

Table 105a Help to Buy Sales, Great Britain

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
England										
Completions	19,604	27,728	33,730	39,806	48,176	52,437	51,375	55,665	32,566	26,002
Value of equity loans (£m)	801	1,207	1,585	2,269	3,067	3,530	3,591	4,060	2,376	2,221
Total value of all properties purchased (£m)	4,022	6,065	7,979	10,464	13,678	15,426	15,645	17,808	9,672	8,411
Average HtB stake (£)	40,877	43,523	46,990	57,010	63,659	67,321	69,905	72,938	72,967	85,431
Average value of property purchased (£)	211,771	220,171	243,648	271,166	288,405	300,302	315,228	329,239	320,097	359,326
First-time buyers as proportion of all buyers (%)	87	79	80	82	83	84	82	83	99	100
Average gross household income of HtB buyer	47,010	47,958	50,683	52,808	55,131	56,639	59,809	63,161	58,243	65,135
Wales										
Completions	72	1,305	1,708	1,867	1,936	1,843	1,747	1,487	1,207	472
Value of equity loans (£m)	2	46	61	69	74	74	72	65	54	20
Total value of all properties purchased (£m)	12	233	313	350	371	370	365	330	275	103
Average HtB stake (£)	33,000	35,000	36,000	37,000	38,000	40,000	41,000	44,000	45,000	43,000
Average value of property purchased (£)	169,800	178,728	182,993	187,617	191,545	200,888	209,111	221,658	227,627	217,213
First-time buyers as proportion of all buyers (%)	88	73	76	75	76	77	74	74	79	85
Average gross household income of HtB buyer	–	–	–	–	–	–	–	–	–	–
Scotland										
Completions	750	3,690	3,560	2,370	2,290	2,370	2,060	1,030	–	–
Value of equity loans (£m)	28.0	149.3	130.7	64.1	58.0	60.6	53.6	27.4	–	–
Total value of all properties purchased (£m)	141.0	748.3	662.3	428.5	397.4	415.1	360.5	185.5	–	–
Average HtB stake (£)	37,000	40,000	36,680	27,000	25,400	25,500	26,000	26,500	–	–
Average value of property purchased (£)	188,000	203,000	185,940	180,800	173,800	174,900	175,200	179,400	–	–
First-time buyers as proportion of all buyers (%)	— 66 (average for three years) —			73	81	82	83	79	–	–
Average gross household income of HtB buyer	45,000	50,000	42,000	41,000	41,000	41,000	42,000	43,000	–	–

Source: DLUHC, Welsh Government and Scottish Government Help to Buy (HtB) monitoring data.

- Notes:
1. The specifics of Help to Buy vary by country and therefore data are not strictly comparable. In England and Wales, an equity stake of up to 20% of the valuation price (40% in Greater London) was permitted until the end of 2020/21 compared to 15% in Scotland.
  2. In 2020/21, the HtB property price cap was £600,000 for England, £300,000 for Wales and £200,000 for Scotland. The Scotland price cap was reduced from £400,000 to £230,000 in April 2016 and to £200,000 from April 2017. The Wales price cap was reduced to £250,000 in 2021.
  3. Figures exclude the HtB New Buy scheme which closed in 2015 and the HtB Mortgage Guarantee scheme (which operated across the UK) that closed in December 2016.
  4. In England, average house prices and incomes are for the fourth quarter of the financial year. The average HtB equity stake is derived from total value of loans divided by completions for the financial year.
  5. A revised 2021-2023 HtB scheme was introduced in England, which had different eligibility criteria and introduced regional price caps. Due to pandemic related delays, the two HtB schemes ran simultaneously in April and May 2021.
  6. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.
  7. HtB Scotland sales halved in 2020/21 due to the popularity of the new First Home Fund (FHF) equity scheme launched in December 2019, and the decision to restrict HtB to homes built by small developers from February 2021.
  8. There is no Help to Buy equity loan scheme operating in Northern Ireland; HtB ended in Scotland at the end of 2020/21.

**Table 105b Help to Buy ISA bonuses to June 2023 in the UK by country and region**

*Cumulative numbers to date*

Region	Bonuses paid out		Average bonus paid out (£)	Property acquisitions completed Volume	Total value of properties purchased (£m)	Average purchase price (£)
	Volume	(£m)				
England	542,749	667.80	1,230	409,091	76,198	186,263
North East	34,842	40.72	1,169	26,685	3,774	141,420
North West	101,037	122.26	1,210	76,262	11,909	156,154
Yorkshire and The Humber	74,928	90.01	1,201	56,104	8,616	153,568
East Midlands	62,718	75.85	1,209	46,677	7,755	166,135
West Midlands	66,867	81.91	1,225	49,652	8,432	169,826
East	41,193	50.19	1,218	30,953	5,838	188,594
London	61,005	85.94	1,409	47,007	15,619	332,279
South East	44,506	54.07	1,215	34,055	6,569	192,892
South West	55,653	66.84	1,201	41,696	7,687	184,370
Wales	38,085	45.31	1,190	28,835	4,434	153,762
Scotland	69,870	82.21	1,177	55,167	8,103	146,886
Northern Ireland	24,503	30.07	1,227	17,724	2,548	143,771
Unknown	67,124	88.48	1,318	58,318	9,762	167,386
United Kingdom	742,331	913.87	1,231	569,135	101,045	177,542

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics.

Notes: 1. National Savings and Investments (NS&I), who administer the scheme on behalf of HM Treasury, collate the underlying data.

2. The scheme offers first-time buyers a savings bonus of up to £3,000 towards the purchase of a property of £250,000 or less (£450,000 in London).

3. The scheme opened in December 2015 and closed to new accounts in late 2019, but existing ISA account holders can continue saving into their account until November 2029.

4. The average price of all properties acquired with a Help to Buy ISA to June 2020 was £173,988; the comparable figure for all first-time buyers was £200,028.