



Homes
England

Making homes happen

Help to Buy User research playback

22 April 2020



What we tested

- 1 Guidance information – Start page
- 2 Miniservice
- 3 Second applicant

Who we tested with



P1, 24

Lives with her boyfriend,
10 month-old daughter
and her mother.
North London



P2, 26

Social worker



P3, 39

Lives alone, rents
privately. Works in sports
events industry.



P4, 18

First-year student, Sports
Science, currently living
with Mum in South East
London



P5, 32

Customer services, debt
purchase company

Who we tested with



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Lives with her boyfriend,
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P2, 26

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P4, 18

First-year student, Sports
Science, currently living
with Mum in South East
London



P5, 32

Customer services, debt
purchase company

I have had an ISA for a good couple of years. A family friend recommended getting it...It (HTB) is such an amazing way to move in somewhere if you have not got the whole full deposit.

Who we tested with



P1, 24

Lives with her boyfriend,
10 month-old daughter
and her mother.
North London



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P5, 32

Customer services, debt
purchase company

I opened a lifetime ISA rather than a Help To Buy ISA because you can contribute a bit more. I've had it open for about 11 months..pretty easy to use via Moneybox on my phone.

Who we tested with



P1, 24

Lives with her boyfriend,
10 month-old daughter
and her mother.
North London.



P2, 26

Social worker



P3, 39

Lives alone, rents
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P5, 32

Customer services, debt
purchase company

I've got the money there, just depends what schemes are available..I am aware of 'Shared ownership' and 'Help to buy'. Some developments only do one or the other. Biggest problem of HTB is stamp duty – where I live and what I am looking for, I might be pushed into a situation where I have to do shared ownership. I would prefer to do the other one.

Who we tested with



P1, 24

Lives with her boyfriend,
10 month-old daughter
and her mother.
North London.



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Social worker



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P5, 32

Customer services, debt
purchase company

I'm interested in buying a small apartment for myself, potentially in Nottingham as an investment, where I could live while I study there and then rent out to students..I have a Help To Buy ISA – my uncle recommended to open it and start saving for the scheme.

Who we tested with



P1, 24

Lives with her boyfriend,
10 month-old daughter
and her mother.
North London.



P2, 26

Social worker



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Lives alone, rents
privately. Works in sports
events industry.



P4, 18

First-year student, Sports
Science, currently living
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London



P5, 32

Customer services, debt
purchase company

Obviously the mortgages that Help To Buy have are a lot lower than a normal one so they're easier to get. Equity loans is like a loan you have to pay back after 5 years. Its interest-free. Help To Buy are houses that are basically part buy and part rent. The mortgage is a lot smaller because you're paying the rest in your rent.

Assumptions we were testing

We are communicating everything that people need to know for applying for an equity loan.

We are quickly articulating the value proposition of equity loans to people.

We are quickly communicating the nuance of the rules of the scheme (such as subletting) to people.

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

There is no need for 'Before you start' questions at the start of the application process.

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

Users must know and understand all the disclaimers prior to apply for an equity loan.

Things we learnt 1/7

We are communicating everything that people need to know for applying for an equity loan.

People want to understand what it means for them on a monthly basis.

People need clarity on their options for paying back the loan – first 5 years and beyond.

People would benefit from understanding the stages they need to follow online and offline

Things we learnt 2/7

We are quickly articulating the value proposition of equity loans to people.

We need to talk to people who are unaware of Help To Buy.

Things we learnt 3/7

We are quickly communicating the nuance of the rules of the scheme (such as subletting) to people.

People appreciated the examples but wanted more realistic ones, more than one?

Define 'New Build'

People were surprised you could not make alterations – needs further explanation

Things we learnt 4/7

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

This needs further work.

Things we learnt 5/7

There is no need for 'Before you start' questions at the start of the application process.

People need to understand the basics before they start making calculations

Things we learnt 6/7

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

People want to know all their options for repaying the loan and what their monthly costs will be.

Things we learnt 7/7

Users must know and understand all the disclaimers prior to apply for an equity loan.

This was not directly addressed in this round of testing.

Do we need to be asking applicants (first and second) to confirm that they are aware of risks relating to equity loans ie. Property prices going up and down, how this can affect their loan repayments?

Prototype 1 – Guidance Pages

You are looking to buy a house and have heard of equity loans offered by the government.

You click on a link while browsing online, that leads you to this page on the GOV.UK.

Find out more about a Help to Buy Equity Loan

- What an equity loan is
- [How it works](#)
- [Who can apply](#)
- [Conditions](#)
- [Paying back the loan](#)
- [How to apply](#)

What an equity loan is

This is a government loan you can use towards the cost of new home.

An equity loan is:

- based on a percentage on the property's value
- used along with a deposit and mortgage to complete the property purchase price

Use our online tool to [work out how much equity loan you need to borrow](#) based on your estimated deposit and mortgage amounts.

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](#)

→ **Next**
[How it works](#)

Find out more about a Help to Buy Equity Loan

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P1, P2, P4 did not immediately click on the link

Add link 'Check what you could afford' at top of page.

→ **Next**
[How it works](#)

Find out more about a Help to Buy Equity Loan

- [What an equity loan is](#)
- How it works
- [Who can apply](#)
- [Conditions](#)
- [Paying back the loan](#)
- [How to apply](#)

How it works

With an equity loan:

- you need at least a 5% deposit
- the government will lend you up to 20% (up to 40% in London)
- you need a mortgage of up to 75% in England (up to 55% in London) or 25% at a least
- it takes 3 working days to receive a decision if your application is approved

Example

For a £200,000 property	Amount	Percentage
Cash deposit	£10,000	5%
Equity loan	£40,000 (£80,000 in London)	20% (40% in London)

Related content

[Return to an equity loan application](#)

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“Does 5% deposit mean 5% price?”
P4

- you need at least a 5% deposit
- the government will lend you up to 20% (up to 40% in London)
- you need a mortgage of up to 75% in England (up to 55% in London) or 25% at a least
- it takes 3 working days to receive a decision if your application is approved

Example

For a £200,000 property	Amount	Percentage
Cash deposit	£10,000	5%
Equity loan	£40,000 (£80,000 in London)	20% (40% in London)

Property purchase price limits

There is a purchase price limit on the home that you buy. The limit is different for each region in the UK. These limits are shown below:

Region	Full purchase price cap
England	
East	£407,400
East Midlands	£261,900
London	£600,000
North East	£186,100

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

Example does
not feel realistic.
P3

Property purchase price limits

There is a purchase price limit on the home that you buy. The limit is different for each region in the UK. These limits are shown below:

Region	Full purchase price cap
England	
East	£407,400
East Midlands	£261,900
London	£600,000
North East	£186,100
North West	£224,400
South East	£437,600
South West	£349,000
West Midlands	£255,600
Yorkshire and The Humber	£228,100

Equity loan fees

You'll have to pay equity loan fees, but not for the first 5 years.

- In the sixth year, you'll be charged an interest fee of 1.75% of the loan's value. The fee then increases every year by the Consumer Price Index plus 2%.
- The Help to Buy service will contact you to set up these monthly fee

“Could this link
to development
sites?”
P3

Equity loan fees

“Fees would be the main thing for me.”
P1

You'll have to pay equity loan fees, but not for the first 5 years.

- In the sixth year, you'll be charged an interest fee of 1.75% of the loan's value. The fee then increases every year by the Consumer Price Index plus 2%.
- The Help to Buy service will contact you to set up these monthly fee payments. You'll also get a statement about your loan each year.

Help to Buy ISA

You can use a Help to Buy ISA to buy any home worth up to £250,000 (or up to £450,000 in London). You can use a Help to Buy ISA with any mortgage, it does not have to be a Help to Buy mortgage.

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[What an equity loan is](#)

→ **Next**
[Who can apply](#)



Equity loan fees

You'll have to pay equity loan fees, but not for the first 5 years.

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← **Previous**
[What an equity loan is](#)

→ **Next**
[Who can apply](#)

Be clear that ISA
is no longer
available.
p3



Find out more about a Help to Buy Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- Who can apply
- [Conditions](#)
- [Paying back the loan](#)
- [How to apply](#)

Who can apply

You must be:

- aged 18 years-old and over
- buying a property based in England

The home you buy must:

- be a new build
- be the first property you own or any other person who is buying with you (if you're applying in England)
- be from a registered Help to Buy homebuilder - [your agent should have a list](#)

[How to check if I meet the conditions](#)

← **Previous**
[How it works](#)

→ **Next**
[Conditions](#)

Related content

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[Right to Acquire: buying your housing association home](#)

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Add definition
of a 'new build'.
P4

Find out more about a Help to Buy Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- [Who can apply](#)
- Conditions
- [Paying back the loan](#)
- [How to apply](#)

What you need to do

When you apply for an equity loan you must:

- pay a £1 management fee by direct debit each month from owning your home until the loan is repaid
- provide the right information as any wrong information will delay the application process
- provide proof of identification and verify your identity

What you cannot do

When you apply for an equity loan you cannot:

- sublet your home without written consent. It can only be agreed in exceptional circumstances, such if you are a member of the armed forces
- rent out your home and buy a second home
- make any alterations to the property without written consent. Any improvements made without written consent such as general maintenance, which increases the property's value means Help to Buy are entitled a percentage of the full property value.

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Explain why it is not possible to make alterations.
P4

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[Who can apply](#)

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[Paying back the loan](#)

Find out more about a Help to Buy Equity Loan

- [What an equity loan is](#)
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- [Conditions](#)
- Paying back the loan
- [How to apply](#)

Paying back the loan

Depending on which comes first you must pay back the loan:

- within 25 years
- when you sell your home
- when your mortgage is repaid

The amount you pay back depends on how much your home is worth at the time.

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Explain people's options for paying back the loan.
P3

Find out more about a Help to Buy Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- [Who can apply](#)
- [Conditions](#)
- [Paying back the loan](#)
- How to how to apply

How to apply

You must have reserved a home with a home builder or agent first, before you can apply for an equity loan. This involves paying a reservation fee.

Once you have done this, you can apply on the [Apply for a Help to Buy: Equity Loan](#) page on the GOV.UK website.

What you need

You will need the following:

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

Related content

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[Pay your equity loan](#)

[Council housing](#)

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[Right to Acquire: buying your housing association home](#)

[Right to Buy: buying your council home](#)

← [Previous](#)
[Paying back the loan](#)

People are unclear on end to end process – “I want to get a loan before paying a reservation fee.”
P1, P3

Prototype 1 – Miniservice

[◀ Back](#)

Check the amount of Equity Loan you could get

Question 1 of 5

Where is the property?

London is considered inside the M25

- ☐ In London
- ☐ Outside of London

Continue

People want to
keep their options
open at this
stage.
P1

[◀ Back](#)

Question 2 of 5

Estimated property price

[Continue](#)

[◀ Back](#)

Question 3 of 5

Your deposit

What is the estimated deposit amount you have available?

[Continue](#)

“I wouldn't know how much I'd be required to deposit. From memory it's 5%.”
P4

"This depends on property price... Should I put 5% down?"
P1

[◀ Back](#)

Question 4 of 5

Your income

If you are applying jointly with another person, put in your combined income.

Gross annual salary

£

Gross overtime and bonuses

£

Continue

Overlooked 'joint
income'.
P3

[◀ Back](#)

Question 5 of 5

Equity loan percentage

You can choose any amount between 10% and 20% for a property outside of London.

 %[View results](#)

People were
confused by this.
Explain what is
meant.
P1, P2, P4, P5

[◀ Back](#)

Results

Amount of Equity Loan you could get

Based on the figures you gave us, you would be eligible for an Equity loan amount that you have requested.

Loan details

Property location	London	Change
Property price	£198,000	Change
Deposit	£22,000	Change
Your gross income	£35,400	Change
Help to Buy: Equity Loan	20% £39,600	Change
Mortgage you would need to get	£147,200	

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People confused whether this takes into account both applicants (if joint application). P3

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Results

Amount of Equity Loan you could get

Based on the figures you gave us, you would be eligible for an Equity loan amount that you have requested.

Loan details

Property location	London	Change
Property price	£198,000	Change
Deposit	£22,000	Change
Your gross income	£35,400	Change
Help to Buy: Equity Loan	20% £39,600	Change
Mortgage you would need to get	£147,200	

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What does this
mean for me each
month?
P4

[◀ Back](#)

Results

Amount of Equity Loan you could get

Based on the figures you gave us, you would be eligible for an Equity loan amount that you have requested.

Loan details

Property location	London	Change
Property price	£198,000	Change
Deposit	£22,000	Change
Your gross income	£35,400	Change
Help to Buy: Equity Loan	20% £39,600	Change
Mortgage you would need to get	£147,200	

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Reference end to
end process -
need to make
reservation
before applying!
P4, P5

[◀ Back](#)

Results

Amount of Equity Loan you could get

Based on the figures you gave us, you would be eligible for an Equity loan amount that you have requested.

Loan details

Property location	London	Change
Property price	£198,000	Change
Deposit	£22,000	Change
Your gross income	£35,400	Change
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What is maximum
I can get?
P1, P4


Prototype 2 – Second applicant

You and a partner or friend have decided to buy a new build property together.

You have paid a reservation fee to a builder.

Your partner has already submitted an application for an equity loan.

You receive the following email from GOV.UK.



Gmail

GOV.UK NotifyInbox

Compose


Inbox (1)


Starred


Sent Mail

Drafts (1)


More

Chandler

Monica Geller
I know

Joey Tribbiani
How you doing

Subject: Complete your Help to Buy application



Dear Frankie Shaw,

Sam Trenshaj has named you as the second applicant for a joint Help to Buy Equity Loan.

You need to verify the details that have been entered by your joint applicant.

You will need to get the reference number that Sam Trenshaj has on their submission receipt in order to finish the application.

[Continue to the application](#)

Homes England team

"The ref number isn't here,
I'll have to get that from
Sam. I expected it to be
here."
P2

[◀ Back](#)

Are you married to someone that owns a residential property or land?

This includes property anywhere in the world.

- ☐ I'm not married
- ☐ I'm married. My spouse does not own a residential property or land
- ☐ I'm married to a person who owns a residential property or land

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

Save and continue

Save and come back later

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""does it mean ever? Or right now? They could have previously owned one”
P1

[← Back](#)

Your equity loan details

These amounts are based on the property price, your mortgage and deposit amounts.

Percentage of property price owed to
Homes England

18%

Current equity loan value you're
borrowing

£35,640

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

Fees and charges

You must set up a direct debit of £1 per month management fees for the first 5 years.

On the sixth year, interest will start at the rate of 1.75% of the loan amount and will increase by CPI (Consumer Price Index) plus 2% each year.

Save and continue

Save and come back later

Based on these details:

Property price: **£198,000**

Mortgage: **£140,000**

Your deposit: **£22,360**

[Change](#)

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"is this for both together?"
P4

[← Back](#)

Your equity loan details

These amounts are based on the property price, your mortgage and deposit amounts.

Percentage of property price owed to Homes England	18%
Current equity loan value you're borrowing	£35,640

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

Fees and charges

You must set up a direct debit of £1 per month management fees for the first 5 years.

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[Change](#)

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"Is it relative to each of our incomes? How much we have to pay?"
P4

[← Back](#)

Your equity loan details

These amounts are based on the property price, your mortgage and deposit amounts.

Percentage of property price owed to Homes England	18%
Current equity loan value you're borrowing	£35,640

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

Fees and charges

You must set up a direct debit of £1 per month management fees for the first 5 years.

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Save and continue

Save and come back later

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"I'm guessing this is from the information that Sam did.."
P2

[← Back](#)

Your equity loan details

These amounts are based on the property price, your mortgage and deposit amounts.

Percentage of property price owed to Homes England	18%
Current equity loan value you're borrowing	£35,640

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

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You must set up a direct debit of £1 per month management fees for the first 5 years.

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Save and continue

Save and come back later

Based on these details:

Property price:	£198,000
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[Change](#)

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"could break down what the individual payments monthly would be after 6 years - not going to be small"
P5

[← Back](#)

Check answers

2nd buyer's personal details

Sam Trenshaj's identity and home ownership information

Name	Sam Trenshaj
Date of birth	24 August 1982
Address	15 High Street Birmingham BM19 34Q
Home ownership	Sam has never owned a home. She is not married to someone who has owned a home.
NI number	DL 902035 S

Contact

Email	sam.trenshaj@example.com
Phone number	07509 282340

Income

Annual salary (gross)	£27,000 per year
Other income	None

Outgoings

Total salary deductions	£240 per month
Total credit card and loan balance	£550 total
Other outgoing	None

To the best of your knowledge, are these details correct?

- ☐ Yes, they're correct

☐ No, they're not correct

[Save and continue](#)
[Save and exit](#)

Buyer 1 should only be able to change otherwise you're leaving it open to all kinds of error.
P3

Would have been good to be able to print this page. P4

[◀ Back](#)

Check answers

Property and purchase information

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	Flat
Tenure	Leasehold
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	Flat
Tenure	Leasehold
Number of bedrooms	3
Service/ estate charge	£350 per year

Residents (not including owners)

Number of adults	1
Number of children	1
Adult name	Amy Shaw
Date of birth	2 May 2001

Your conveyancing solicitor

Full name	Prita Piyala
Company	Birmingham Central Solicitors
Address	55 Central Place Birmingham BM2 4AQ

Your mortgage advisor

Full name	Jason Hinckle
Company	Birmingham Central Estates
Address	48 Central Place Birmingham BM2 4AN

Are these details correct?

- ☐ Yes, they're correct
- ☐ No, they're not correct

Save and continue

[Save and exit](#)

“deposit - i'd be asking if
this was just me or Sam
also.”
P4

[◀ Back](#)

Check answers

Property and purchase information

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
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
Service/ estate charge	£350 per year

Residents (not including owners)

Number of adults	1
Number of children	1
Adult name	Amy Shaw
Date of birth	2 May 2001

Your conveyancing solicitor

Full name Company	Prita Piyala Birmingham Central Solicitors
Address	55 Central Place Birmingham BM2 4AQ

Your mortgage advisor

Full name Company	Jason Hinckle Birmingham Central Estates
Address	48 Central Place Birmingham BM2 4AN

Are these details correct?

- ☒ Yes, they're correct
- ☐ No, they're not correct

Save and continue

[Save and exit](#)

““I noticed we both put an email down. Will we both receive an email then? It could be clearer .”
P1

Your joint application has been submitted

Your reference number
HDJ2123F

We have sent you a confirmation email.

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

What happens next

- Your local Help to Buy agent will review your application and make a decision.
- You will receive a decision by email within 3 working days.

You can contact your Help to Buy agent if you have any questions:

Help to Buy The midlands and London

Telephone number: 03333 214 044

General enquiries: Enquiries@helptobuyagent2.org.uk

[What did you think of this service?](#) (takes 30 seconds)

Questions?



Homes
England

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Thanks

