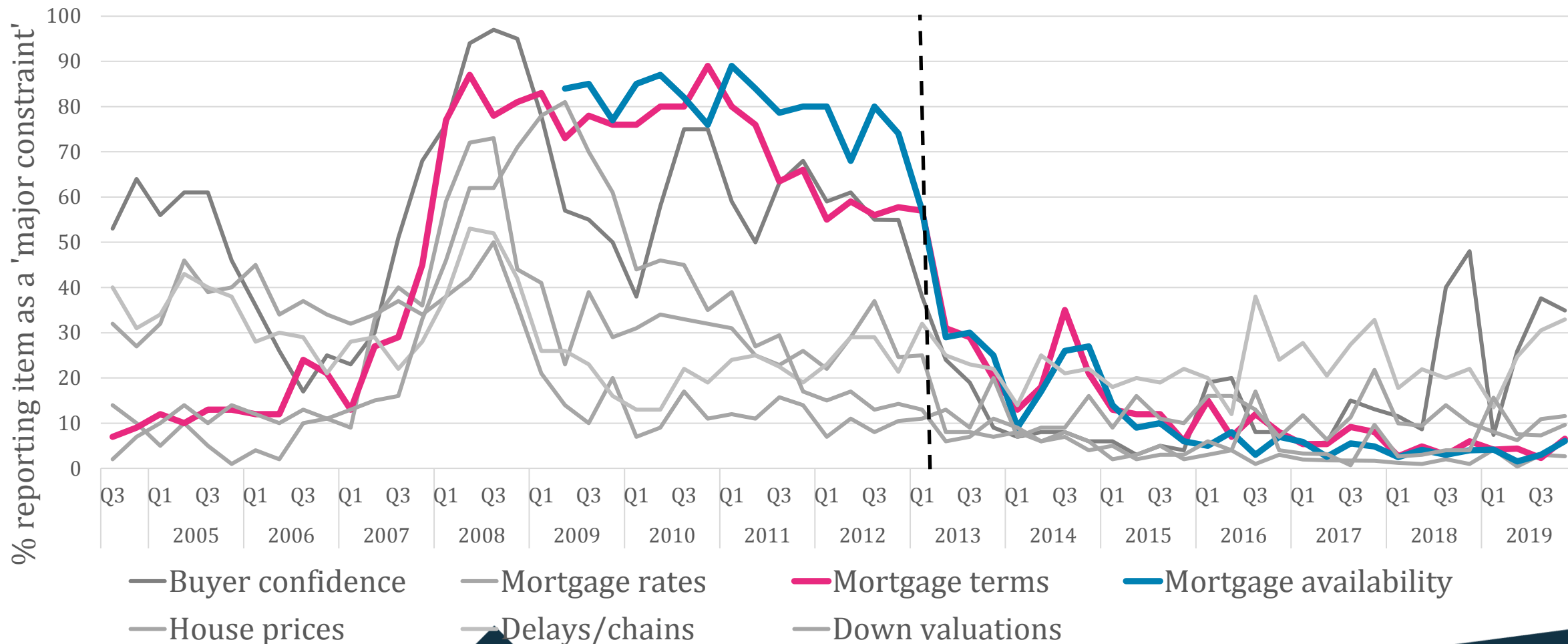
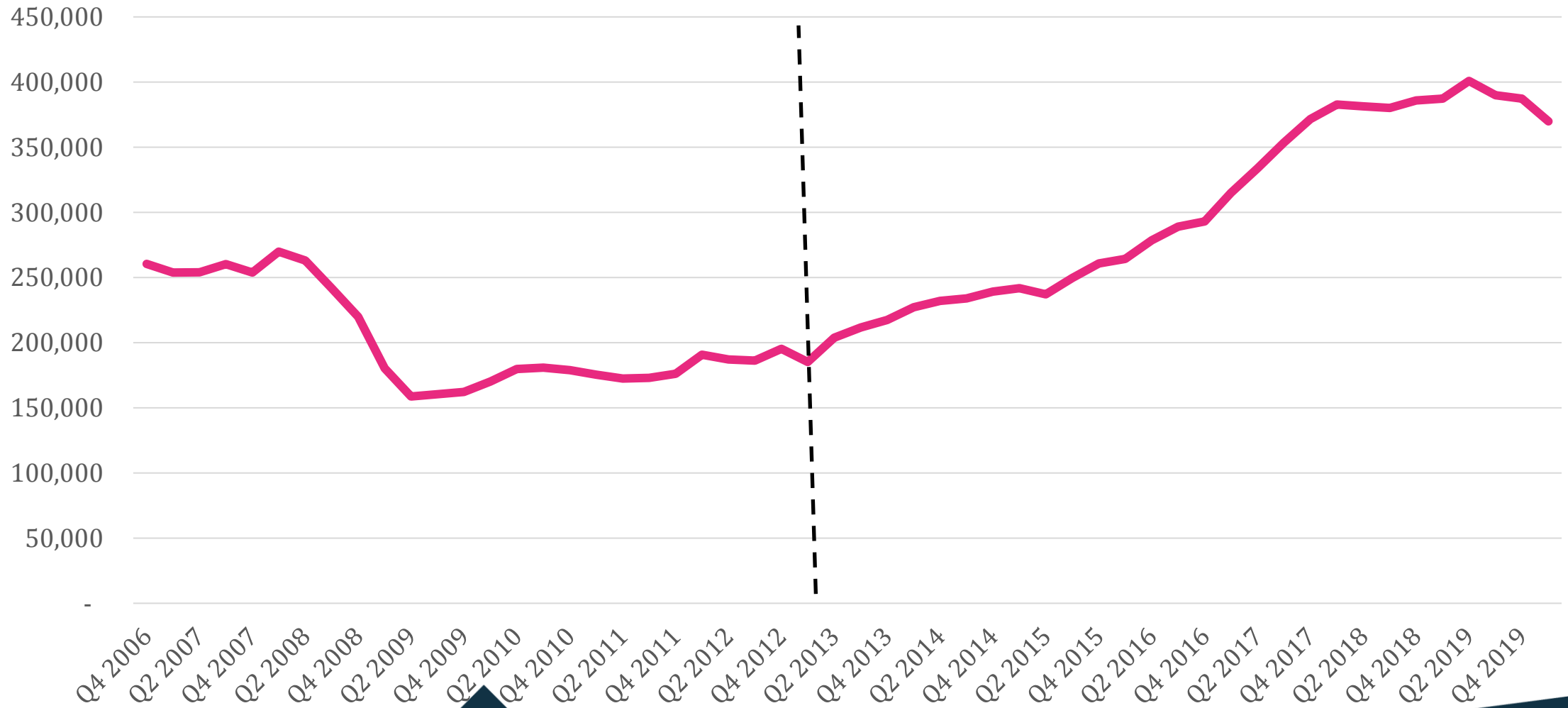


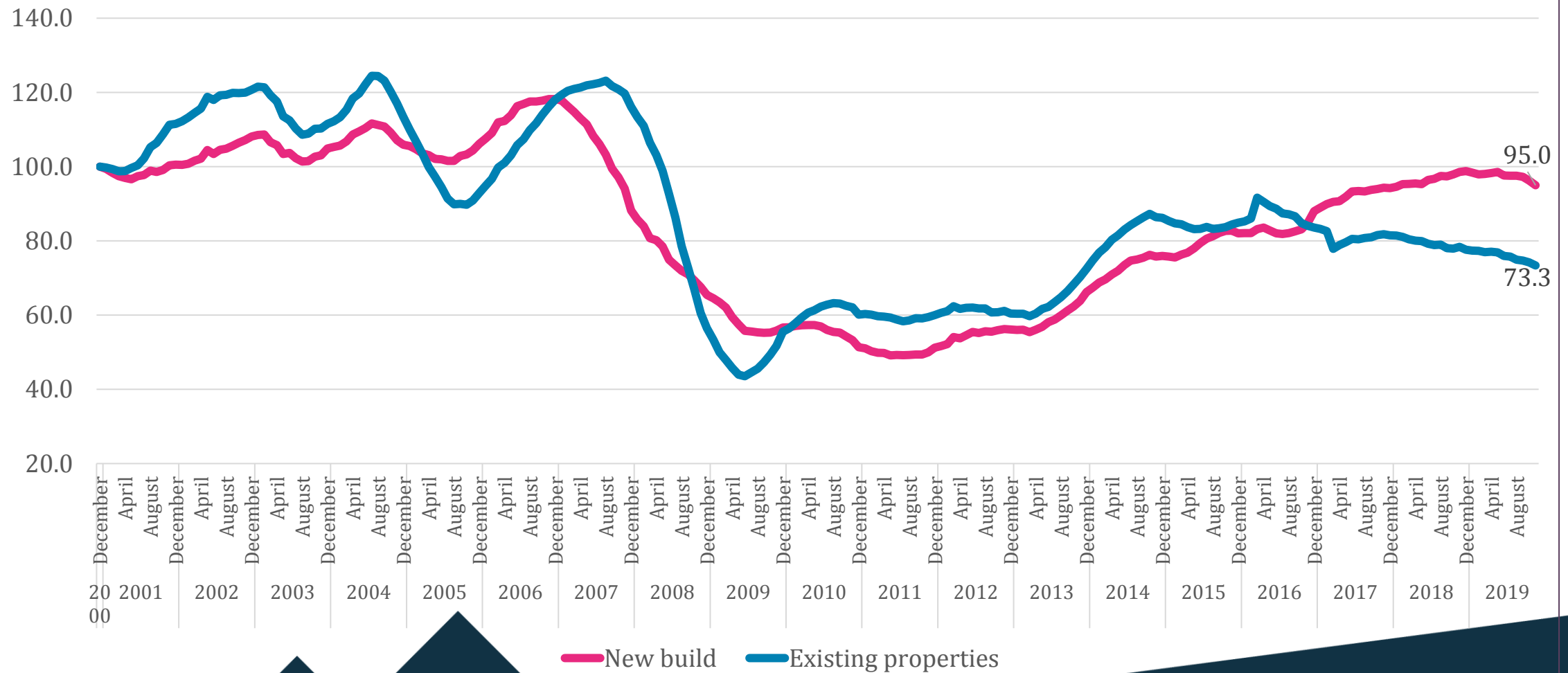
Quarterly demand side housing delivery constraints (HBF Monthly Survey), Q3 2004 to Q4 2019



Annualised planning permissions in England, 2006 to 2020 (HBF Housing Pipeline)



Indexed annualised transactions by type of property, December 2000 to November 2019
(100=Year to Dec 2000)



Help to Buy transition



Backed by
HM Government

Reservations can be taken
on the 2021-23 scheme

Final legal completions
under current scheme



Deadline for practical
completion of homes for
current scheme (Longstop
Date)

New scheme opens for
completions

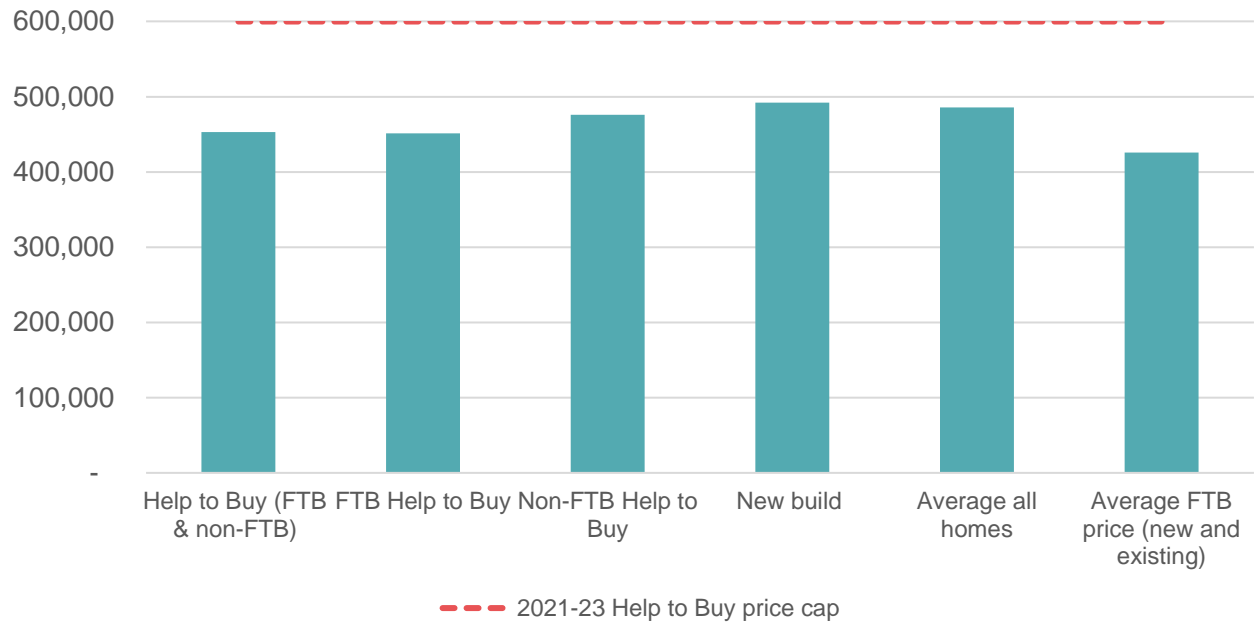
- New 2021-23 scheme exclusive to first-time buyers
- Regionally-set price caps
- Government yet to open new scheme for reservations
- Any homes due for legal completion under current scheme (i.e. by end of March 2021) required to be build complete by 31 December

Three affected groups

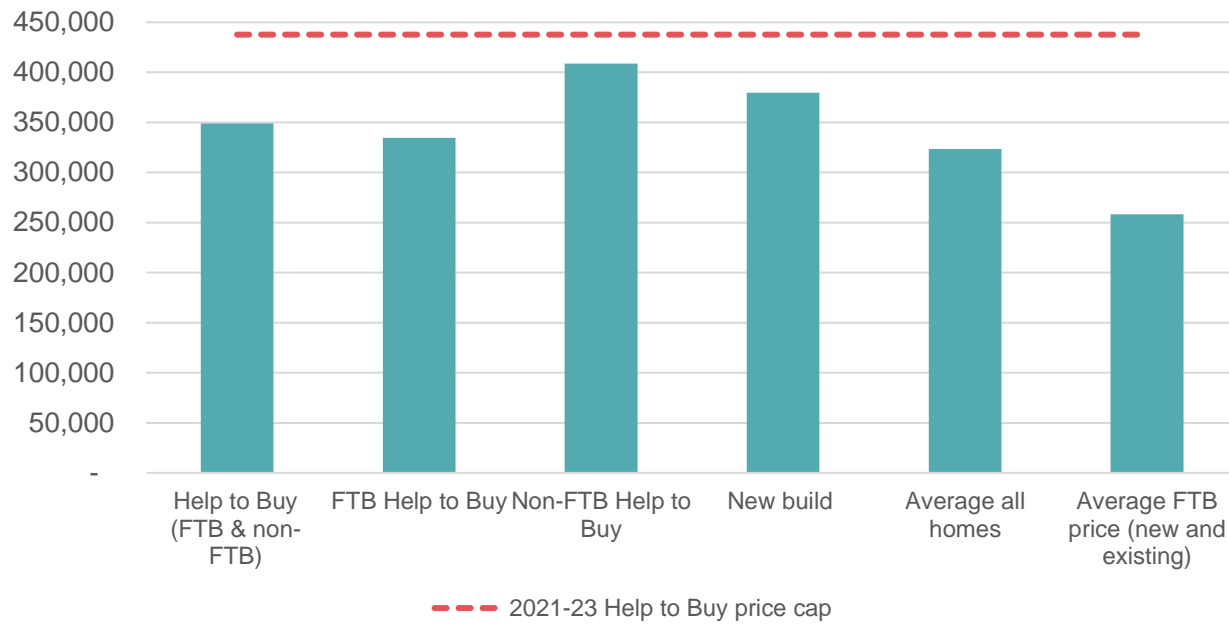
1. Non-FTBs – **INELIGIBLE.**
2. FTBs purchasing within relevant price cap thresholds - **DELAY**
3. FTBs purchasing property above relevant regional price cap – **INELIGIBLE**



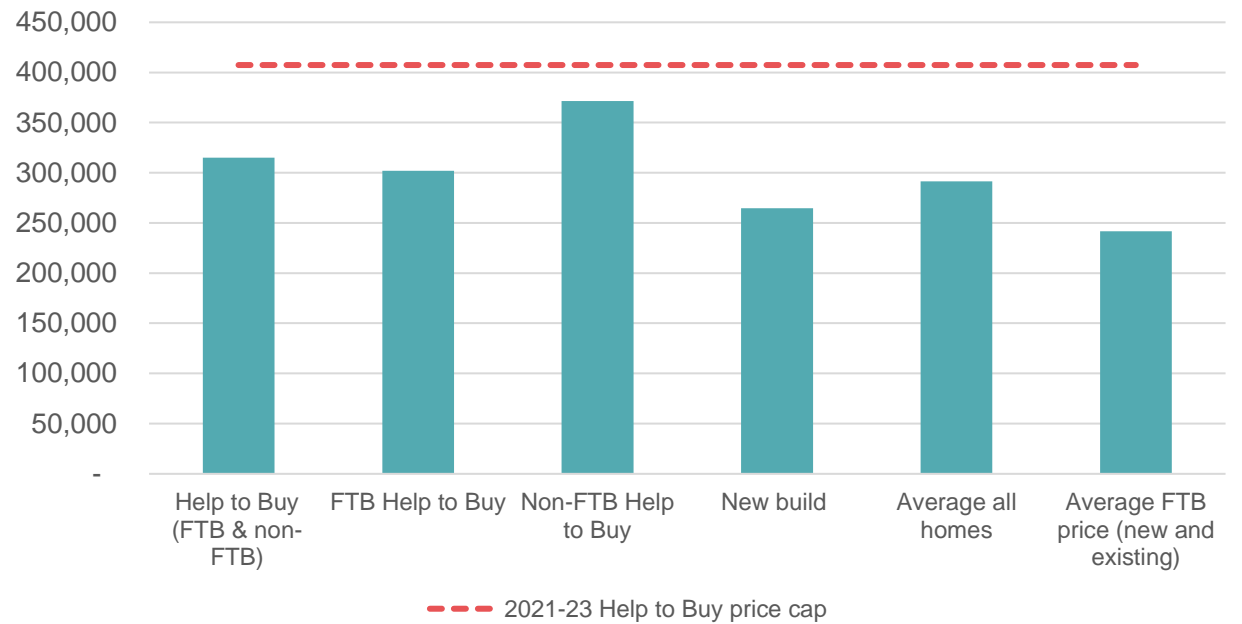
London



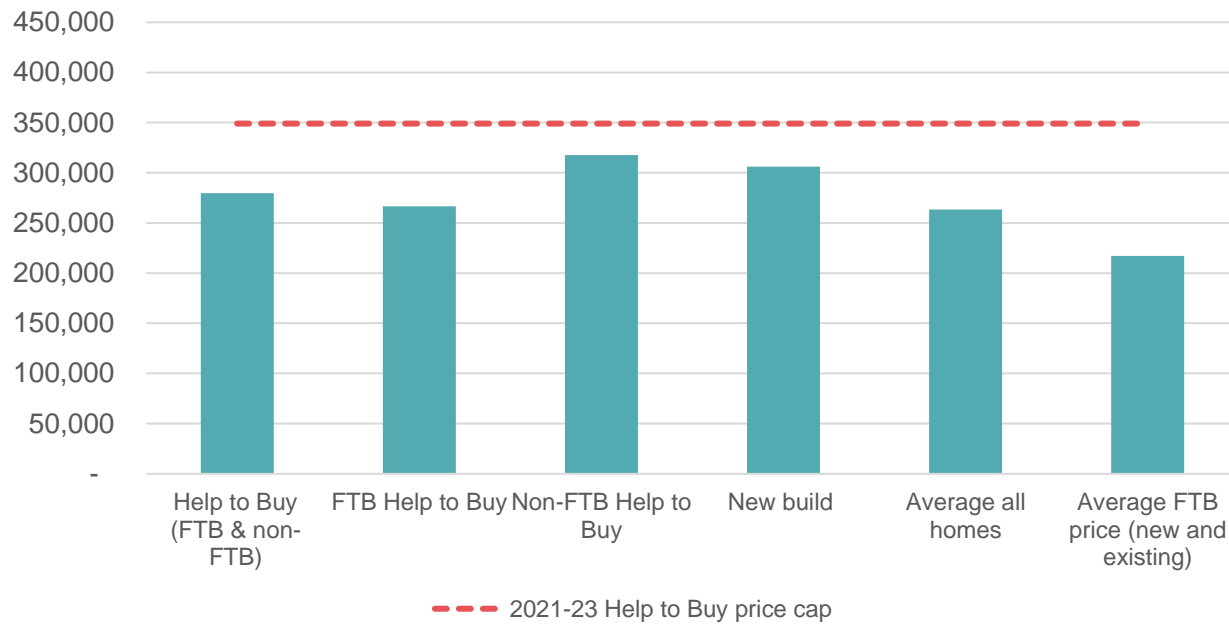
South East



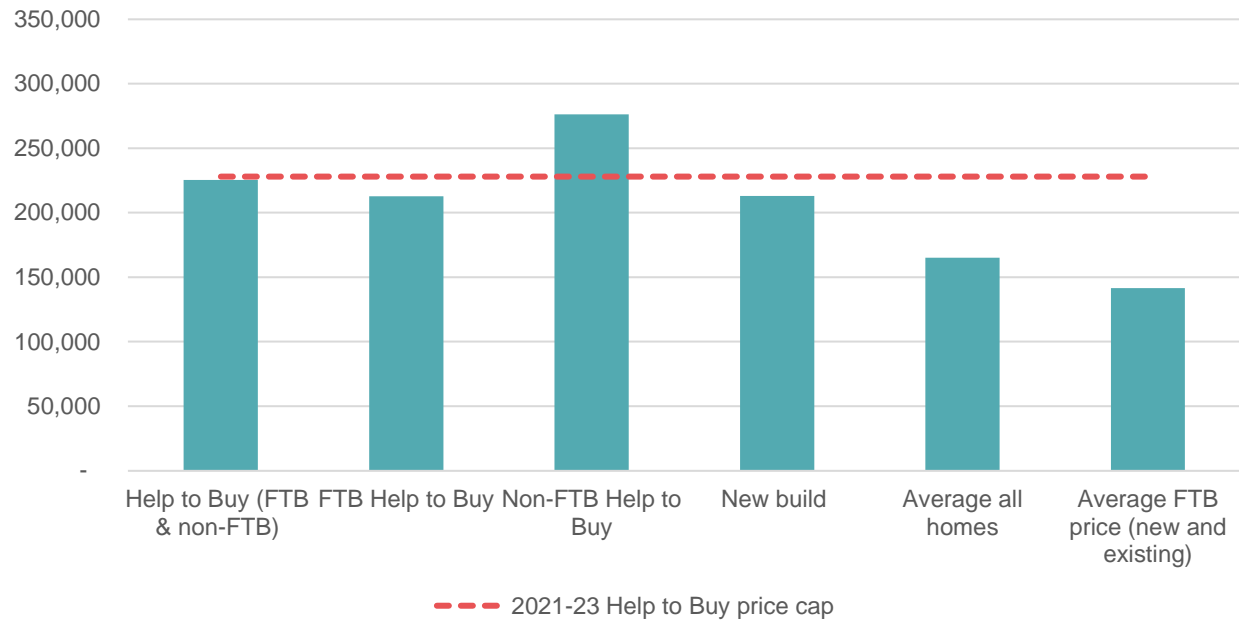
East of England



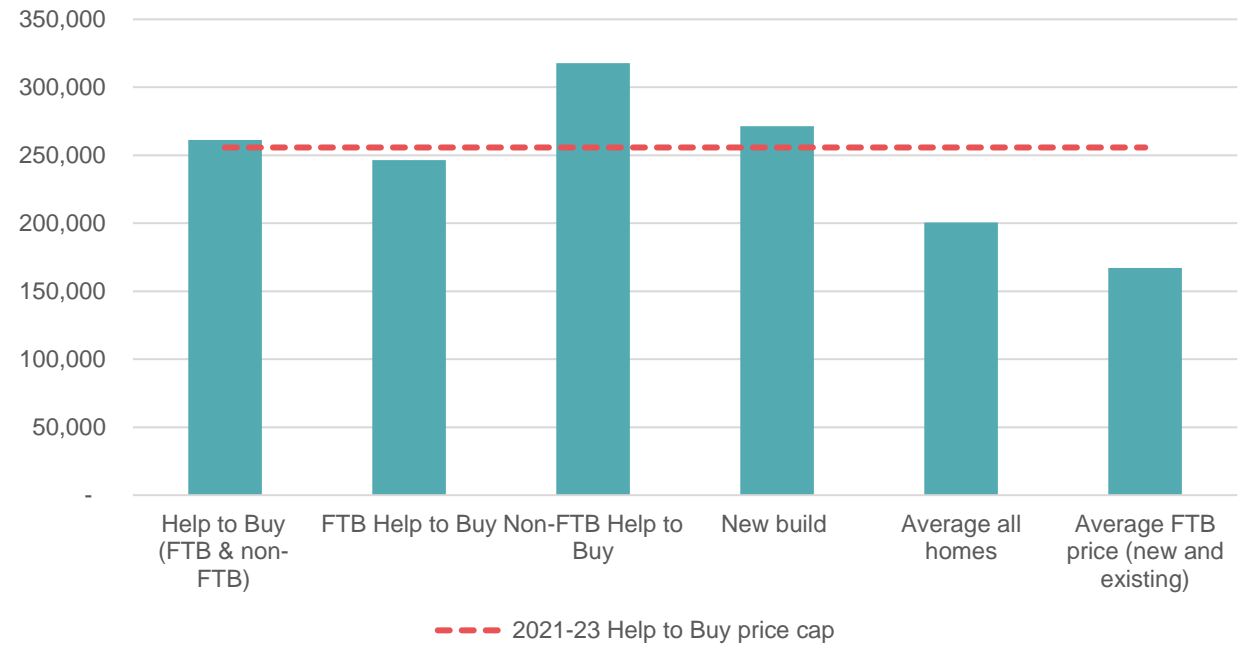
South West



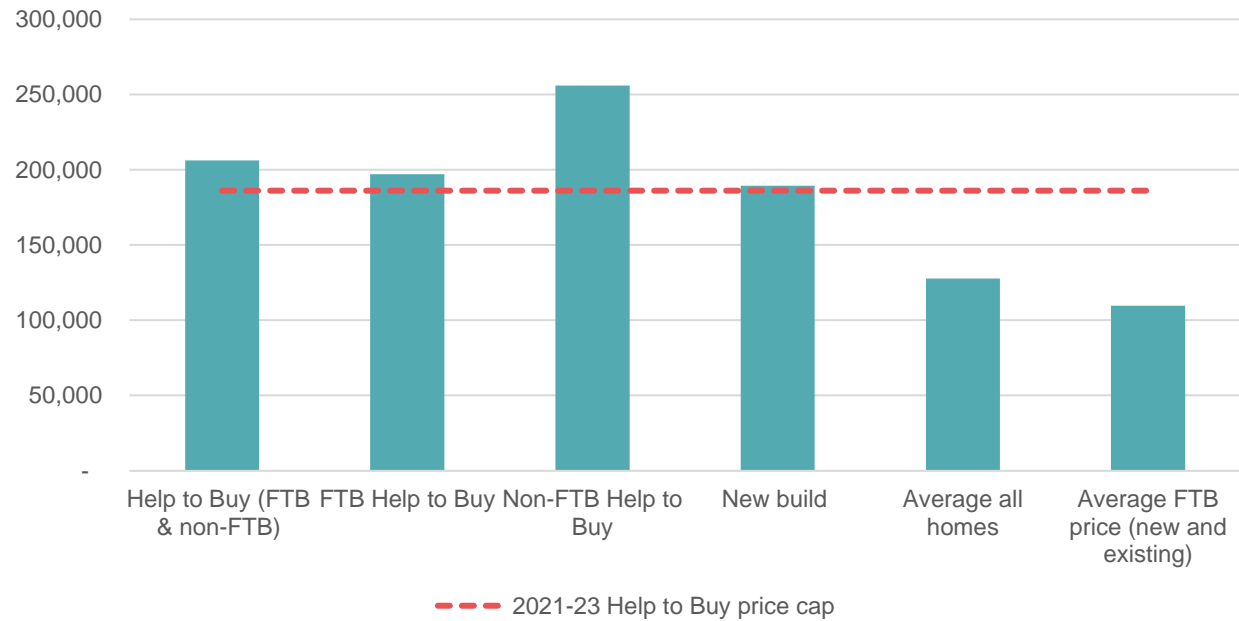
Yorkshire and Humber



West Midlands



North East



North West

