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## Marketing guidelines for homebuilders – supporting the closure of Help to Buy to new applications

### Introduction

This guidance is for homebuilders in contract with Homes England for Help to Buy: Equity Loan (2021-2023). Information here follows on from the Help Buy: Equity Loan (2021-2023) [builder participation guidance](#).

It provides you with the marketing information you need to help us all to achieve the orderly closure of the scheme, while supporting homebuyers to reach legal completion and get the keys to their home on or before 31 March 2023.

As the scheme draws to a close, there are several key dates in place, as you know. We have worked closely on these plans with HM Treasury and the Department of Levelling Up, Housing and Communities and all key dates have been agreed with them.

The guidance explains what these dates mean for:

- homebuilders
- homebuyers
- our expectations about marketing and promotional activities.

The guidance covers homebuilders' marketing and promotional activities, and how these will be affected by the closure timetable. We hope you find them timely and helpful.

To get in touch with the Help to Buy communications team email: [HelpToBuyComms@homesengland.gov.uk](mailto:HelpToBuyComms@homesengland.gov.uk)



## Support for Help to Buy homebuyers

Our priority is to ensure every homebuyer has enough time for their home to be built and to complete their purchase, including finalising conveyancing, etc.

Advertising Help to Buy when the scheme is no longer available can lead to homebuyer disappointment, and mistrust in the information from your company and from Help to Buy.

**Therefore, all promotion of Help to Buy: Equity Loan (2021-2023) must end when applications close on 31 October 2022 or when your last Eligible Dwelling is reserved, whichever comes first.**

While you can still advertise the scheme, you must continue to follow our advertising guidelines and avoid pressure selling or rushing homebuyers into deciding to take on a financial product that may not be suitable for them.

We realise the closure of Help to Buy could lead to disappointment for some homebuyers and appreciate you acting promptly and responsibly in making them aware of relevant dates and timescales relating to the scheme's closure as soon as possible.

Unlike the transition between the previous Help to Buy: Equity Loan scheme (2013-2021) and the latest Help to Buy: Equity Loan scheme (2021-2023), this time there is no alternative equity loan scheme following on.

We'll continue working with our stakeholders over the coming months to ensure that Help to Buy homebuyers receive the best possible service throughout the period leading to the scheme's closure, and we firmly believe our closedown timeline plans will help us all achieve that.



## Your responsibility as a homebuilder

All homebuilders signed a [Funding Administration Agreement](#) to become a registered homebuilder for Help to Buy (2021-2023). The agreement sets out the specific dates by which certain scheme milestones must be reached:

- all homes reserved under the scheme must reach practical (build) completion by the First Longstop Date on **31 December 2022**. This means all Help to Buy eligible homes must have been issued with a building warranty and a building regulations certificate by 31 December 2022.
- all homes are to reach legal completion by the Second Longstop Date by on **31 March 2023**. This is also the date the scheme closes.

Homebuilders must have approved funding to advertise Help to Buy. The last day homebuilders in contract can submit their 2022-2023 funding forecast is **Friday 23 September 2022**.

You must have submitted the correct documentation and given us enough time to process the information and approve the funding by **Friday 30 September 2022**.

Contracted homebuilders can submit change requests until **5pm on Friday 21 October 2022**. Approved funding for each government region on the Forecast Management Module (FMM) must reflect the anticipated sales for that area.

As soon as you realise that you may not be able to meet either the First Longstop Date (practical completion) or the Second Longstop Date (legal completion), you **must immediately**:

- inform the Help to Buy agent and your homebuyer(s)
- release the homebuyer(s) from their contract and refund in full their reservation fee and deposit, if it has been paid.

We're also communicating the key dates to homebuyers, so that they understand what to expect from their homebuilder. Homebuyers have been asked to check that their homebuilders can meet the Longstop Dates.



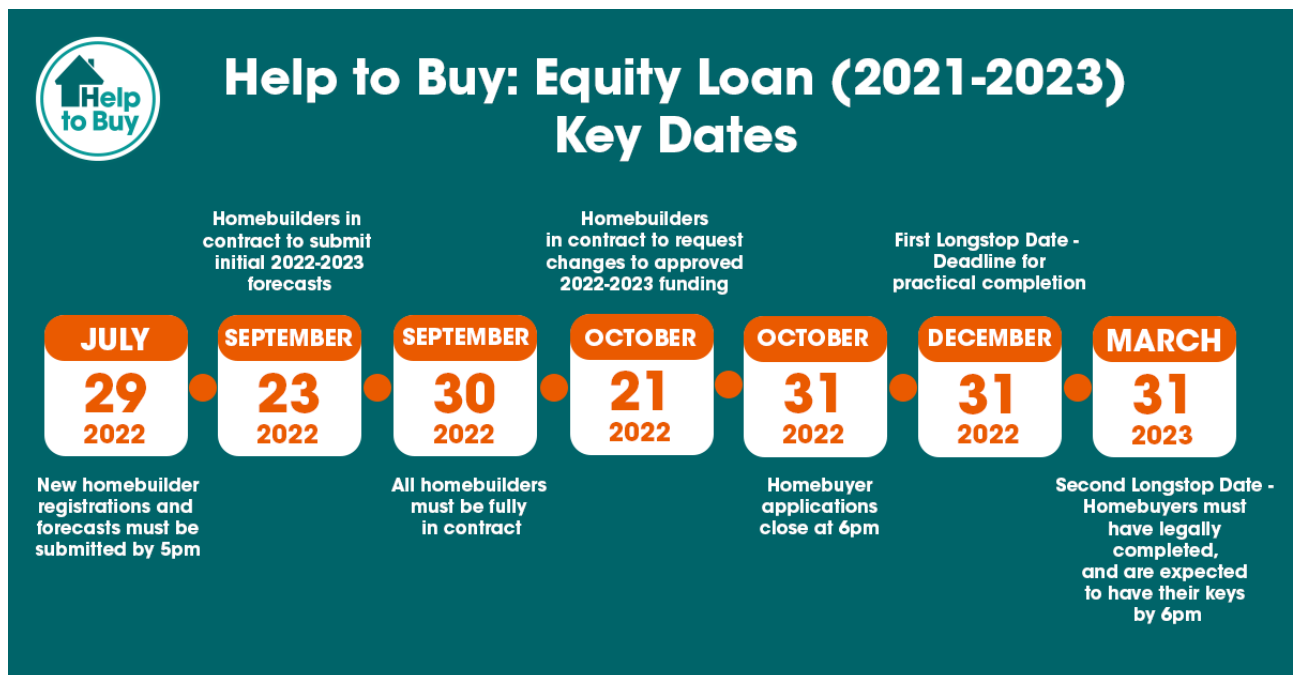
## Key dates

In 2018 the Help to Buy: Equity Loan (2021-2023) scheme was announced to support first time homebuyers. The scheme launched on 1 April 2021 and will end on 31 March 2023.

We have worked closely with HM Treasury and the Department of Levelling Up, Housing and Communities to confirm the dates leading up to the end of the scheme.

The deadlines are to help homebuyers get the keys to their Help to Buy homes on or before **31 March 2023**.

The application deadline has been set for **6pm on 31 October 2022**. This should give homebuyers time to legally complete the purchase of their home before Help to Buy: Equity Loan (2021-2023) ends on 31 March 2023.





## When to stop promoting Help to Buy

Homebuyer applications close at **6pm on 31 October 2022**.

Homebuilders must stop all forms of advertising for Help to Buy: Equity Loan (2021-2023) when applications close on 31 October 2022, or when the last Help to Buy Eligible Dwelling is reserved on the development, if earlier.

**Once your last Help to Buy Eligible Dwelling has been reserved, you must stop advertising Help to Buy: Equity Loan, even if this is before 31 October 2022.**

Costs incurred to remove advertising and marketing activities are the responsibility of the homebuilder.

## What marketing activity must end

Although homebuilders must stop all marketing activity of Help to Buy: Equity Loan by the above dates, it's important that information about the equity loan is still available to homebuyers who are buying their home or have recently completed.

We have created a checklist to explain what you need to update, and when.



## Your marketing checklist

Activity to stop	Stop from 1 Nov 2022*	Stop from 1 April 2023	OK to continue
Outdoor signage, flags and hoardings featuring Help to Buy (including branding or logos)			
Promotion that says 'Help to Buy available' or features any Help to Buy branding (including logos)			
Website links saying 'apply here'			
Press advertorials featuring Help to Buy			
Search Engine Optimisation (SEO) and Pay Per Click (PPC) activity			
Circulation of printed materials that include Help to Buy			
Property listings on the Help to Buy agent websites			
Any promotion of Help to Buy in printed materials (including branding or logos)			
Links to the homebuyer's guide			
Links to the Help to Buy agent's websites and contact details			
Information about managing an equity loan (print or website)			

\*or when your last Help to Buy home is reserved (if earlier)



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## Planning your marketing

To ensure you meet these deadlines, please plan your marketing activity appropriately.

Homes England understand it may be difficult to make updates at short notice. Therefore, if needed, we agree to a grace period for the following marketing activities:

- outdoor signage, hoardings and flags to be removed within four weeks
- website and digital updates to be made within two weeks

You can use temporary solutions to cover Help to Buy branding that cannot be removed in time.

In the event that marketing activity continues after the grace period, Homes England reserve all rights to take appropriate action.

## Monitoring activities

We'll continue to monitor advertising and promotional activity. If we find marketing or promotional materials that do not follow the guidelines, we will request they are changed immediately, at the cost of the homebuilder.



## Ongoing information and content

If you wish to, you can use one of the following messages on your Help to Buy web page. This is not a requirement, and you are not limited to this content.

From 1 November 2022 use:

Help to Buy: Equity Loan has now closed to new applications.

If you're buying a home with Help to Buy: Equity Loan and would like information about your application, contact your Help to Buy agent. You can also find information about the application process in our [Homebuyers' guide to Help to Buy: Equity Loan](#).

If you have a Help to Buy: Equity Loan, you can find information about interest payments and how to make changes to your equity loan on [www.gov.uk/manage-equity-loan](http://www.gov.uk/manage-equity-loan).

You can find out about other government home ownership schemes on [www.OwnYourHome.gov.uk](http://www.OwnYourHome.gov.uk)

From 1 April 2023 use:

Help to Buy: Equity Loan has now closed.

If you have a Help to Buy: Equity Loan, you can find information about interest payments and how to make changes to your equity loan on [www.gov.uk/manage-equity-loan](http://www.gov.uk/manage-equity-loan).

You can find out about other government home ownership schemes on [www.OwnYourHome.gov.uk](http://www.OwnYourHome.gov.uk)





## Advertising guidelines

You should continue to follow our advertising guidelines. We will continue to monitor advertising and marketing activity of the scheme to ensure homebuilders are following the guidelines.

Do's	Don'ts
 Always explain how the Help to Buy: Equity Loan works	 Don't use references such as 'price on application'
 Always explain that eligibility is subject to terms and conditions	 Don't refer to a 'net' or 'reduced' purchase price or a 'Help to Buy price'
 Always quote the full property price	 Don't refer to mortgage lenders' terms, for example interest rates and arrangement fees
 Always use the Help to Buy 'Backed by HM Government' logo	 Don't use mortgage estimates, for example 'move in for £100 weekly or £400 monthly'
 Always refer customers to a Help to Buy agent	 Don't describe Help to Buy as a discount incentive or promotion
 Always include your Home Builders Federation (HBF) star rating if you are a member	 Don't promote Help to Buy with other schemes, for example 'part exchange'
 Do communicate Help to Buy key dates to homebuyers	 Don't tell a homebuyer they're eligible for Help to Buy. Only our Help to Buy agents can check and confirm eligibility
 Do stop all promotion of Help to Buy by 6pm on 31 October 2022 or once you've reserved your last Help to Buy eligible home, whichever comes first.	 Don't suggest that you (the homebuilder) will pay the purchaser's deposit for them in your advertising
	 Don't use phrases such as 'time is running out' or 'last chance to apply' that could make homebuyers feel pressured to use Help to Buy.



## Messaging for homebuyers

It is important you communicate the end of Help to Buy applications to homebuyers without adding any pressure.

To help you with this, here are some phrases you could use:

- To apply for Help to Buy: Equity Loan, you must submit your Property Information Form to your agent by 6pm on Monday 31 October 2022. This should allow enough time for you to legally complete the purchase of your home before the scheme ends on 31 March 2023.
- You must submit your application for a Help to Buy: Equity Loan by 6pm on Monday 31 October 2022.
- The final date you can reserve a Help to Buy home is 31 October 2022. Reservations taken after this date will not be accepted for Help to Buy: Equity Loan.
- There are no plans to extend or replace Help to Buy: Equity Loan.
- To own your first home with a minimum 5% deposit, you need to reserve it by 31 October 2021.

You should avoid phrases such as the following:

- Time is running out
- Last chance
- Make the most of the Help to Buy scheme before it ends
- Help to Bye
- Don't miss out
- Any other marketing phrases or images referring to the closure of Help to Buy: Equity Loan that applies pressure to homebuyers.

## Third parties

Please consider it is your responsibility to share these guidelines with other third parties (such as property search websites, or estate agents) who advertise Help to Buy homes on your behalf.

## More information

You can review the Help to Buy advertising guidelines in full here:

[www.gov.uk/government/publications/help-to-buy-equity-loan-advertising-guidelines](http://www.gov.uk/government/publications/help-to-buy-equity-loan-advertising-guidelines)

You can find our brand and written guidelines: [www.gov.uk/government/publications/help-to-buy-logos](http://www.gov.uk/government/publications/help-to-buy-logos)

If you have any further queries, please contact the communications team at

[HelpToBuyComms@homesengland.gov.uk](mailto:HelpToBuyComms@homesengland.gov.uk).