

# **Help to Buy (Scotland) Equality Impact Assessment – Results**

**September 2020**

## Equality Impact Assessment - Results

<p><b>Title of Policy</b></p>	<p>Help to Buy (Scotland) Affordable New Build Scheme and Help to Buy (Scotland) Smaller Developers Scheme</p>
<p><b>Summary of aims and desired outcomes of Policy</b></p>	<p>The Help to Buy (Scotland) Affordable New Build and Help to Buy Smaller Developers schemes are the successor schemes of the Help to Buy (Scotland) Scheme. The schemes have a renewed focus on support for affordable home ownership and to achieve this the scheme lowered the maximum price cap to £200k in 2017/18.</p> <p>The schemes are designed to address the fact that many first-time buyers are finding themselves locked out of the housing market due to the large deposit requirements from lenders as well as preventing many home owners with low equity from making a move or taking the next step in the housing market.</p>
<p><b>Directorate: Division: team</b></p>	<p>Directorate for Housing and Social Justice: More Homes Division: Home Ownership</p>

### Executive summary

The EQIA demonstrates that there are no potentially negative impacts to equality groups within the Help to Buy schemes.

The findings of this EQIA highlighted potential benefits in terms of the overall policy aim.

## **Background**

Help to Buy (Scotland) is a shared equity scheme which was launched in September 2013. The original aim was to support Scotland's house-building industry following the financial crisis as well as help people to buy a new build home in Scotland. Help to Buy represents one part of a wider and substantial package to support home ownership more generally, including the First Home Fund and LIFT.

The scheme is made up of two parts - the Affordable New Build and the Smaller Developers Schemes and provides up to 15% equity towards the purchase of new build homes up to a value of £200,000. The scheme criteria has been revised at regular intervals to ensure that the support available is targeted at the more affordable end of the new build market and to ensure that as many people as possible can obtain access.

In order to assist access for those aged 60 or over qualifying criteria was amended for this priority access group to increase uptake.

## **The Scope of the EQIA**

This updated EQIA gathered a range of data and information to inform the analysis of the ongoing impact of the Help to Buy Scotland schemes.

In particular:

- Review of evidence gathered from existing Help to Buy sales log monitoring forms and the shared equity evaluation report (2020) for those who have accessed support.
- Consideration of the qualifying criteria and how it has been revised at regular intervals to allow more opportunity to access support for specific priority access groups.

## **Key Findings**

No issues have been identified as a result of the EQIA process.

## **Recommendations and Conclusion**

Our assessment is that the Help to Buy (Scotland) schemes do not give rise to any equality issues.



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