

Table 105a **Help to Buy Sales, Great Britain**

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
England							
Completions	19,604	27,730	33,731	39,809	48,177	52,444	51,386
Value of equity loans (£m)	801.4	1,206.9	1,585.0	2,269.4	3,066.9	3,531.3	3,592.3
Total value of all properties purchased (£m)	4,022.3	6,065.0	7,978.8	10,464.8	13,678.2	15,429.5	15,649.1
Average HtB stake (£)	50,100	43,500	47,000	57,000	63,700	67,300	69,900
Average value of property purchased (£)	202,550	217,098	232,486	257,691	280,676	291,846	301,763
First time buyers as proportion of all HtB buyers (%)	87	79	80	82	83	84	82
Average gross household income of HtB buyer	44,877	47,447	49,437	51,752	54,272	55,859	59,429
Wales							
Completions	72	1,303	1,707	1,861	1,939	1,849	1,749
Value of equity loans (£m)	2.4	46.3	61.9	69.1	73.6	73.5	72.4
Total value of all properties purchased (£m)	12.2	233.2	312.8	348.4	371.5	371.4	365.8
Average HtB stake (£)	–	35,000	36,000	37,000	38,000	40,000	41,000
Average value of property purchased (£)	169,800	178,700	183,000	194,100	191,600	200,900	209,200
First time buyers as proportion of all HtB buyers (%)	88	73	76	75	76	77	74
Average gross household income of HtB buyer	–	–	–	–	–	–	–
Scotland							
Completions	750	3,690	3,560	2,370	2,290	2,370	2,060
Value of equity loans (£m)	28.0	149.3	130.7	64.1	58.0	60.6	53.6
Total value of all properties purchased (£m)	141.0	748.3	662.3	428.5	397.4	415.1	360.5
Average HtB stake (£)	37,000	40,000	36,680	27,000	25,400	25,500	26,000
Average value of property purchased (£)	188,000	203,000	185,940	180,800	173,800	174,900	175,200
First time buyers as proportion of all HtB buyers (%) ⁶	–	66	–	73	81	82	83
Average gross household income of HtB buyer	45,000	50,000	42,000	41,000	41,000	41,000	42,000

Source: MHCLG, Welsh Government and Scottish Government HtB monitoring data.

- Notes:
1. HtB specifics 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) is permitted. In Scotland, the rate is 15%. In 2019/20 the HtB property price cap was £600,000 for England and £300,000 for Wales. In Scotland the maximum purchase price dropped from £400,000 to £250,000 in October 2014, then to £230,000 in April 2016, and to £200,000 from April 2017.
 2. 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.
 3. In England, average house prices and average incomes are for the calendar year. The average HtB equity stake is derived from total value of loans divided by completions.
 4. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.
 5. There is no Help to Buy Equity loan scheme currently operating in Northern Ireland.
 6. For Scotland, for the years 2013/14 to 2015/16, first-time buyers as a percentage of all is an average across all three years.

Table 105b Help to Buy ISA bonuses to June 2020

Cumulative numbers

Region	Bonuses paid out		Average Bonus Paid Out (£)	Property acquisitions completed Number	Total value of properties purchased (£m)	Average Purchase Price (£)
	Number	(£m)				
England	289,699	282.93	977	215,378	39,106	181,569
North East	16,736	15.44	922	12,662	1,741	137,510
North West	51,095	49.18	963	38,258	5,733	149,858
Yorkshire and The Humber	38,561	36.81	955	28,631	4,224	147,519
East Midlands	33,505	31.96	954	24,663	3,909	158,510
West Midlands	35,279	34.40	975	25,932	4,235	163,309
East	23,496	22.96	977	17,349	3,224	185,835
London	32,491	35.11	1,081	24,544	7,980	325,142
South East	26,063	25.60	982	19,451	3,717	191,087
South West	32,473	31.46	969	23,888	4,343	181,790
Wales	18,622	17.40	934	13,982	2,053	146,865
Scotland	33,455	30.65	916	26,190	3,707	141,541
Northern Ireland	10,923	10.33	946	7,749	1,053	135,874
Unknown	90,979	106.61	1,172	73,585	12,694	172,514
United Kingdom	443,678	447.92	1,010	336,884	58,614	173,988

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.