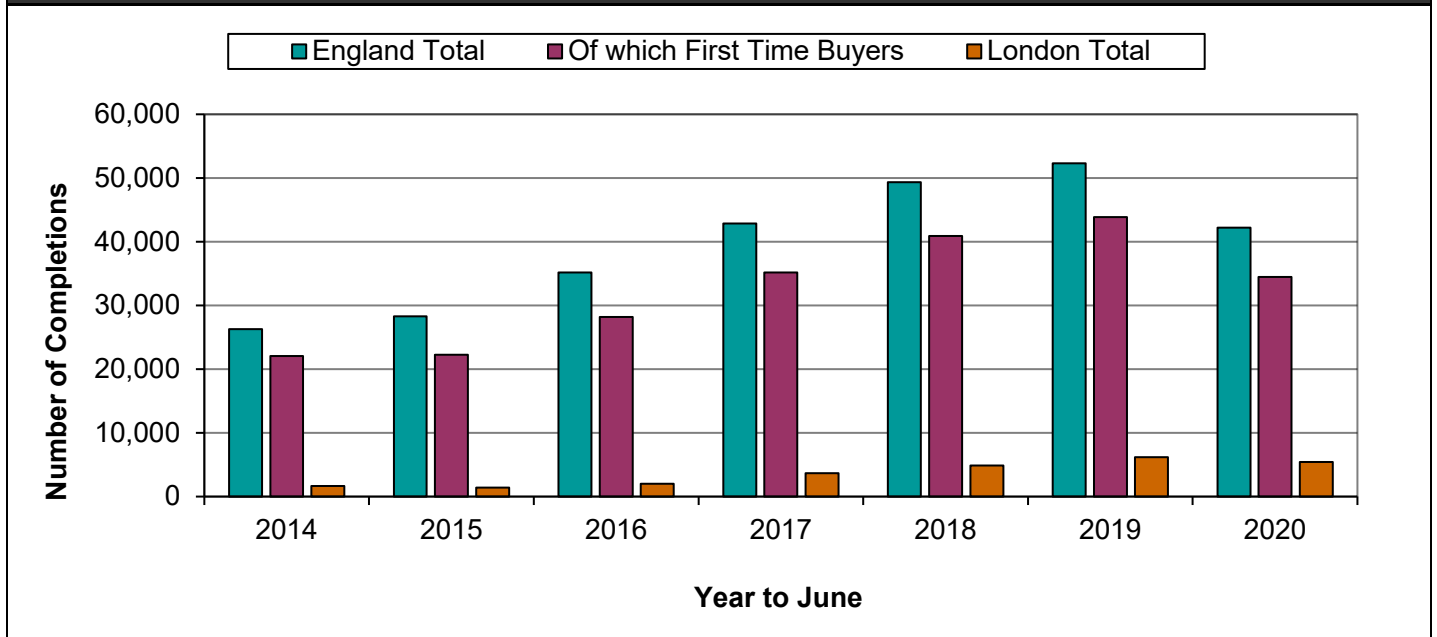
Table 2 presents the quarterly number of properties bought by First Time Buyers under Help to Buy since the launch of the scheme in April 2013. Between April 2013 and 30 June 2020, First Time Buyers accounted for 82 per cent of total home purchases. 228,896 properties were bought by First Time Buyers through Help to Buy: Equity Loan using a total value of equity loans of £13.37 billion. The overall value of properties sold to First Time Buyers total £59.68 billion.

In Q2 2020 (01 April to 30 June 2020) there were 4,739 completions by First Time Buyers (82 per cent of all completions) through Help to Buy: Equity Loan, a 62 per cent decrease compared to Q2 2019. These purchases used a total value of equity loans of £338.65 million, supporting the purchase of £1,418.74 million worth of property.

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 June 2014 to the year ending 30 June 2020. 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 June 2014 to year ending 30 June 2020.



For England, home purchases completed under the Help to Buy: Equity Loan scheme totalled 42,231 in the year to 30 June 2020, down by 19.3 per cent compared with the year to June 2019 (52,312 completions). First Time Buyers bought 34,475 properties under the Help to Buy: Equity Loan scheme in the year to 30 June 2020, down by 21.4 per cent compared with the year to June 2019 (43,842 completions).

For London, home purchases completed under the Help to Buy: Equity Loan scheme totalled 5,430 in the year to 30 June 2020, down by 11.9 per cent on the year to 30 June 2019 (6,166 completions). First Time Buyers bought 5,133 properties under the Help to Buy: Equity Loan scheme in the year to 30 June 2020, down by 14.4 per cent compared with the year to 30 June 2019 (5,996 completions).

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

	Completions	Value of Equity Loans (£m) at completion	Total value of properties sold (£m)
2013	14,023	566.15	2,840.37
2014	28,379	1,226.17	6,161.04
2015	31,846	1,470.14	7,403.75
Q1	4,932	215.96	1,085.88
Q2	9,357	429.85	2,164.34
Q3	6,903	319.52	1,609.78
Q4	10,654	504.81	2,543.75
2016	38,414	2,095.95	9,898.93
Q1	6,817	330.83	1,660.95
Q2	10,814	583.71	2,787.92
Q3	8,542	474.00	2,209.88
Q4	12,241	707.41	3,240.18
2017	46,296	2,911.26	12,994.17
Q1	8,212	504.31	2,226.81
Q2	13,861	870.53	3,883.78
Q3	10,233	659.66	2,921.47
Q4	13,990	876.76	3,962.11
2018	52,132	3,446.40	15,214.50
Q1	10,093	659.93	2,910.88
Q2	15,045	974.35	4,351.33
Q3	11,273	770.93	3,370.23
Q4	15,721	1,041.19	4,582.06
2019 (R)	52,254	3,628.56	15,768.35
Q1	10,405	744.80	3,125.85
Q2	14,913	1,004.85	4,429.48
Q3 (R)	11,887	864.05	3,690.15
Q4 (R)	15,049	1,014.85	4,522.88
2020 (P)	15,295	1,119.93	4,780.14
Q1 (P)	9,537	708.56	3,006.60
Q2 (P)	5,758	411.37	1,773.55
Total	278,639	16,464.54	75,061.25

(P) - Provisional figures that reflect the most up-to-date information available, subject to revisions

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

1. 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 per cent 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.

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

3. 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.

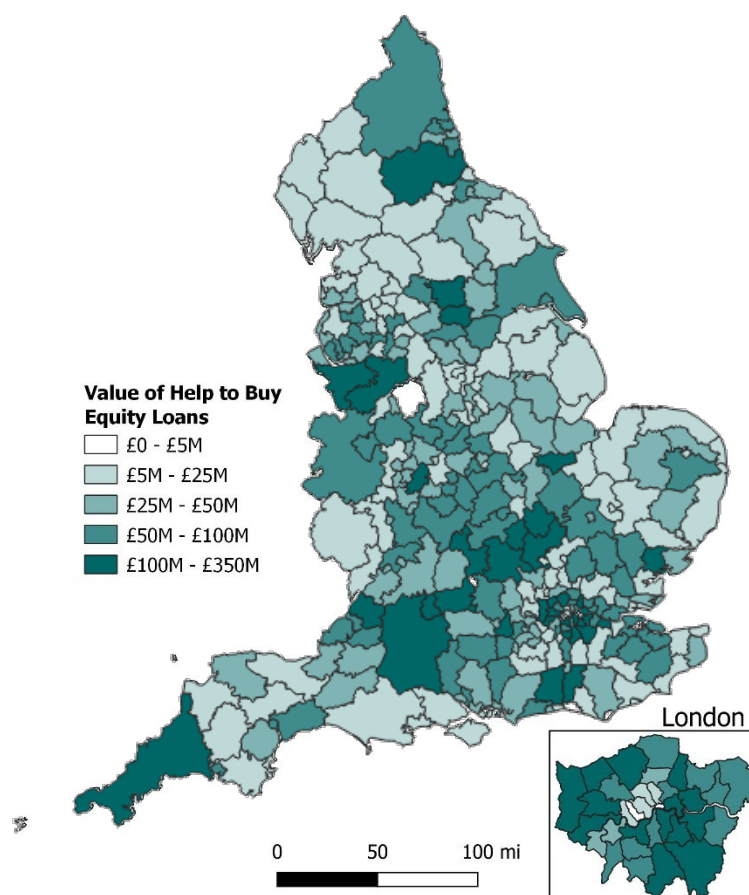
Table 2: Number of legal completions, and value of equity loans (£m) for First Time Buyers, England.

	Completions	Value of Equity Loans (£m) at completion	Total value of properties sold (£m)
2013	12,467	485.26	2,432.95
2014	22,621	928.76	4,664.44
2015	25,278	1,114.63	5,610.10
Q1	3,843	159.15	800.35
Q2	7,401	324.47	1,631.93
Q3	5,499	243.48	1,225.70
Q4	8,535	387.53	1,952.11
2016	31,161	1,665.56	7,741.37
Q1	5,421	251.67	1,261.30
Q2	8,713	459.75	2,163.33
Q3	6,920	376.25	1,723.39
Q4	10,107	577.88	2,593.34
2017	38,103	2,387.68	10,388.81
Q1	6,796	416.35	1,791.65
Q2	11,345	712.20	3,091.35
Q3	8,407	540.61	2,333.20
Q4	11,555	718.52	3,172.61
2018	43,437	2,864.36	12,324.93
Q1	8,447	550.59	2,369.28
Q2	12,502	805.49	3,510.72
Q3	9,337	639.41	2,714.52
Q4	13,151	868.88	3,730.41
2019 (R)	43,390	3,014.43	12,743.08
Q1	8,835	637.53	2,600.71
Q2	12,519	842.24	3,622.90
Q3 (R)	9,774	716.10	2,956.47
Q4 (R)	12,262	818.56	3,563.00
2020 (P)	12,439	909.80	3,772.99
Q1 (P)	7,700	571.15	2,354.25
Q2 (P)	4,739	338.65	1,418.74
Total	228,896	13,370.48	59,678.67

See other footnotes under Table 1

Sub-national trends

Map 1: Estimated cumulative value of Help to Buy: Equity Loans by Local Authority, 1 April 2013 to 30 June 2020



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 MHCLG'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 June 2020, 25,299 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 June 2020, a total number of 21,071 properties were purchased in London. First time buyers accounted for 96.5 per cent (20,344) of these purchases. Of the London home purchases completed between February 2016 and 30 June 2020, 16,321 (77.5 per cent) were made with an equity loan of exactly 40% of the purchase price, showing that most Londoners used the full 40% equity loan available to them. In the same period, 2,060 properties were bought with an equity loan of 20% of the property purchase price and 2,260 with an equity loan ranging between 20% and 40% of the property purchase price. Only 2 per cent (430) of the homes acquired between February 2016 and June 2020 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 June 2020 by purchase price. More than a third (33.4 per cent) of Help to Buy: Equity Loan completions were for homes worth £200,000 or less. About 46 per cent of properties acquired through the scheme had a purchase price ranging between £200,001- £350,000 and only 21 per cent had a purchase price greater than £350,000. Overall, 53 per cent of the homes purchased to 30 June 2020 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 57 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 June 2020, by purchase price, England.

Purchase Price	Cumulative completions (First Time Buyers)	Percentage (First Time Buyers)	Cumulative completions (total)	Percentage (total)
£0-125,000	12,396	5%	12,943	5%
£125,001-150,000	19,044	8%	20,311	7%
£150,001-200,000	53,554	23%	59,806	22%
£200,001-250,000	45,231	20%	54,229	19%
£250,001-350,000	56,101	25%	73,453	26%
£350,000-500,000	32,003	14%	44,349	16%
£500,001-600,000	10,567	5%	13,548	5%
Total	228,896	100%	278,639	100%

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 June 2020 was £269,385. 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 properties.

The median purchase price of all properties acquired through Help to Buy: Equity Loan in England between April 2013 and June 2020 was £245,950, that of properties acquired by First Time Buyers was £234,995 and that of properties acquired by Non-First Time Buyers was £292,995.

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 June 2020, England.

	Mean purchase price			Median purchase price		
	First Time Buyers	Non First Time Buyers	All	First Time Buyers	Non First Time Buyers	All
2013	£195,152	£261,837	£202,551	£178,000	£245,000	£183,995
2014	£206,200	£259,916	£217,098	£185,000	£242,995	£195,000
2015	£221,936	£273,089	£232,486	£199,950	£258,998	£210,950
Q1	£208,263	£262,192	£220,171	£189,950	£247,500	£199,950
Q2	£220,502	£272,190	£231,307	£197,995	£257,995	£210,000
Q3	£222,896	£273,556	£233,199	£199,995	£259,995	£211,500
Q4	£228,718	£279,209	£238,760	£206,995	£264,950	£219,950
2016	£248,431	£297,472	£257,691	£220,995	£282,000	£234,995
Q1	£232,670	£286,281	£243,648	£209,995	£270,000	£224,950
Q2	£248,288	£297,279	£257,806	£219,995	£280,000	£234,995
Q3	£249,045	£299,935	£258,708	£220,000	£285,000	£234,950
Q4	£256,589	£303,111	£264,699	£230,000	£289,995	£240,000
2017	£272,651	£317,999	£280,676	£246,995	£300,000	£259,000
Q1	£263,632	£307,322	£271,166	£234,995	£289,995	£246,995
Q2	£272,486	£314,956	£280,195	£246,995	£299,995	£259,500
Q3	£277,531	£322,163	£285,495	£250,000	£307,995	£263,500
Q4	£274,566	£324,229	£283,210	£249,950	£309,995	£260,000
2018	£283,743	£332,326	£291,846	£260,000	£319,995	£271,000
Q1	£280,488	£329,038	£288,405	£255,000	£315,975	£269,950
Q2	£280,813	£330,560	£289,221	£257,500	£319,995	£269,995
Q3	£290,727	£338,693	£298,965	£269,995	£325,000	£279,995
Q4	£283,660	£331,382	£291,461	£259,995	£319,950	£269,995
2019 (R)	£293,687	£341,298	£301,763	£269,995	£329,995	£280,000
Q1	£294,365	£334,480	£300,418	£268,000	£319,995	£275,000
Q2	£289,392	£336,917	£297,021	£265,000	£325,000	£276,995
Q3 (R)	£302,483	£347,221	£310,436	£279,500	£334,995	£289,995
Q4 (R)	£290,573	£344,412	£300,543	£268,000	£334,995	£279,995
2020 (P)	£303,319	£352,645	£312,530	£279,950	£344,995	£290,000
Q1 (P)	£305,747	£355,116	£315,256	£279,995	£347,000	£292,950
Q2 (P)	£299,376	£348,191	£308,015	£278,000	£340,000	£289,995
Total	£260,724	£309,241	£269,385	£234,995	£292,995	£245,950

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

In London, the average purchase price of all properties sold under the Help to Buy: Equity Loan scheme to 30 June 2020 exceeded the national average. Under the scheme, the mean property purchase price was £429,103 and median was £429,995. 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 generally acquiring higher priced properties.

Size of Equity Loan

In England, the median equity loan was £46,600 for First Time Buyers, £57,990 for non-First Time Buyers and £48,990 across all completions. The mean equity loans were higher at £58,413 for First Time Buyers, £62,201 for non-First Time Buyers and £59,089 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 most 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 has mainly supported the purchase of houses. Up to June 2020, 18 per cent of all transactions were for flats and 82 per cent were for houses, split among detached, semi-detached and terraced houses, and two bungalows. Proportionally, 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 June 2020, by property type, England.

Property Type	Cumulative completions (First Time Buyers)	Percentage (First Time Buyers)	Cumulative completions (total)	Percentage (total)
Flat ¹	46,642	21%	49,918	18%
Detached	57,759	25%	86,188	31%
Semi-detached	77,009	34%	89,453	32%
Terraced	46,459	20%	53,050	19%
Bungalow	2	0%	2	0%
Unrecorded	25	0%	28	0%
Total	228,896	100%	278,639	100%

1. Includes 28 completions (25 for First Time Buyers) for which the property type was not recorded, and 75 Studio apartments (74 for First Time Buyers).

Purchaser deposits

More than a half (55 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 23 per cent with a deposit ranging between 5% and 10%. The remaining 22 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 (59 per cent) put down a deposit of 5% per cent or less of the property purchase price, compared with existing home-owners (37 per cent). There was also a difference between the proportion of First Time Buyers (10 per cent) and non-First Time Buyers (29 per cent) that used a deposit of more than 15%.

Table 6: Cumulative number of legal completions to 30 June 2020, by purchaser deposit level and type of purchaser, England.

Deposit band ¹	Cumulative completions (non- First Time Buyers)	Cumulative completions (First Time Buyers)	Cumulative completions (total)	Percentage (total)
Up to 5%	18,458	134,858	153,316	55%
5.1 - 10%	10,439	52,749	63,188	23%
10.1-15%	6,279	17,311	23,590	8%
15.1% or more	14,567	23,978	38,545	14%
All Properties	49,743	228,896	278,639	100%

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 June 2020, 52 per cent of the Help to Buy: Equity Loan borrowers had household incomes between £20,000 and £50,000. Only 2 and 5 per cent of applicants had household incomes below £20,000 and above £100,000 respectively. The majority of First Time Buyers (55 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 June 2020, by total applicant household income, England.

Total Applicant Household Income ¹	Cumulative completions (First Time Buyers)	Percentage (First Time Buyers)	Cumulative completions (total)	Percentage (total)
£0 - £20,000	3,932	2%	4,324	2%
£20,001 - £30,000	27,315	12%	30,083	11%
£30,001 - £40,000	47,247	21%	53,925	19%
£40,001 - £50,000	50,309	22%	60,383	22%
£50,001 - £60,000	36,811	16%	46,571	17%
£60,001 - £80,000	37,868	17%	50,453	18%
£80,001 - £100,000	14,904	7%	19,786	7%
Greater than £100,000	10,510	5%	13,114	5%
Total	228,896	100%	278,639	100%

The quarterly averages of total applicant household income can be seen in Table 8. The average total applicant household income of scheme beneficiaries to June 2020 has been £53,437. Existing homeowners have a total household income which is, on average, £6,472 higher when compared to First Time Buyers. The median total applicant household income at national level is £47,018 for First Time Buyers, £55,000 for non-First Time Buyers and £48,494 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 £69,997 and median of £64,442. 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 June 2020, 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
2013	£43,497	£55,931	£44,877	£38,700	£51,998	£40,000
2014	£45,514	£55,043	£47,447	£40,500	£50,500	£42,372
2015	£47,859	£55,510	£49,437	£42,953	£51,091	£44,620
Q1	£45,880	£55,288	£47,958	£41,360	£50,400	£43,211
Q2	£47,913	£55,736	£49,548	£43,000	£51,332	£44,750
Q3	£48,154	£55,184	£49,584	£43,394	£51,548	£45,000
Q4	£48,513	£55,631	£49,929	£43,377	£51,140	£44,974
2016	£50,479	£57,220	£51,752	£45,274	£53,371	£46,945
Q1	£49,292	£56,085	£50,683	£44,146	£53,043	£45,700
Q2	£50,896	£56,890	£52,060	£45,415	£52,865	£47,046
Q3	£50,268	£58,401	£51,812	£45,260	£53,992	£47,000
Q4	£50,900	£57,391	£52,032	£45,957	£53,776	£47,360
2017	£53,393	£58,361	£54,272	£48,102	£54,828	£49,330
Q1	£51,895	£57,190	£52,808	£46,500	£53,979	£48,000
Q2	£53,544	£57,834	£54,323	£48,100	£53,981	£49,132
Q3	£53,972	£59,237	£54,912	£48,987	£55,368	£50,000
Q4	£53,705	£58,929	£54,614	£48,465	£55,340	£49,811
2018	£54,924	£60,527	£55,859	£50,000	£57,200	£51,025
Q1	£54,214	£59,836	£55,131	£49,356	£56,977	£50,324
Q2	£54,779	£60,601	£55,763	£49,759	£57,000	£50,966
Q3	£55,776	£62,185	£56,877	£50,400	£58,211	£51,846
Q4	£54,914	£59,647	£55,688	£50,000	£56,729	£51,060
2019 (R)	£56,843	£62,214	£57,754	£51,400	£58,700	£52,623
Q1	£55,931	£60,708	£56,652	£50,618	£56,706	£51,566
Q2	£56,680	£62,026	£57,538	£51,320	£58,201	£52,414
Q3 (R)	£58,258	£63,662	£59,218	£52,500	£60,000	£53,890
Q4 (R)	£56,538	£62,125	£57,573	£51,250	£58,997	£52,728
2020 (P)	£58,352	£64,119	£59,429	£52,690	£60,272	£54,167
Q1 (P)	£58,727	£64,378	£59,815	£53,000	£60,284	£54,431
Q2 (P)	£57,744	£63,650	£58,789	£52,225	£60,225	£53,600
Total	£52,282	£58,754	£53,437	£47,018	£55,000	£48,494

Quarterly data for 2013 and 2014 is available in the Live tables accompanying this statistical release

Property tenure (freehold/leasehold)

Table 9 shows the number of completions by property type and tenure. Of the 278,639 completions in the scheme, 49,918 were flats, and 228,693 were houses.

Of the 49,918 flats, 95 per cent were recorded as leasehold tenure and 5 per cent were recorded as freehold tenure¹.

Of the 228,693 houses, 92 per cent were recorded as freehold tenure and 8 per cent were recorded as leasehold tenure.

Table 9: Cumulative number of legal completions to 30 June 2020, by property type and tenure, England¹.

Property Type	Cumulative completions (total):	of which freehold;	Percentage freehold	of which leasehold	Percentage leasehold	Unrecorded
Flat²	49,918	2,384	5%	47,534	95%	-
Houses	228,693	209,531	92%	19,155	8%	7
Detached	86,188	78,750	91%	7,433	9%	5
Semi-detached	89,453	81,971	92%	7,481	8%	1
Terraced	53,050	48,808	92%	4,241	8%	1
Bungalow	2	2	100%	-	0%	-
Unrecorded	28	18	64%	10	36%	-
Total³	278,639	211,933	76%	66,699	24%	7

1. 2,361 flats/studios have been recorded as freehold on Homes England's Investment 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 75 Studio apartments (2 freehold, 73 leasehold).

3. Includes a) 28 completions for which the property type was not recorded (18 freehold, 10 leasehold) and b) 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 Q1 at 18.4 per cent and have since fallen to 0.6 per cent in 2020 Q2. Houses sold under the scheme on a leasehold basis are particularly prevalent in the North West as detailed in Table 9b accompanying this release

Accompanying tables and Open Data

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

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
- 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

A subset of these statistics, broken down by Local Authority and Parliamentary Constituency are available in fully open and linkable data formats at Open Data Communities:

<https://opendatacommunities.org/home>

Technical Notes

Please see the accompanying technical notes document for further details.

This can be found at: <https://www.gov.uk/government/statistics/help-to-buy-equity-loan-scheme-statistics-data-to-30-june-2020>

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www.gov.uk/government/organisations/department-for-communities-and-local-government/about/statistics



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