



Homes  
England

Making homes happen

# Help to Buy User research playback

19th March 2020



# Why test with users

User research helps you make better decisions and reduces the risk attached to those decisions

# Users research lab for all of government



This deck

Update on the research done this sprint

# What we have done

Usability testing of:

- Step-by-Step
- Apply for HtB: Equity Loan
- Pay your Equity Loan

## A caveat

All findings are based on one round of testing with 5 participants

# What we found.....

# What we found

People get information on homebuying and Help to Buy from many places



# What we found

## GOV.UK branding is reassuring



The screenshot shows the top navigation bar of the GOV.UK website. It features the GOV.UK logo on the left and a search bar on the right. Below the navigation bar is a breadcrumb trail: [Home](#) > [Housing and local services](#) > [Owning and renting a property](#). The main heading is **Buy a home with help from government: step by step**. Below the heading is a subtext: Check what you need to do to buy a home with help [from government](#).



[Home](#) > [Housing and local services](#) > [Owning and renting a property](#)

### Buy a home with help from government: step by step

Check what you need to do to buy a home with help [from government](#).

# What we found

## Step-by-step guide is easy to follow

### Buy a home with help from government: step by step

Check what you need to do to buy a home with help [from government](#).

#### 1 Check what financial help you could get

There are a range of government schemes available to help people afford to buy a home.

You can [check which schemes you're eligible for](#) before or after you've chosen where you want to live, but your choice may limit the options available to you.

#### 2 Choose a home

If you're buying with a Help to Buy equity loan or shared ownership, you'll need to buy a home which is registered on that scheme.

You can find homes registered with Help to Buy schemes by first [finding your Help to Buy agent](#), then looking at their website.

#### 3 Arrange a mortgage and make an offer

If you have a mortgage in principle, go back to the lender and complete the process of applying for a mortgage. If you don't, you will need to make sure you get a mortgage whilst your agreement with the seller still stands.

# What we found

## Some of the language used is unclear

You must buy your home from a registered Help to Buy homebuilder - [your agent](#) should have a list.

### Are you buying off plan?

This means before the new build home is built.



Yes



No

#### 4 Exchange contracts with the seller and sign your mortgage deed

You'll need a conveyancer or solicitor to handle the conveyancing - the legal transfer of ownership which happens between agreeing on an offer and receiving the keys to the house.

Your conveyancer will send you an email with instructions on how to access the Sign your mortgage deed service. The email will be sent to the email address you gave to your conveyancer.



# What we found

Participants found entering personal details generally ok

Enter the new build purchase details.

Property price

Deposit amount

Help to Buy Equity Loan requested amount

For example, £15,000 or 15%

Amount

Percentage of total property price

Amount you plan to borrow for your mortgage

Do you know the number of years for your mortgage?

☐

No

☐

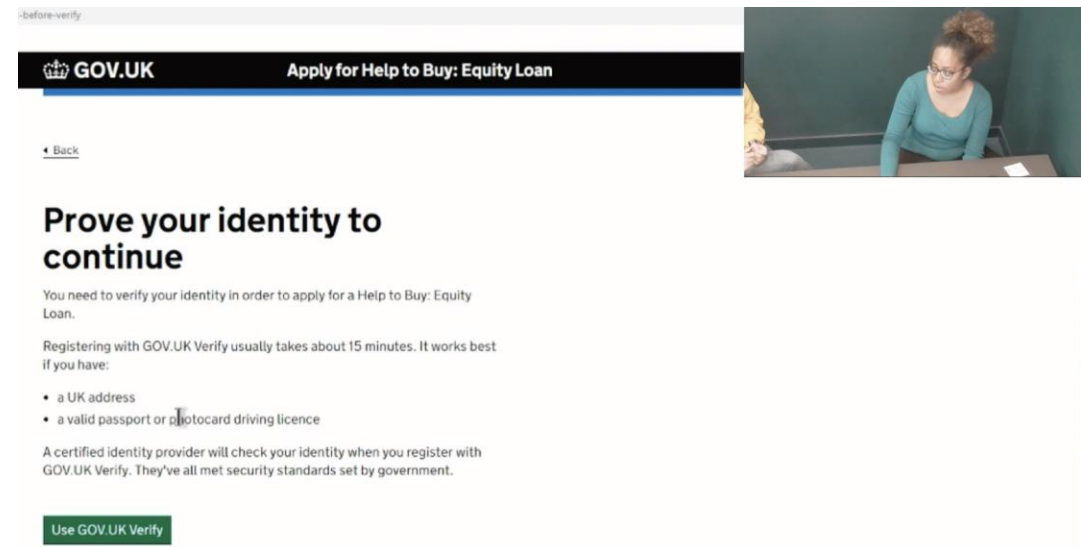
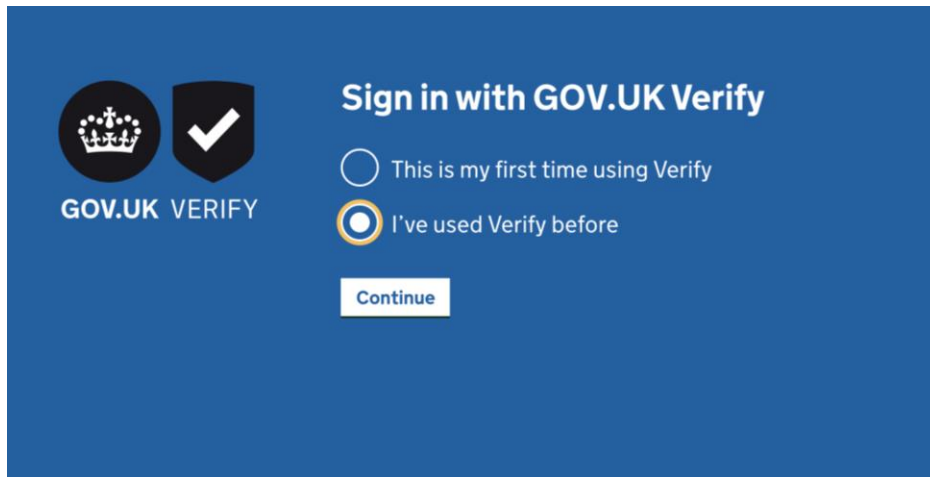
Yes

Save and continue



# What we found

Participants expected to have their identity verified and felt reassured when it was



# What we found

## Confirmation page

**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 happens next**

- We will review your application and make a decision.
- You will receive a decision in 3 days.




# What we found

Paying back your loan

# What we found

A £200 admin fee each  
Time you redeem?

 **GOV.UK**

Help to Buy equity loan scheme

[Home](#) > [Housing and local services](#) > Affordable home ownership schemes

## Pay back your equity loan

You can redeem the loan in the following ways:

In part by:

- using your savings
- further borrowing

You need a property valuation from the [UK House Prices Index](#).

In full by:

- using your savings
- further borrowing
- selling your home

You need a property valuation from [Royal Institution of Chartered Surveyors](#).

[> what is a property valuation?](#)

There is a £200 administration fee each time you redeem.

**Related content**

- [Affordable home ownership schemes](#)
- [Housing association homes](#)
- [Buying or selling your home](#)
- [Search sold property prices](#)

# What we found

## 'Further borrowing. What if I've already borrowed the maximum?'

You need a property valuation from the [UK House Prices Index](#).

In full by:

- using your savings
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[> what is a property valuation?](#)

There is a £200 administration fee each time you redeem.



# What we found

## Other things

# What's next

More usability testing (25/3 and 26/3)  
Interviews with Redeemers

# Questions?



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# Thanks





