



Homes
England

Making homes happen

Help to Buy 'Apply' alpha team User research playback

28 May 2020



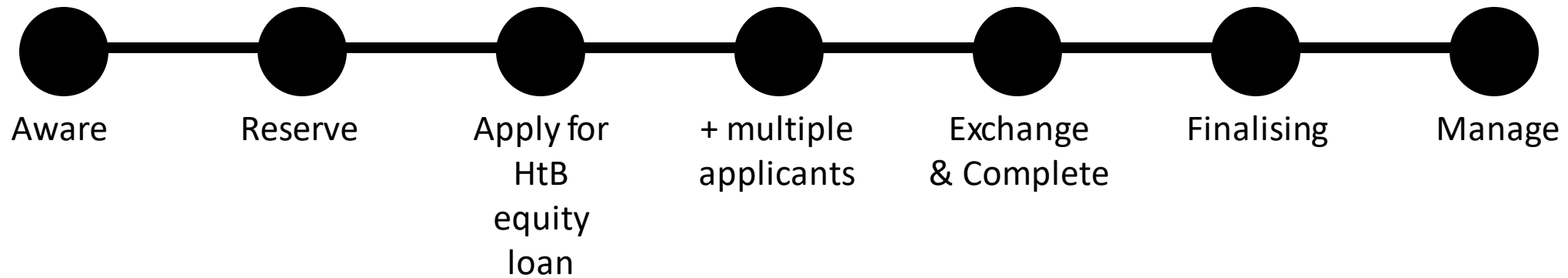
User testing so far

Session	Date	No. of participants	What we tested
1	13 March	5	Step by step, Apply, Pay your equity loan
2	25 & 26 March	9	Pay back loan
3	8 & 9 April	8	Joint application journey
4	22 April	5	Guidance pages, miniservice, second applicant journey
5	30 April	5	Guidance, miniservice
6	14 May	5	Guidance, applicant 1 journey
7	21 May	4	Guidance, applicant 2 journey

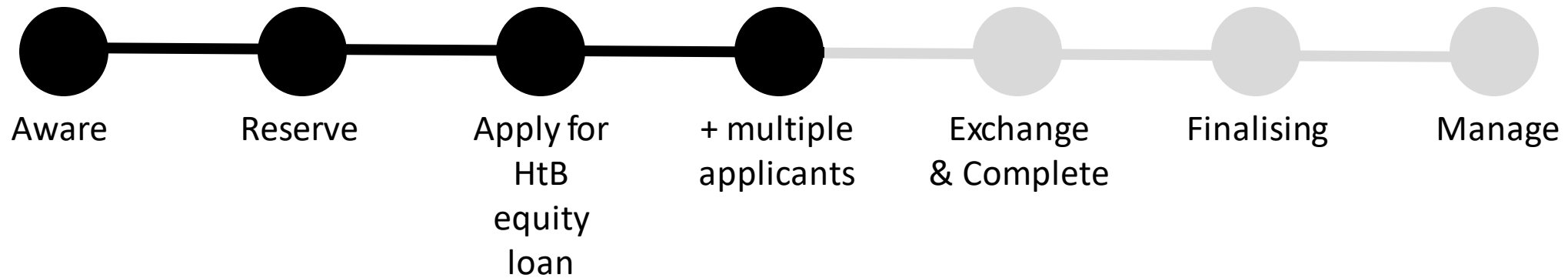
Key learnings from session 7

- People want to understand what and when they need to repay
- Language used in joint application forms needs to emphasise dual applicant responsibilities
- Highlight who can help people if they need advice

End to end journey



Focus for Apply alpha team



Session 8 recruitment

All participants should be in the initial stages of buying their first home.

They have started checking property sites, understanding what they can afford through initial conversations with mortgage brokers/financial advisors.

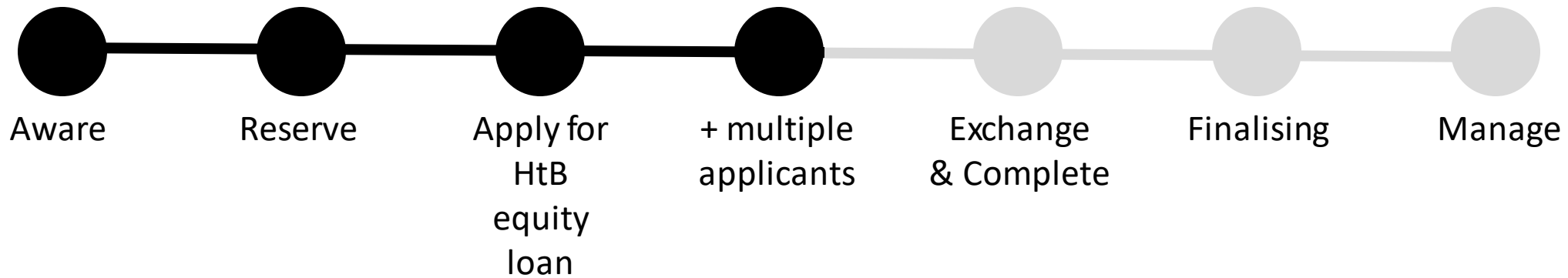
A range across:

- Gender
- Age group (18 - 24, 25 -34 and 35 - 44)
- Socioeconomic grades B, C1, C2, D
- Ethnicity
- Digital skills - one out of every 5 participants should have low confidence in using online services and a low level of digital skills.
- Access needs – one out of every 5 participants should have a cognitive disability such as Dyslexia or Dyscalculia.
- Locations across England - 1 out of every 5 participants should be London-based.

Session 8 topics

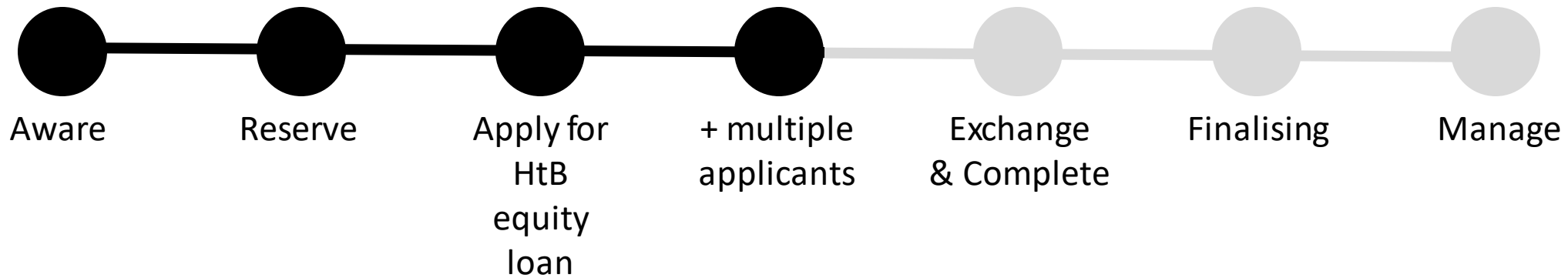
- People's own homebuying journeys
- Understanding of the Help to Buy proposition and what it means for each participant
- Guidance pages
- Applicant 2 (of joint application) online application journey

Assumptions that we were testing 1/2



Users are able to confirm how the loan works and how repayments are made prior to applying for a HtB equity loan.

Assumptions that we were testing 2/2



Users are comfortable with the first applicant putting **all the information in, with the second applicant only verifying to confirm the details**

Who we tested with



P1

29, lives in Epsom with her parents. Data manager at pharmaceutical firm.



P2

23, lives in Leeds, in rented accommodation with girlfriend. Social media analyst for betting company.



P3

32, lives in London with wife and two young children. Business analyst at Transport for London.



P4

28, lives in Leeds, in rented accommodation with boyfriend. Nail technician.

Who we tested with



P1

29, lives in Epsom with her parents. Data manager at pharmaceutical firm.



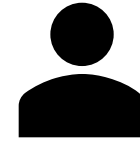
P2

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P3

32, lives in London with wife and two young children. Business analyst at Transport for London.



P4

28, lives in Leeds, in rented accommodation with boyfriend. Nail technician.

I thought that I had to put in a percent as well. I did not think it was just the government that would give me the deposit. I thought I would put down 5% too. Looking at this, I don't have to put any money down.

Who we tested with



P1

29, lives in Epsom with her parents. Data manager at pharmaceutical firm.



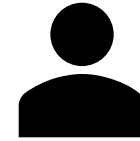
P2

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32, lives in London with wife and two young children. Business analyst at Transport for London.



P4

28, lives in Leeds, in rented accommodation with boyfriend. Nail technician.

My understanding was that if you was to pay chunks of your equity loan back over them years that would reduce the overall sum. The different percentages, that were detailing what the monthly payments were over those years and how it would go up if the housing market did go up. If we did pay that 50/60 pound a month on top of the mortgage it would reduce over the cause of the years, the equity loan.

Who we tested with



P1

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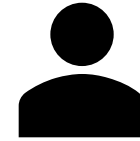
P2

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P4

28, lives in Leeds, in rented accommodation with boyfriend. Nail technician.

I do like bold statements that have relevance because I am a person that skips through as much as possible. The proposition is still good - I can get up to 20% from the government, I just would have liked the interest to be charged at less than 1% but again you don't get anything for nothing. I still think it is a good proposition in the grand scheme of things. Its still good.

Who we tested with



P1

29, lives in Epsom with her parents. Data manager at pharmaceutical firm.



P2

23, lives in Leeds, in rented accommodation with girlfriend. Social media analyst for betting company.



P3

32, lives in London with wife and two young children. Business analyst at Transport for London.



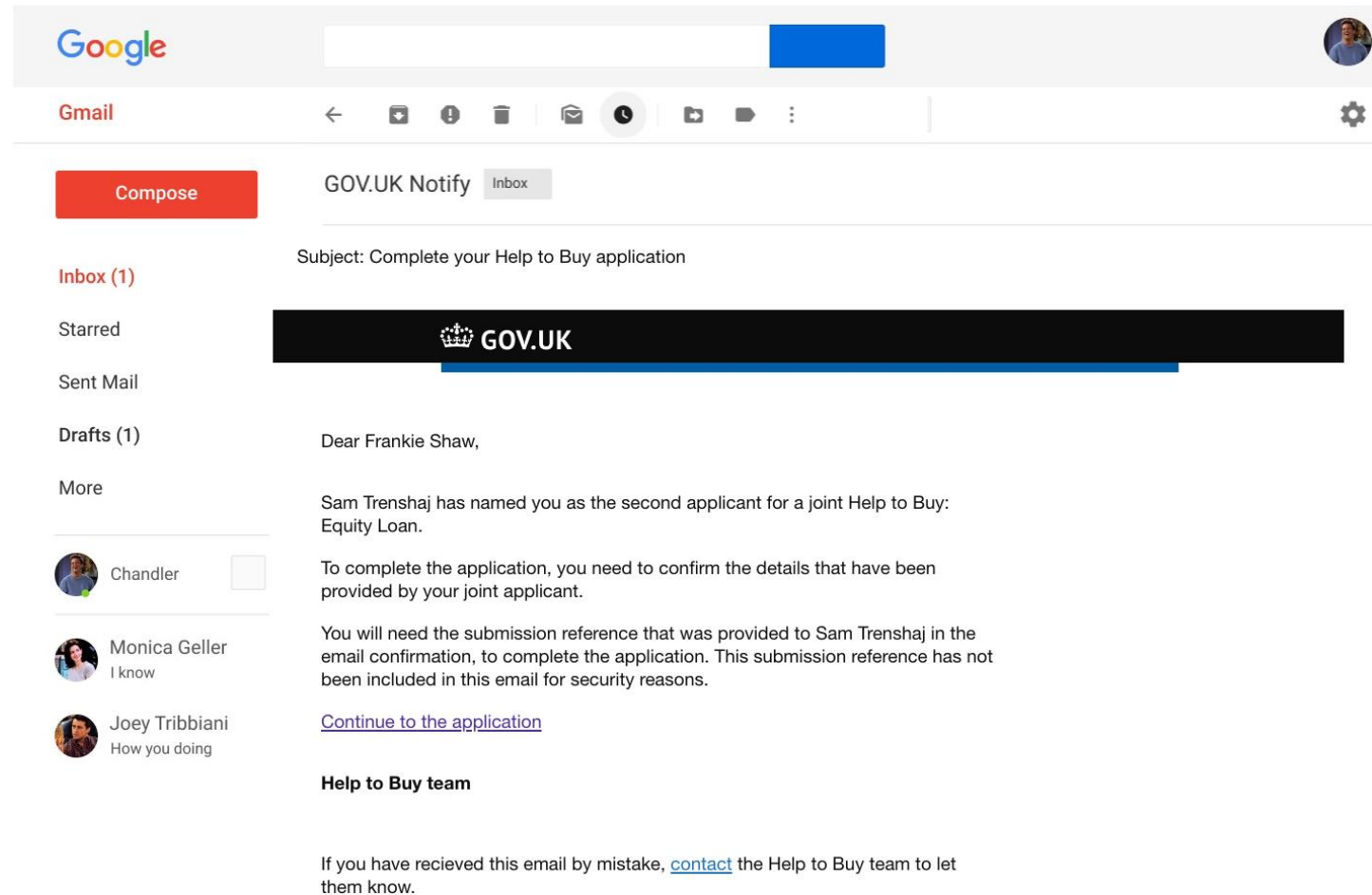
P4

28, lives in Leeds, in rented accommodation with boyfriend. Nail technician.

I think maybe on the original email, maybe it would be better if it says something like, 'do you want to know more before you continue?'. There could be people that don't question it, just go along with it and don't really know what it is and like, 'Ah yeah my partner has done this , I'll just go for it.' without really knowing what it is. I would be wanting to know more. I would not have just continued. So it would be good if it just said, 'Do you want to know more about it before you continue?' and then have the explanation of all the three things.

Prototype – Applicant 2 journey

“On the original email, maybe it would be better if it says 'Do you want to know more before you continue?'. There could be people that don't question it, just go along with it and don't really know what it is and like, 'Ah yeah my partner has done this , I'll just go for it.' without really knowing what it is”
P4



Apply for a Help to Buy: Equity Loan

You have been named as the second applicant for a [Help to Buy: Equity loan](#) from the government.

What you need

To complete this application, you'll need to check and confirm the information provided by the first applicant. This includes:

- income and outgoings details for both applicants
- new build property details
- mortgage and deposit amounts
- solicitor details

You'll also need your proof of identity details.

Continue

Related content

[Help to Buy equity loans](#)

[How an equity loan works](#)

[How to repay an equity loan](#)

If you cannot apply online

You can contact a Help to Buy agent in your region who can help you with making your application.

Help to Buy agent in your region

The north of England: 0300 790 0570

The south of England: 0800 456 1188

The Midlands and London: 03333 214 044

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Enter the submission reference from the 1st applicant

The submission reference is on the confirmation email sent to the 1st applicant. It is also on the submission confirmation page of the application.

[Continue](#)

Related content

[Check your eligibility for a Help to Buy equity loan](#)

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Before you start

Do you meet the conditions to apply for an equity loan?

You must meet the conditions to apply for an equity loan. Select all that apply.

☐

I'm a first-time home buyer
I don't own, or have not previously owned, a residential property or land anywhere in the world

☐

I'm not married to a person who owns, or has previously owned a residential property or land anywhere in the world

☐

I'm 18 years-old or over

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Prove your identity to continue

You need to verify your identity in order to apply for a Help to Buy: Equity Loan. This check will not affect your credit score.

Registering with GOV.UK Verify usually takes about 15 minutes. It works best if you have:

- a UK address
- a valid passport or photocard driving licence

A certified identity provider will check your identity when you register with GOV.UK Verify. They've all met security standards set by government.

[Use GOV.UK Verify](#)

► [What should I do if I cannot use GOV.UK Verify to prove my identity?](#)

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Sign in with GOV.UK Verify

- ☐ This is my first time using GOV.UK Verify
- ☐ I've already signed up for Verify
This includes if you've got part way through creating an identity account

Continue

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Who do you have an identity account with?

If you don't have an identity account, you can [set one up now](#).



Select
Experian



Select Post
Office

secureidentity

Select
SecureIdentity



Select
Digidentity



Select
Barclays

[◀ Back](#)



Enter your verify details

Email

Password

[Sign in](#)

Your details

These are your details from the prove your identity check.

Name	Frankie Shaw
-------------	--------------

Date of birth	19 May 1984
----------------------	-------------

Address	15 High Street Birmingham BM19 34Q
----------------	--

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Check the information the first applicant entered about you

Your details

Your email	frankie.shaw@example.com	Change
Your phone number	07509 282340	Change

Your income

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

Your outgoings

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

Your home ownership information

Home ownership	You have never owned a home. You are not married to someone who has owned a home.	Change
----------------	--	------------------------

Are these details correct?

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

[Continue](#)

“This is a little bit confusing - because the number was wrong and i changed it. I have pressed ‘change’ and it is now correct. Would you leave the number wrong and press 'no' it is not correct or change it and press 'yes it is correct?’”

P1

[← Back](#)

Check the information the first applicant entered about you

[Change the information which is incorrect](#)

Your details

Your email	frankie.shaw@example.com	Change
Your phone number	07509 282340	Change

Your income

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

Your outgoings

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

Your home ownership information

Home ownership	You have never owned a home. Your are not married to someone who has owned a home.	Change
----------------	---	------------------------

Are these details correct?

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

[Continue](#)



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Enter your contact details

Telephone number

Save and continue

Save and come back later



[← Back](#)

Check Sam's information

Contact

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

Income

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

Outgoings

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

Sam Trenshaj's identity and home ownership information

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

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

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

[Continue](#)

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Check property and purchase information

Purchase details

Deposit	£10,000	Change
Mortgage	£148,400	Change
Equity Loan	20% £39,600	Change
Property price	£198,000	Change
Mortgage term	25 years	Change

Builder details

Builder code	HTB-HHBC-9874	Change
Builder name	Happy Home Building Company	Change

New build details

Purchase completion	3 August 2021	Change
Build completion	24 August 2020	Change
Plot number	502135326	Change
Address	72 Guild Street Birmingham SE23 6FH	Change
Property type	Flat	Change
Ownership type	Leasehold	Change
Service/estate charge	£350 per year	Change

Other adult residents (not owners)

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

Household information

Number of children	0	Change
Number of bedrooms	3	Change

Your conveyancing solicitor

Full name	Prita Piyala	Change
Company	Birmingham Central Solicitors	Change
Address	55 Central Place Birmingham B12 4AQ	Change

Your mortgage advisor

Full name	Jason Hinckle	Change
Company	Birmingham Central Estates	Change
Address	48 Central Place Birmingham B12 4AN	Change

Are these details correct?

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

[Continue](#)

“For me as a first-time buyer I have never gone through this process, it is all uncharted territory. It is all a bit scary..Is the property price just for the property or is it for the contents and the stuff inside it as well? P2

“Does that mean somebody else would be living with us? I am guessing. This is a bit confusing.” P1

[← Back](#)

Understand the equity loan you're applying for

Percentage of property value owed to Help to Buy:

20%

The amount you owe goes up and down with the property's market value.

Current equity loan value you're borrowing:
(20% of £198,000)

£39,600

This will be paid to the builder to make up the property price.

☐

I understand that the amount I'll repay changes based on what my property is worth

Save and continue

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"I thought that I had to put in a percent as well. I did not think it was just the government that would give me the deposit. I thought I would put down 5% too. Looking at this, I don't have to put any money down."

P1

"I may want some sort of breakdown of the percentage rate that I am going to need to pay back, so I'm asking for 39k, I would want to know..I would assume there is a fixed or some sort of variable rate, i don't know 2% or whatever it is, I would want that information displayed here."

P3

[* Back](#)

Do you understand how to repay the Help to Buy equity loan?

[Printable version](#)

The amount you repay will be a percentage of your property's current market value (what your home is worth).

You'll need to get a RICS registered surveyor to carry out a valuation to determine how much your property is worth at the time you repay.

You can choose to repay in part or in full at any point.

You cannot make monthly payments to repay the equity loan; you pay a lump sum when you can afford it.

Repaying your equity loan in full

You must repay in full:

- when you sell your home
- if you pay off your mortgage or reach the end of the mortgage term
- after 25 years

To start the process of repaying the equity loan, you'll need to get a RICS valuation. The amount you will need to repay will be based on the selling price or the property valuation (whichever is higher).

Example		
	Market rises by 5%	Market falls by 5%
Property selling price or RICS valuation (whichever is higher)	£207,900	£188,100
Equity loan amount you would owe:	£41,580	£37,620

Repaying your equity loan in part

To repay the loan you could re-mortgage or use savings.

Even when you make partial repayment, you need to get a RICS valuation.

There are costs associated with repaying, such as fees for getting a valuation, solicitor fees and an equity loan administration fee.

Example partial repayment

This table shows the what the repayments would be with a 5% change in market value. Property prices may change from year to year and the example below is for illustration purposes only.

First repayment		
Second and final repayment		
	Market value rises by 5%	Market value falls by 5%
Property value	£207,900	£188,100
First repayment of 10% (must be at least 10%)	£20,790	£18,810

- ☐ I understand if I sell the home, repay my mortgage in full, reach the end of my mortgage term or within 25 years I must repay the equity loan in full
- ☐ I understand if paying in part, I must pay in portions of at least 10% of the home's value

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“Its a very expensive learning curve. People are most likely going to be young, hesitant and nervous, Hold their hand through the process.”
P2

“I'd want this information potentially under the previous page but maybe some sort of question mark next to the statements that links to the information here. But this is laid out very clearly and gives me the understanding I was looking for.”
P3

“its not like you can do regular payments is it? Its like chunks of money, is that right? Thats what I'm trying to work out...you can't make monthly payments but you can make a lump sum when you can afford it. What if you can afford it every month? A little sum? It does'nt say what you can pay max at a time or minimum does it?”
P4

[Back](#)

Do you understand the monthly payments?

[Printable version](#)

Your monthly payments do not go towards repaying the equity loan.

There is a monthly £1 management fee until the end of the loan.

Interest starts after 5 years at 1.75%. It then increases incrementally by a fixed formula which uses a measure of inflation called the Consumer Price Index plus Housing (CPIH).

[Show me the interest increase details](#)

Examples of interest payments if inflation (CPIH) is 3%

Inflation is variable from year to year, so these figures are examples only.

It assumes you have not repaid any of your equity loan by the time you start paying interest. Your interest will be reduced in line with the percentage of the equity loan that you have repaid.

After 5 years	April 2027	April 2028	April 2029
5 years after you buy			
Period	Rate	Annual	Monthly
20 March 2026 to 31 March 2027	1.75%	£693.00	£57.75

These figures are based on you completing buying your property during 2021. If the date you buy your property is outside this time, the date your interest will start to increase will change.

☐ I understand that my monthly payments only pay the interest and fees, not the equity loan

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[Save and come back later](#)

"You equity loan monthly repayments do not go towards paying off your equity loan." - I don't understand that.
P4

"That is a bit confusing - your equity payments do not go towards paying your equity loan. So by that I presume it means your monthly mortgage payments but I'm not sure. Using the same terminology across the whole application - monthly payments is it mortgage payments? equity loan/loan just so you've always got those key words to track back.
P2

"i just wish they said something about this earlier. Up to this point my understanding is that I get the equity loan and then i pay that back once i've sold the property. Prior to this, it was like i was only going to have to pay back the equity loan once i sold the property. I'd rather they gave me that information prior. "
P4

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Sam Trenshaj must confirm your changes

Sam Trenshaj needs to verify the information you have given about your joint application.

What your joint applicant needs to do now

- Sam Trenshaj will get an email from Help to Buy with a link to the application
- They must re-submit the application to accept the changes you've made

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Your 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 joint applicant must confirm your changes.
- After both applicants have submitted their applications, you will receive a decision by email within about a week.

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)

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Prototype – Guidance pages

[Home](#) > [Housing and local services](#) > [Affordable home ownership schemes](#) > [Help to Buy equity loan](#)

Find out about a Help to Buy: Equity Loan

- [Overview of an equity loan](#)
- [Who can apply](#)
- [How it works](#)
- [What you cannot do](#)
- [Paying back an equity loan](#)
- [How to apply](#)

Overview of an equity loan

With a Help to Buy: Equity Loan you can get help from the government to buy your first home.

What is an equity loan

An equity loan is not like a normal loan, where you get money in the bank. It allows borrowing against a property's market value (what it is worth).

With an equity loan, the amount:

- you borrow is based on a percentage of what the property is worth (its market value)
- you owe goes up and down with the market value of the property

Property you can buy

With an equity loan, the home you buy must be:

- a new build. This is a newly built home that has not been lived in before
- from a registered Help to Buy house builder

Homebuyers can use an equity loan to buy a home in England (there are different schemes for [Wales](#) and [Scotland](#)).

→ [Next](#)
[Who can apply](#)

Related content

[Return to an equity loan application](#)

[Find a home you can buy with an equity loan](#)

[Home](#) > [Housing and local services](#) > [Affordable home ownership schemes](#) > [Help to Buy equity loan](#)

Find out about a Help to Buy: Equity Loan

- [Overview of an equity loan](#)
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- [How it works](#)
- [What you cannot do](#)
- [Paying back the loan](#)
- [How to apply](#)

Who can apply

You must be:

- a first-time buyer
- aged 18 years-old or over

If you're buying with someone else, they must also be a first-time buyer.

A first-time buyer is someone who has never owned a residential property or land anywhere in the world.

You cannot apply if you are married to someone who owns or has owned a residential property or land anywhere in the world.

You must live in the home you buy with an equity loan. It needs to be your only place of residence.

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[Overview](#)

→ [Next](#)
[How it works](#)

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Find out about a Help to Buy: Equity Loan

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- [Who can apply](#)
- How it works
- [What you cannot do](#)
- [Paying back the equity loan](#)
- [How to apply](#)

How it works

An equity loan is used together with your mortgage and deposit to make up the property price.

What you can get with an equity loan depends on the region where the property is located.

To buy a home with an equity loan, you need:

- a deposit of at least 5% of the property price
- a mortgage of at least 25% of the property price

England (except London)

When buying a property in England:

- your mortgage and deposit together must add up to at least 80% of the property price
- you can get an equity loan between 5% and 20%

London

When buying a property in London:

- your mortgage and deposit together must add up to at least 60% of the property price
- you can get an equity loan between 5% and 40%

Examples

England (except London)		
London borough		
This example shows the minimum deposit percentage amount and maximum equity loan percentage amounts to buy a home in England, outside of London. This is based on a property price of £200,000.		
	Percentage	Amount
Deposit	5%	£10,000
Mortgage	75%	£150,000
Equity loan	20%	£40,000
Property price	100%	£200,000

Property price limits

There is a 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 property price limit
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

If you have a Help to Buy ISA

If you have a Help to Buy ISA, you can use it to buy any property worth up to £250,000 (or up to £450,000 in London). You must be an existing holder to use a Help to Buy ISA because it closed in November 2019 and is no longer accepting new applications.

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[Who can apply](#)

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[What you cannot do](#)

Related content

[Return to an equity loan application](#)

[Find a home you can buy with an equity loan](#)



This interest rate is charged from the next 1 April, except if you bought your home between 1 January to 31 March. Then the interest rate increase begins from the 1 April of the following year.

▼ What could the monthly interest charges look like?

Based on an Equity Loan of £30,000

Fees and interest details	Monthly payments
Year 1 to 5	Total: £1.00
No interest payments	£0
Management fee	£1.00
Year 6	Total: £44.83
1.75% = £525 per year	£43.83
Management fee	£1.00
Year 7	Total: 46.75
1.75% + 2.5% CPI + 2% = 1.83% = £549 per year	£45.75
Management fee	£1.00
Year 8	Total: £48.75
1.83% (Previous interest rate) + 2.5% CPI + 2% = 1.91% = £573 per year	£47.75
Management fee	£1.00

The interest will keep increasing along with the CPIH plus 2% for 25 years or until your mortgage ends. After 25 years you must pay off the full amount or ask for an extension.

Year 6 starts on the next 1 April, 5 years after you buy your home. If you buy between January to March, then it starts in April from the following year.

[Home](#) > [Housing and local services](#) > [Affordable home ownership schemes](#) > Help to Buy equity loan

Find out about a Help to Buy: Equity Loan

- [Overview](#)
- [Who can apply](#)
- [How it works](#)
- What you cannot do
- [What you need to pay](#)
- [How to apply](#)

What you cannot do

Own a second home

Your Help to Buy home must be the only home you own. You cannot buy or own a second home.

Rent out your home

You cannot rent out your home, unless you've written permission from Help To Buy. It can only be agreed in exceptional circumstances, for example, if you are a member of the armed forces.

Renting a room in your home to a tenant is allowed, as long as you continue to live in the home.

Make alterations

You must pay back the loan before you make any major changes to your home. You can only make alterations if you have written permission from Help to Buy. This is only provided in exceptional circumstances, such as for medical reasons.

If you have permission and the alterations increase what the property is worth, this increase is not included in the property's value when it is time to sell the property. If alterations made without written permission increase the property's value, the repayments are based on a percentage of the property's value, as usual.

Related content

[Return to an equity loan application](#)

[Find a home you can buy with an equity loan](#)

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Find out about a Help to Buy: Equity Loan

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- [Who can apply](#)
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What you need to pay

You need to pay:

- monthly £1 management fee
- interest
- lump sum payments to pay off the equity loan in part or in full

Monthly management fee

You'll be charged a monthly £1 management fee, which is paid by direct debit from the start of owning your home until the loan is repaid.

- solicitors costs
- surveyor
- Help to Buy administration fee

You can repay at any time, but you must pay by the time you either sell your home, repay your mortgage, or by the end of your mortgage term.

To repay you could raise funds by re-mortgaging, use savings, or by selling the property.

Repayment fees

You will need to apply for a repayment quote to make a repayment. This includes a £200 Help to Buy administration fee each time you apply. There will also be other fees such as getting a valuation done.

[Find out how to manage and pay your loan](#) once you own a home with an equity loan.

Example of repayment

This example shows how much you would repay if the property's market value changes.

It is based on:

- a property bought for £200,000
- an original equity loan value of £40,000
- an equity loan of 20%

A 20% equity loan can be repaid in up to 2 repayments. The first repayment must be at least 10%.

First repayment	Second and final repayment	
Property value	£210,000	£190,000
Equity loan value (20%)	£42,000	£38,000
First repayment of 10% (must be at least 10%)	£21,000	£19,000

Related content

[Return to an equity loan application](#)

[How to repay an equity loan](#)

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“what monthly payments are we talking about? The equity loan or the original mortgage? If the monthly payments is not taken out of the original 21k, then what? Is there a way i can pay back the loan every month? I'd like to think that there is a way to pay back a bit month by month. I'd like to think there is something like that in place. “
P2

“The only thing I would change is having certain key statements in bold and a table format so its easier to read rather than having to scroll through this amount of text.”
P3

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How to apply

Follow these steps to buy a home with an equity loan.

You can find new build homes from registered Help to Buy builders on the [Help to Buy agents](#) website.

Before applying:

- 1 Get a realistic idea of your mortgage amount**
You shouldn't incur the costs of securing a mortgage at this stage, but you need to have a good idea of what you can get. It's recommended to see an [independent financial advisor](#).
- 2 Reserve the property**
You'll need the property details for the application form. Some house builders ask for a reservation fee of up to £500, which is refundable.
- 3 Find a conveyancing solicitor**
Your solicitor details are needed for the application form.

Apply:

- 4 Apply**
[Apply online for a Help to Buy: Equity Loan](#). A decision will usually take around a week. A Help to Buy agent will get in touch with you to let you know if your application has been approved.

After you have been approved:

- 1 Apply for a mortgage**
Once you know you can get the equity loan, it's time to apply for a mortgage. At this stage you will have expenses such as valuation fees.
- 2 Exchange and completion**
Your solicitor will advise you, check the details and organise your deposit, mortgage and equity loan to be paid to the builder and for the details to be registered with the Land Registry. Your name will be on the property deeds.

[What if I'm not approved for the equity loan?](#)

Start application

Before applying, you must have already reserved a property and have a realistic idea of your mortgage.

You will need the following to complete the application:

- new build property details
- monthly income and outgoings
- solicitor details
- details to verify your identity

If you're buying with someone, you'll need their income and outgoings also.

[Start now >](#)

[Return to an application](#) you've already started.

If you cannot apply online

You can contact a Help to Buy agent in your region who can help you with making your application.

The north of England: 0300 790 0570

The south of England: 0800 456 1188

The Midlands and London: 03333 214 044

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Related content

- [Return to an equity loan application](#)
- [Find a home you can buy with an equity loan](#)
- [How to repay an equity loan](#)

“Say this was all up and running and we applied online for a HtB equity loan, and then we applied for a mortgage. Say we did not get the mortgage or changed our mind, what happened then?”
P4



“I would not have gone straight to the form. I would have read all this first. 100% . and had it explained to me in my layman's terms.”

P4

Key learnings

- People need sight of the big picture before grasping the detail
- Language used in joint application forms needs to emphasise dual applicant responsibilities
- Highlight who can help people if they need advice

Questions?



Homes
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Making homes happen

Thanks

