



Homes  
England

Making homes happen

# Help to Buy

## User research playback

15th April 2020



This deck

Update on the research done this sprint

# What we have done


## Usability testing of the joint applicant journey

# Assumptions we were testing

1. Users understand how much they need to borrow and how much they need to pay back
2. Users don't mind they can't see each other's income amount (and other details) before submission
3. Users understand the application isn't complete until the other applicant also fills in their bit
4. Users can ask for the amount they need to borrow
5. Users understand that they are not a first-time buyer if they are married to someone who owns a property, even if their name is not on the deed
6. Users understand they are borrowing a percentage of the value of the house price rather than a fixed amount

# 1. Users understand how much they need to borrow and how much they need to pay back

Most participants had some knowledge of their budget, but limited understanding of how HtB: EL worked

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Apply for Help to Buy: Equity Loan

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## Apply for a Help to Buy: Equity Loan

You can get help from the government by applying for a Help To Buy: Equity Loan when buying your first home..

### Who can apply

Homebuyers based in England can apply for this scheme. There are different schemes for homebuyers in [Scotland](#) and [Wales](#).

[Check you meet the conditions to apply for an equity loan.](#)

### What you need

To complete your application, you'll need:

- proof of ID (passport, driving licence)
- new build property details
- monthly income and outgoings
- solicitor details

If you're making a joint application, with another person, they must provide:

### Related content

- [Return to an equity loan application](#)
- [Pay your equity loan](#)
- [Council housing](#)
- [Housing association homes](#)
- [Right to Acquire: buying your housing association home](#)
- [Right to Buy: buying your council home](#)

## 2. Users don't mind they can't see each other's income amount (and other details) before submission

Only one participant questioned why they couldn't see all details from applicant 1

### Check your answers given by your fellow applicant


If there is anything wrong, you will need to ask your fellow applicant to change the details and re-submit.

#### New build details

Purchase completion	3 August 2021
Build completion	24 August 2020
Developer	Happy Home Building Company
Plot number	502135326
Address	72 Guild Street Birmingham SE23 6FH
Property type Tenure	Flat Leasehold
Number of bedrooms	3

### 3. Users understand the application isn't complete until the other applicant also fills in their bit

There was a good understanding of what happened next

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**Your form has been submitted**

Your reference number  
**HDJ2123F**

We have sent you a confirmation email.

[Print or save a PDF copy](#) of this form.

**What your joint applicant needs to do now**

The second buyer must now complete their side of the application. They will be sent an email with a link to enter to continue with the application. They must use the submission reference above to access the application.

**What happens next**

- Your local Help to Buy agent will review your application and make a decision.

# 4. Users can ask for the amount they need to borrow

Users did not immediately understand this page

## Your options

Choose the Equity loan amount based on how much desposit you have available. An Equity loan can be between 10% - 20% of the purchase price.


Your deposit amount		Equity loan amount you will require	
Select the nearest figure to what you have available and can afford		The corresponding amount needed to borrow in equity loan, to reach the purchase price	
		Percentage of property value	Current value of equity loan
<input type="radio"/>	£18,400	20%	£39,600 (maximum you can get)
<input type="radio"/>	£28,300	15%	£28,700
<input type="radio"/>	£38,200	10%	£19,800 (minimum you can get)

► [View more amounts to suit your budget](#)



5. Users understand that they are not a first-time buyer if they are married to someone who owns a property, even if their name is not on the deed

In general, yes!

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### What is your home ownership status?

Tell us about your current home ownership situation. Select those that apply to you.

**Have you owned a home?**

☒ I've never owned a home before

☐ I've previously owned a residential property on my own or with other people

**Are you married to someone that owns a home?**

☐ I'm not married


☒ I'm married, and my spouse does not own a residential property

☐ I'm married to a person who owns a residential property

[▶ What is a residential property?](#)

6. Users understand they are borrowing a percentage of the value of the house price rather than a fixed amount

This page gave them a much better idea of how the loan worked

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## Confirm Equity Loan details

Calculated based on the property price, your mortgage and your deposit amount

Percentage of property price that Homes England will be owed	<b>18%</b>
Current value of Equity loan that you will be borrowing	<b>£35,640</b>

[▶ Show example if my property price changes](#)

**Based on these details:**

Property price:	<b>£198,000</b>
Mortgage:	<b>£140,000</b>
Your deposit:	<b>£22,360</b>


[Change](#)

# General findings

Other stuff that came up

# What we found

What figures are estimates  
and what figures need to be  
accurate?

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**What is the expected purchase completion date?**

For example, 12 11 2022

Day

Month

Year

Save and continue

Save and come back later

## Annual income

Annual salary income (before tax)

Do not include any tax credits or child benefit amounts

£  per year

Overtime, bonuses and commissions and any other income

£  per year

## Other outgoings

Total outstanding credit card balances


£  total

Total loan/hire purchase balance

£  total

# What we found

This page caused  
participants to pause

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**How many people will be living in your new home, not including the buyers?**

You should not include the home buyers in this number.

Adults  
(18 years-old and over at time of purchase)


Children  
(under 18 years-old at time of purchase)

Save and continue

Save and come back later

# What we found

My salary is not fixed. My contract is for 27 hours, but I can do up to 70 per week.

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## Your income

We'll use these to check if your application can be approved.

Only fill in the boxes that apply to your circumstances.

### Annual income

Annual salary income (before tax)  
Do not include any tax credits or child benefit amounts

£  per year

Overtime, bonuses and commissions and any other income

£  per year

### Monthly income

Disability allowance

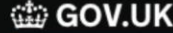
£  per month

Guaranteed maintenance income

£  per month

# What we found

Not clear what deductions includes – season ticket, school fees, tax?

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## Your outgoings

We'll use these to check if your application can be approved.

Enter your monthly outgoings. Only fill in the boxes that apply to your circumstances.

### Monthly outgoings

Student loan repayments

£  per month

Total salary deductions  
For example, childcare vouchers, pension

£  per month

### Other outgoings

Total outstanding credit card balances

£  total

Total loan/hire purchase balance

£  total

# What we found

'Could you put the provider,  
so it feels like you're  
checking?'

We'll use these details to check your equity loan is maintainable.

Enter the new build purchase details.

Property price

Amount you plan to borrow for your mortgage

Enter the mortgage term

 years

Save and continue

Save and come back later



# Questions?



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# Thanks

