

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	2023/24	2024/25
<b>England</b>												
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	–	–
<b>Wales</b>												
Completions	72	1,305	1,708	1,866	1,938	1,844	1,747	1,488	1,208	472	526	526
Value of equity loans (£m)	2	46	61	69	74	74	72	65	54	20	26	26
Total value of all properties purchased (£m)	12	220	296	331	353	355	353	322	271	102	130	130
Average HtB stake (£)	33,000	35,000	36,000	37,000	38,000	40,000	41,000	44,000	45,000	43,000	49,000	49,000
Average value of property purchased (£)	165,636	168,555	173,196	177,550	181,951	192,553	202,009	216,395	224,119	217,105	247,704	247,704
First-time buyers as proportion of all buyers (%)	88	73	76	75	76	77	74	74	79	–	–	–
Average gross household income of HtB buyer	–	–	–	–	–	–	–	–	–	–	–	–
<b>Scotland</b>												
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 Help to Buy (HtB) data, Tables 1,2,4 & 8. Welsh Government HtB data tables. Scottish Government HtB Spend & Units Monitoring Information Report.

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 HtB equity loan scheme currently operating in Northern Ireland. HtB ended at the end of 2020/21 in Scotland and in May 2023 in England.

**Table 105b Help to Buy ISA bonuses to June 2024 in the UK by country and region**

*Cumulative numbers since bonuses became available*

Region	Bonuses paid out		Average bonus paid out (£)	Property acquisitions completed Volume	Total value of properties purchased (£m)	Average purchase price (£)
	Volume	(£m)				
England	578,630	745.04	1,288	437,644	81,818	186,951
North East	37,680	46.45	1,233	28,927	4,121	142,467
North West	116,086	147.86	1,274	87,800	13,889	158,184
Yorkshire and The Humber	72,978	91.74	1,257	54,864	8,399	153,091
East Midlands	66,849	84.61	1,266	49,929	8,350	167,231
West Midlands	71,433	91.70	1,284	53,204	9,096	170,965
East	43,465	55.19	1,270	32,799	6,199	188,986
London	64,836	95.26	1,469	50,141	16,687	332,799
South East	46,606	58.73	1,260	35,853	6,922	193,072
South West	58,697	73.49	1,252	44,127	8,156	184,821
Wales	41,308	51.97	1,258	31,396	4,872	155,182
Scotland	75,795	94.28	1,244	60,048	8,875	147,792
Northern Ireland	26,626	34.48	1,295	19,341	2,815	145,565
Unknown	73,400	101.78	1,387	63,997	10,767	168,238
United Kingdom	795,759	1,027.54	1,291	612,426	109,147	178,220

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics Table 4.

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

2. The scheme offered 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 2024 was £178,220. The comparable figure for all first-time buyers was £241,502.

5. As the final cut-off for completions for HtB was 31 May 2023, the last release was the Help to Buy (equity loan scheme): data to 31 May 2023.