

**Help to Buy (Scotland) Monitoring Group
Victoria Quay, Edinburgh**

14th July 2016

Attendees:

Karen Campbell (KC)
Ross Lindsay (RL)

[REDACTED]

Home for Scotland
More Homes Division
Communities Analysis Division
More Homes Division

Apologies:

[REDACTED]

Bruce Teubes

Council of Mortgage Lenders
More Homes Division
Communities Analysis Division

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

9. RL – It would be useful to know what the drivers are for builders and the product mix, are they changing their products going forward to suit HtB? KC – Builders need to let the market dictate, HtB has a relatively short time scale and therefore not necessarily the determining factor for some builders planning 3 plus years ahead. If HtB was committed for a longer term it might be a bigger factor.

[REDACTED]

[REDACTED]

[REDACTED]

