



# Help to Buy: Equity Loan Discovery

Undertaken by Gulp Digital on behalf of Homes England



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# 01 | Overview

# Introduction

**Homes England is the executive non-departmental public body under the Ministry of Housing, Communities and Local Government (MHCLG).**

**It is responsible for providing better access to affordable housing for citizens, and plays a central role in delivering the government's target of building 300,000 homes a year by the mid 2020s.**

Under the Help To Buy banner, Homes England meets this responsibility by managing 4 products under 2 schemes, one of which is the Help To Buy: Equity Loan.

The Help To Buy: Equity Loan scheme was introduced in 2013, with the aim being to:

- stimulate the housing market following the financial crash of 2008
- help creditworthy home buyers purchase new homes
- support home builders by providing demand for new homes, cash flow certainty and administrative support



# Challenges

**Homes England acknowledges that the business model currently in place presents its own challenges.**

**Having multiple stakeholders involved in the service, each with their own systems, processes and digital channels leads to disjointed ways of working and inefficiencies.**

To address this, Homes England would like to design a service and own an end-to-end service that:

- meets the needs of both users and stakeholders
- provides a seamless service between customers, agents and advisors
- delivers a better service to users and stakeholders

“

**There are multiple stakeholders in the HtB service, with many moving parts (own websites/processes) and cultural ways of working. HtB want to design and own the end-to-end process to provide**

- a better service to all stakeholders
- a seamless service between agents/advisors/advisors/stakeholders; and
- understand our customers and their needs

In response to this, in November, 2019, Homes England commissioned a team from Gulp Digital to carry out a 12 week research project to:

- explore the motivations, experiences, behaviours and needs of homebuyers
- understand what wider stakeholders of the Help to Buy: Equity Loan service want to achieve, and how that impacts homebuyer user needs
- review service-related data and its life-cycle. What is collected? Where is it stored? Who has access to it? How and when is it shared and accessed? How is it secured?
- develop a prioritised backlog of evidence-driven, validated user stories for a prospective digital service (ready to develop in an Alpha)

# Principles and methodology

This report outlines the findings from that research including the needs and pain points of Help to Buy: Equity Loan users.

It also identifies service constraints and presents recommendations as to the direction Homes England should head in the next stage of development.

To ensure our approach was robust and findings were valid, we adhered to the relevant GDS Service Standards and Technology Code of Practice.

We worked in an agile way and followed these standards and principles so we could understand:

- who the users are and what they want to do
- any constraints around making changes to the service
- the underlying policy intent and Homes England's role in #MakingHomesHappen
- any gaps and opportunities for improvement

Service Standard	
<b>Meeting users' needs</b>	<ul style="list-style-type: none"><li>1 Understand users and their needs</li><li>2 Solve a whole problem for users</li><li>3 Provide a joined up experience across all channels</li><li>4 Make the service simple to use</li><li>5 Make sure everyone can use the service</li></ul>
<b>Providing a good service</b>	<ul style="list-style-type: none"><li>6 Have a multidisciplinary team</li><li>7 Use agile ways of working</li><li>8 Iterate and improve frequently</li><li>9 Create a secure service which protects users' privacy</li><li>10 Define what success looks like and publish performance data</li></ul>
<b>Using the right technology</b>	<ul style="list-style-type: none"><li>11 Choose the right tools and technology</li><li>12 Make new source code open</li><li>13 Use and contribute to common standards, components and patterns</li><li>14 Operate a reliable service</li></ul>



## Technology Code of Practice

- 1 Define user needs, aims and capabilities
- 2 Make things accessible and inclusive
- 3 Be open and use open source
- 4 Make use of open standards
- 5 Use cloud first
- 6 Make things secure
- 7 Make privacy integral
- 8 Share, reuse and collaborate
- 9 Integrate and adapt technology
- 10 Make better use of data
- 11 Define your purchasing strategy
- 12 Meet the Service Standard

(1) GDS Service Standard [www.gov.uk/service-manual/service-standard](http://www.gov.uk/service-manual/service-standard)

(2) Technology Code of Practice <https://www.gov.uk/government/publications/technology-code-of-practice/technology-code-of-practice>

# Executive summary

**A third of all 23 million properties in England are rented. Of those who rent, almost 60% believe they'll never be able to buy a property and call it home. The Help to Buy schemes are perfectly positioned to enable potential home buyers get a leg up on the property ladder.**

But in a market where the landscape is constantly shifting, and to make the jump from renting to buying more attractive, mortgage products must predict, adapt to and surpass the needs of renters.

Over 12 weeks, we looked at those needs and preferences of potential and actual home buyers, particularly those who'd accessed the Help to Buy: Equity Loan. We spoke with and listened to home builders, mortgage advisors and colleagues in Homes England.

Combined with internal data sources, we started to build a picture of people who want to get on the property ladder and those who can help them to do it. We also looked at [helptobuy.gov.uk](http://helptobuy.gov.uk) digital and social media channels to see if the brand and message were being spoken or whispered.

We learnt that those who had heard of and used Help to Buy had plenty of positive things to say about it, with almost 75% saying they'd recommend the product. For many, it made their dream of home ownership real.

However, there's plenty of scope to improve the service: from greater customer involvement, more brand awareness and closer integration of systems.

From the picture we've built up, we'd like to test the viability of an end to end digital service for internal and external users, featuring Help to Buy products, from enquiry to after sales. A service where data and users communicate with each other along all stages of the digital journey.

Or put in human terms, to simply help more people turn their home buying dreams into realities.

## O2 | Research

Home buying market  
User research  
Service review - as is and to be  
Data and technology  
Content and accessibility

# Home buying market

## Context

**There are an estimated 23.1 million households in England. Of these, 63%, or 14.4 million are owner occupiers, with 1 in 3 owning outright. The number of mortgagors is decreasing as they either finish paying their mortgage or move into the rented sector.**

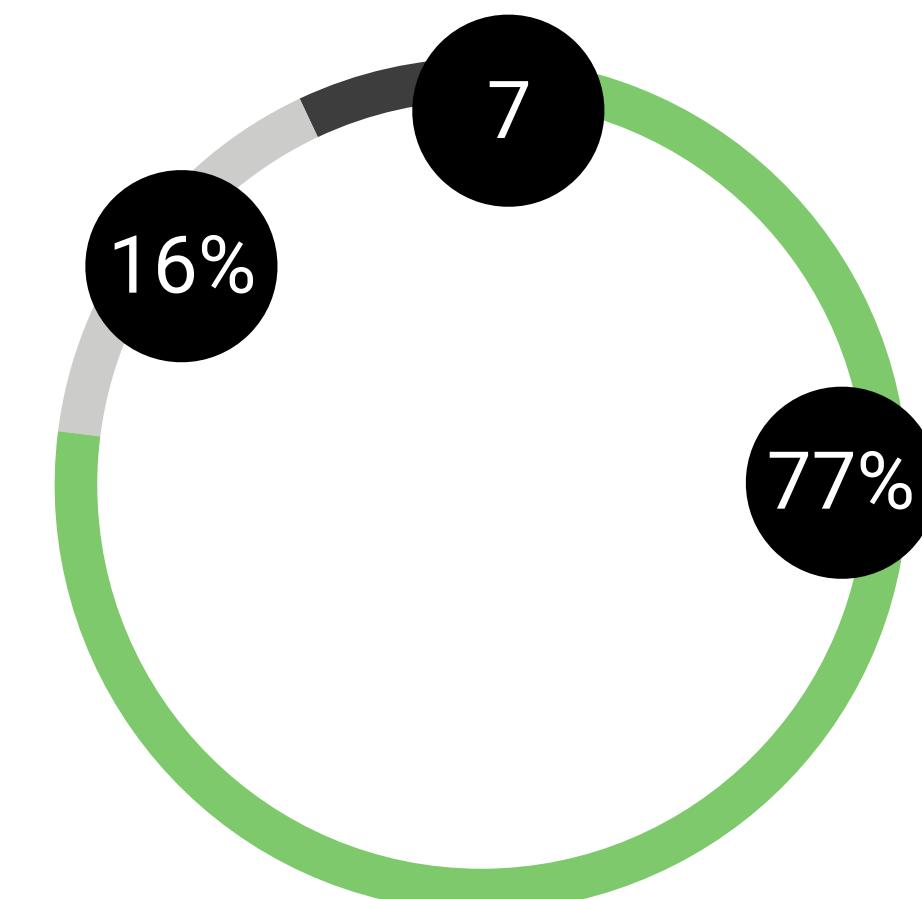
**Of the 8.7 million renters in England, slightly more (4.7 million) rent privately than from the social sector (councils and housing associations). Somewhat alarmingly, almost 60% of renters aspiring to own their own home do not believe they will ever be able to.**

Each year, the Home Owner's Alliance conducts a survey on the trends and concerns affecting Home Buyers. In 2019, just under 3,000 participants took part.

Looking at First Time Buyers in particular, 87% have concerns about being able to afford to buy a property (2019 Home Owner's Report). It is these citizens that the Help to Buy scheme has the most potential to help.

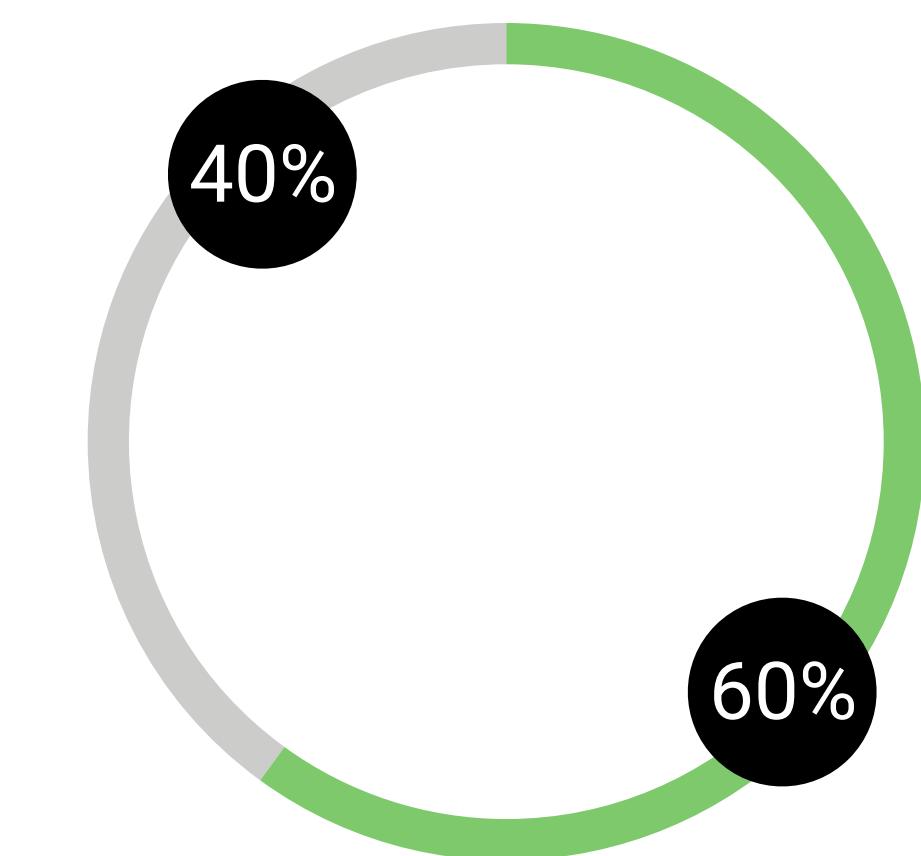
Notably, while concerns around affordability is high amongst First Time Buyers, 1 in 3 do not think the scheme is value for money - this could be because the information available lacks clarity and consistency.

According to the Home Owner's Report, 77% of renters would like to own their own home.



● Want to own (3.5 million)  
● Not interested in ownership  
● Unknown

Almost 6 in 10 (59%) renters aspiring to own do not believe they will ever be able to afford to.



● Don't believe they can afford (2.7 million)  
● Believe they can afford to 1.8 million

# Home buying market

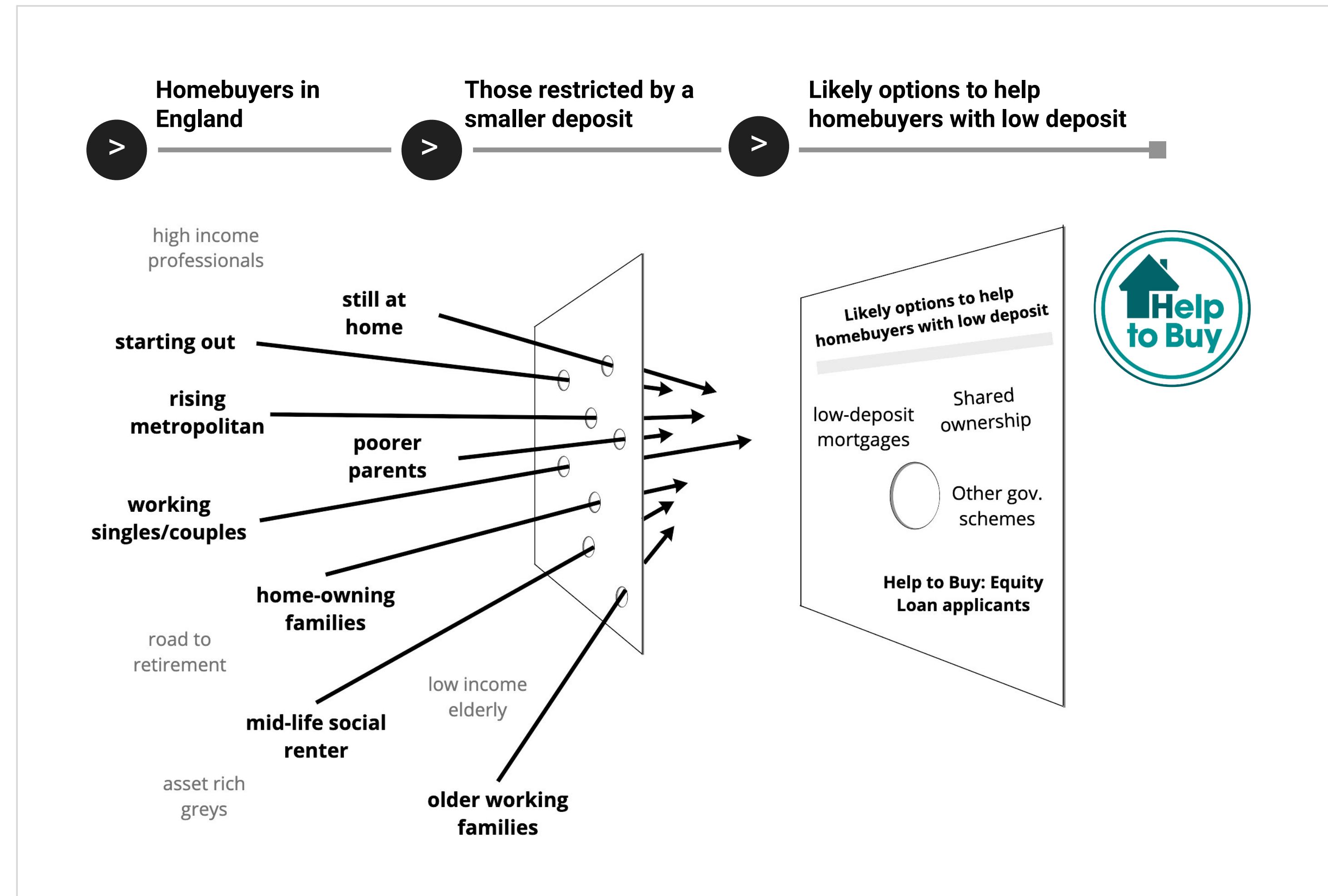
Where Help to Buy: Equity Loan fits in

**The Help to Buy: Equity Loan is a product that potentially serves Home buyers who are actively researching properties with a view to buying but can't afford it at a specific time.**

To help explore the context of people who may be eligible for the scheme, we adopted Fresco's industry-leading financial services segmentation. This categorises consumers into 12 segments, 45 sub-segments and 134 micro segments.

By noting these at the outset, we started to get a glimpse of the citizen users, some of their immediate financial constraints, potential future needs and other products available to them.

We reference these to highlight the increasing demand on services and the need to adapt quickly to changing situations and evolving user preferences.



# User research

Methodology

## Qualitative research

### **One-to-one interviews**

Conducted remote interviews with participants either on the phone or using Google Hangouts. Each interview was attended by an interviewer and a note-taker.

### **Workshops**

Conducted face-to-face workshops with groups of 3 or more. This was used to gather information and experiences of internal and external service providers.

### **Usability testing**

Guerrilla testing with potential homebuyers who may or may not have known about the scheme. Participants were selected randomly and were given a desk-based fact-finding task.

### **UK housing market**

Looked extensively at the UK housing market and both historic and up to date reports to get a true understanding of how this market has changed since the Help to Buy scheme was launched, and how it fits within the market.

### **Competitor schemes**

Researched a number of private competitor schemes that were similar in their offering to get insight into this new market.

### **Content audit**

Conducted a full content audit of the five websites, reviewing their usability, accessibility, content and design elements.

## Quantitive research

### **Post sale survey**

Analysed over 1,200 survey responses sent to Help to Buy borrowers to understand their motivation and buying experience.

### **Search engine data**

We looked at auto suggest results provided by Google & Bing for insight into what people are searching for in relation to Help to Buy: Equity Loan as a view of motivations & emotions of the people behind each search query.

### **Help to Buy customer data**

We looked at the Help to Buy customer reports to assess the demographics, trends and purchase specifics within the scheme.

### **Google analytics**

Where possible, we examined website analytics to understand user behaviour and seeing what visitors are actually doing, where they are coming from and how visitors interact with various pages (or pieces of content) on the sites examined.

# Users

Help to Buy: Equity Loan users

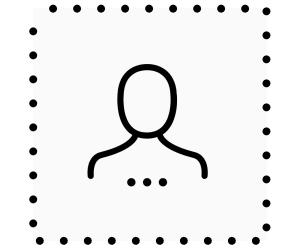
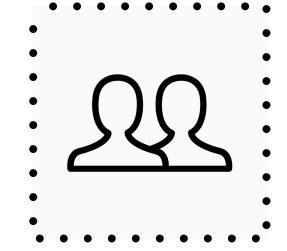
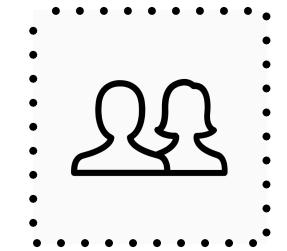
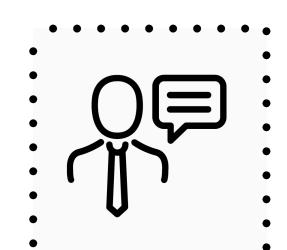
**We examined where the service is currently meeting, exceeding or failing to meet those needs. To help the organisation begin the journey to meet the GDS Service Standard, we intentionally concentrated on citizen users (Homebuyers and equity loan borrowers).**

We were led by the first service principle which is to understand users and their needs. By placing the user (homebuyers and equity loan borrowers) first, any solutions/opportunities for improvement will ultimately reveal themselves, supported by the collaboration of internal teams and service providers working to meet those needs.

During our initial engagement with internal stakeholders we observed that the descriptor “customer” meant different things to different teams. We split users into distinct groups and refined their labels by the role they play within the service to better represent where they feature in the context of the service. From our research findings we identified 4 user types, and subsequently developed 4 service user personas.

## Participants

- **customers:** 28 participants
- **internal service providers:** 41 participants across 12 teams
- **external service providers:** 14 (8 mortgage administrators, 5 members from five home builders, 2 Help to Buy agents)
- **external service enablers:** 7 (mortgage advisors)
- **survey sample size:** 1,126 participants

	<b>Customers:</b> A citizen who uses the service to achieve something. In this case, people interested in buying a home but have low deposit.	<ul style="list-style-type: none"><li>- Home buyers</li><li>- Borrowers</li></ul>	
	<b>Internal service provider:</b> Civil servants and teams within Help to Buy and Homes England who regularly participate in the delivery and management of the service.	<b>Front office</b> <ul style="list-style-type: none"><li>- Agent Administration</li><li>- Customer Experience</li><li>- Marketing &amp; Comms.</li><li>- Complaints</li><li>- Relationship Management</li><li>- Contracting &amp; Forecasting</li><li>- Transactions</li></ul>	<b>Back office</b> <ul style="list-style-type: none"><li>- Risk</li><li>- Policy</li><li>- Legal</li><li>- Finance</li><li>- Reporting &amp; analytics</li></ul>
	<b>External service providers:</b> Contracted organisations external to Help to Buy and Homes England who participate in the running or management of the service - either regularly or on an ad-hoc basis. For simplicity, we've added homebuilders to this group.	<ul style="list-style-type: none"><li>- Help to Buy Agents</li><li>- Home builders</li><li>- Mortgage administrator</li></ul>	
	<b>External service enablers:</b> Other industry professionals who work alongside external service providers to deliver the service. e.g. Solicitors, Mortgage Advisors and Conveyancers.	<ul style="list-style-type: none"><li>- Mortgage advisor</li><li>- <i>Solicitor*</i></li><li>- <i>Surveyor*</i></li><li>- <i>Estate agent*</i></li><li>- <i>Mortgage lender*</i></li></ul>	

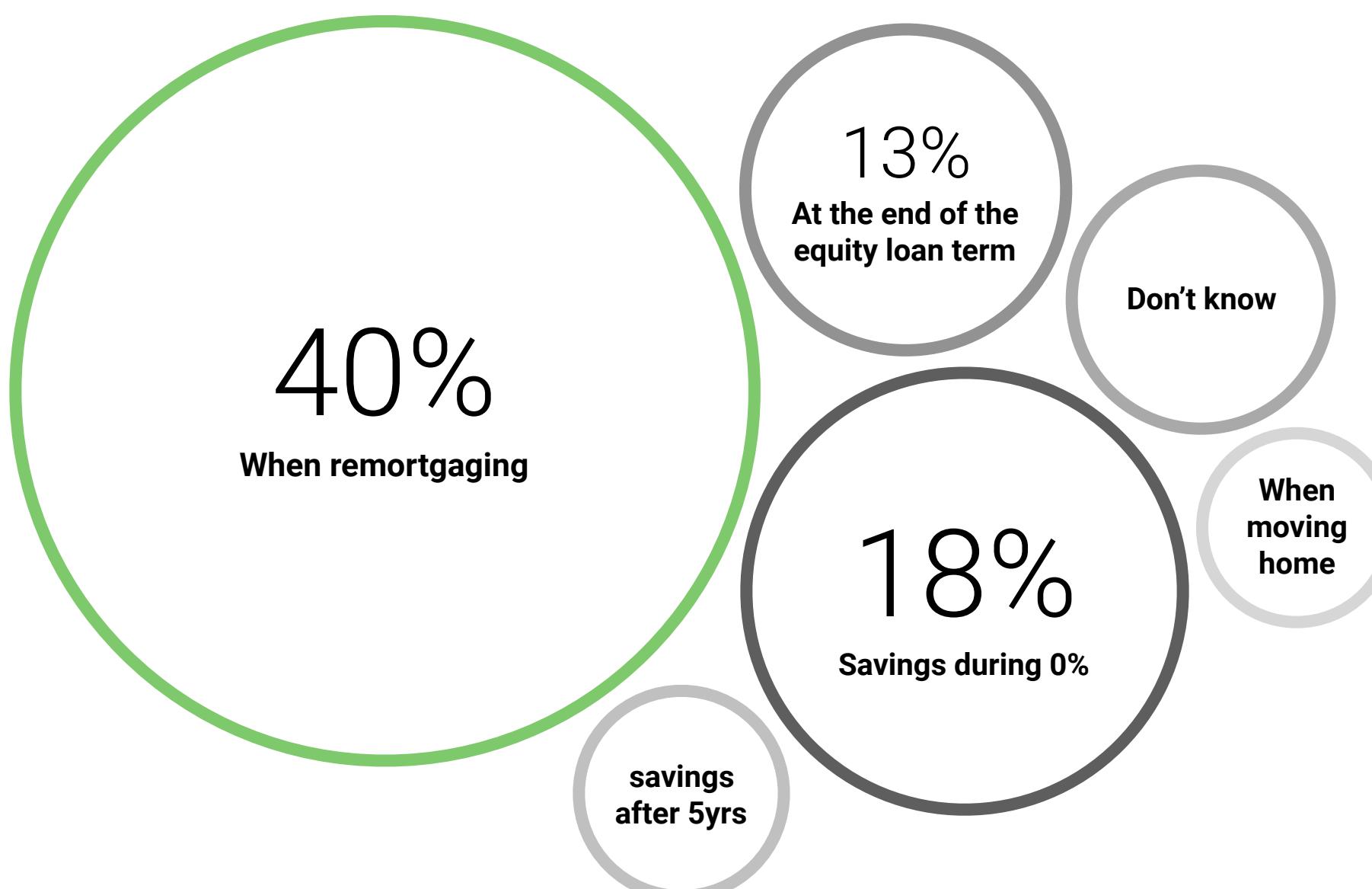
# Customers

Homebuyer survey

**During the discovery phase, we looked at the Agent's Post Sale survey for a comprehensive view of the service users' experiences, both positive and negative. In this instance, service users were people who had used the Help To Buy: Equity Loan to buy their home.**

We used both the quantitative data from the survey, and qualitative data from individual comments left by the users.

**When you purchased your property, did you consider at what point you would pay back the Equity Loan?**



## What does the data tell us?

### Good experience

- 285 respondents said their experience with the Help to Buy schemes was good or better than good

### The websites

- respondents voted the Help to Buy HM Government website to be the most useful
- 45% of the respondents gave the information on the HM Government website a 5/5 rating

### The application process

- 51% of the respondents claimed they knew a 'fair amount' about the financial commitment of the loan and 37% stated they knew a 'great deal about them'
- the majority of respondents voted 5/5 when giving their review of Agent's courteousness, helpfulness, efficiency, knowledge and ability to complete the transaction
- mortgage advisors received the highest ratings out of the agents, home builders, and solicitors

### Overall experience

- 72% of the respondents said they would recommend the scheme to a friend

# Customers

Homebuyer survey

**Almost 1,200 respondents to the survey left qualitative feedback on their Help to Buy experience.**

We looked at these responses to understand the common trends and sentiments. Overall the comments from respondents were positive, where homebuyers did have problems, it appeared to be around paperwork and fact checking during the application process.

## What does the data tell us?

### Acquisition

- 33% of the respondents found out about the scheme from the Home Builder
- the second most common source was word of mouth.

### Good support for getting on the ladder

- 221 respondents left comments around the theme of being grateful for the scheme for helping them achieve the dream of owning their own home.
- there were many comments thanking the government for making ownership a reality
- from these comments, there is a clear societal proposition which is not being elevated by the current website content

### The application process

- 210 respondents stated that the application process was straight forward and easy
- 76 respondents praised the quality of service and agent communication in particular
- 64 respondents said the process was fast
- on the negative side, 41 respondents thought there wasn't enough information / details weren't clear, when researching the Equity Loan

## Quotes

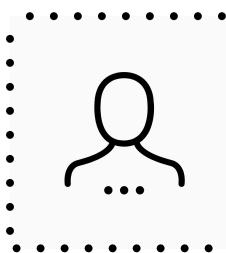
“ The financial advisor gave me a full understanding of the product with the good bits and bad bits.

“ Good. I don't really understand the financial aspect and beyond saying it will help me to buy, there hasn't been any further help.

“ Amazing! Great initiative, hope it continues to support more people to move into their first home.

# Customer

Homebuyer and borrower persona



## Characteristics

- age group varies between mid 20s to early 40s
- most likely to be married or in a longterm relationship
- more likely to have children
- some could have afforded property without the loan but it would have been a stretch financially
- initially found out about the scheme via friends and family or the sales person at the development
- some had a clear plan of how they would redeem the loan - most did not
- all did research on the loan but not as much as they would have if it was being provided by a bank

## Goals

- purchase their dream home
- get a smaller mortgage so that the repayments are more manageable

## Needs

- clear guidance around the rules around the equity loan
- one main source of information about the equity loan
- regular communication during the lifespan of the loan
- clear guidance around how to pay off the loan
- assurance on the quality of the property they are purchasing

## Pains

- there is a lack of communication with HtB once the loan has been approved
- home buyers aren't aware of the nuances behind paying off the loan
- paying off the loan is a painful and costly process
- the website is not transparent and does not have enough information about the product
- the build quality and customer service provided by home builders is sometimes poor which doesn't meet with customer expectations

## Comments

- the application process for the equity loan is the smoothest part of the home buying process
- customers don't know who exactly is behind the HtB Equity Loan scheme
- most customers would have avoided or scrutinised the loan more if it was provided by a bank
- there is a concern that the prices of the homes available using the equity are inflated



## Quotes

“ The website is not transparent and does not have enough information. - CIP13

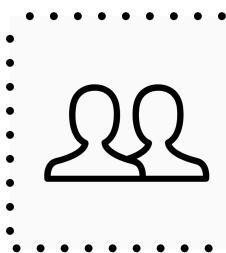
“ After 4 years, looked to pay off. Was not very well explained. Not happy about paying solicitors, land registry, independent valuation - CIP6

“ You don't hear from them (HtB) until you have to pay back - you don't have information during the loan - CIP19

“ Really poor build quality, really poor customer service. Had to constantly be on their back, and finished the works 6 months ago. CIP19

# Internal service provider

Front office and back office teams persona



## Characteristics

- doesn't always see the homebuyer as their customer - some think it's the homebuilder
- often only has sight of their immediate team's role in the service and their responsibilities
- finds manual workarounds for areas where the technology doesn't have the functions their team needs

## Goals

- build and manage relationships
- communicate effectively about the product
- administer the HtB equity loan on behalf of the government

## Needs

- single source of information across the service
- digital tools that are fit for purpose
- re-education of the home buyer throughout the lifespan of their loan
- consistent approach to customer complaints and customer interaction
- re-branding for HtB so that it is clear to the home buyer what it is and who it's for
- clear leadership and direction for the service
- more oversight and control of the different aspects of the service
- up-to-date metrics and information about the overall service
- Consistent communication with customers

## Pains

- there are currently multiple versions of the truth (data and documents) and teams are always sure which is current
- internal tools are not fit for purpose and other tools (i.e spreadsheets) are used to cover any gaps
- there are too many layers of governance and teams don't feel empowered to make decisions or changes
- positive aspects of the service are often overlooked
- the equity loan is not inline with industry practices
- it is difficult to police breaches in the contract (i.e. subletting or making changes to the property)
- the poor build quality of some properties has a negative affect on the service's reputation
- errors caused by the manual entry of information on paper forms cause delays in the process

## Comments

- customer service training is missing across the organisation
- there is no consistency for complaints across the service



## Quotes



It's not our scheme, we simply administer it for the government.



There are a lot of constraints to making the service fully customer centred but we have improved contractual controls, comms. and messaging in the last 3 months



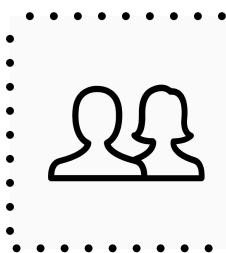
Solicitor errors cause major issues and delays. A digital system could help fix this



The work that goes into running Help to Buy and this is often unseen or underestimated by senior management

# External service provider

Mortgage administrator / Agent persona



## Characteristics

- doesn't always see the homebuyer as their customer - some think it's the homebuilder
- keen to collaborate with Homes England to make improvements to the service
- provide a front line help & support service for customer enquires
- knowledgeable and experienced in processes and workarounds

## Goals

- build and manage relationships
- communicate effectively about the product
- administer the HtB equity loan on behalf of the government

## Needs

- central system to submit information and administrate the service
- ability for customers to self-serve digitally (payment, application status, account information)
- consistent information and marketing about the product and service
- clear escalation process for urgent issues

## Pains

- customers aren't sure who to contact when there are issues/questions once the loan has been approved
- the overall administrative process of the service is very manual
- manual data input in multiple places (spreadsheet, IMS) is inefficient
- applicants have no sight of the status of their application
- lack of communication with customers during interest free period
- high volume of errors on the forms submitted by solicitors
- applicants struggle to identify the correct agent using the new names on the website
- processes of making changes are not easy for customers to understand
- documents are not digitalised. It's hard to find communication references and identify issues

## Comments

- online account for customers could make it easier and faster for them to review and manage their information
- there needs to be more communication and collaboration amongst service providers to enable consistency across the service



## Quotes



Buyers sign up for the loan without reading the guide



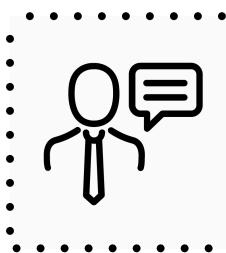
The website content and customer info pack could be clearer.



Customers contact us on any product labelled 'Help to Buy'  
[- HtB Agent]

# External service enablers

Mortgage advisor persona



## Characteristics

- working in different sizes of firms from a small company with 8 mortgage advisors working remotely to a company that helps 200-250 mortgage advisors across England and Wales
- senior or director roles specialised in new homes and Help to Buy schemes

## Goals

- facilitate mortgage and Help to Buy application for homebuyers
- provide advice on mortgage products that suit customer's financial circumstance

## Needs

- regular update and summary of changes to the product
- faster process to apply and amend information on application
- nationally uniformed affordability calculator
- more personalised information around paying off the Equity Loan should be available at earlier stage of consideration for homebuyers

## Pains

- inconsistent response, insufficient direction or guidances on any changes
- amending information on application delays the decision and costs customers extra time and money
- affordability calculator is an excel sheet which often causes confusion on versions
- concern that some customers don't understand how to repay the loan

## Comments

- there are areas for improvement for communication and speed of processes
- mortgage advisors are willing to take more responsibilities in order to give customers formal advice on Help to Buy Equity Loan scheme



## Quotes

“ Communication and speed of resolving minor issues feels broken.

“ If there are any changes to make it's done via email and then goes back to the end of the queue.

“ We don't give customers a formal illustration - we are only there for the regulated first charge mortgage.

# User needs and opportunities

Homebuyer, borrower and homebuilder

As a **homebuyer** I need to know if the government can help me to buy a home so that I can own my first home / move home.

Our research showed that, on discovering the scheme, potential homebuyers appreciated the information about the Help To Buy: Equity Loan. A key problem however was the lack of alignment and consistency across official channels signposted by the government. This also extends to offline materials relating to the scheme.

Homebuyers researching options can suffer from information overload leading to confusion and a compromise in trust.



**There is an opportunity to improve the HtB Equity Loan information and pre-application process, ensuring a better understanding of the options available and process involved.**



**There is an opportunity to offer better step-by-step guidance and ongoing engagement through a range of channels so that user are more aware of the processes and long-term financial implications of taking the loan.**



**There is an opportunity to provide time poor users with digital tools, so they can self-serve and keep track of their situation and plan ahead.**

As a **borrower** I need to apply for and manage my Help to Buy: Equity Loan so that I can keep track of my situation and plan ahead financially.

Our research showed that whilst borrowers appreciated the direct interactions with Mortgage Advisors, the overall application process was not transparent and communication was often lacking.

Once borrowers have moved into their homes, they expressed their frustration over the convoluted processes involved in the repayment process. They also found where they were in the journey confusing.

As a **homebuilder**, I need to supply new homes that are compliant with Homes England requirements so that more homebuyers can buy via the scheme.

Homebuilders (especially SMEs) often face difficulties accessing the scheme, sales forecasting and tracking activities with Homes England.

Some recognise that information sharing between organisations needs to be more joint up to avoid the same information being provided repeatedly.

The investment management system (IMS) isn't connected to the agent's system, which sometimes leads to human errors and unsynchronised data.



**There are opportunities to improve on communications, systems and processes between home builders and Homes England. Homebuyers needs could be better met with relevant regulations and tailored guidance at different stages of their purchase process.**

# User needs and opportunities

Homebuyer, borrower and homebuilder

As a **data user**, I need a single source of current, accurate and validated data across the service so I can accurately report, forecast, plan and perform other operational functions central to my role within the service.

Most of the internal teams (data users) interviewed suggest that changes to the way data is collected, stored and accessed will give the data more practical and strategic value.

Currently, data users have to create and manage their own data sets from multiple data sources from third parties using tools such as Excel. Some of this data is inaccurate and out of date. Currently, there is no 'live' system, so data does not get updated in core systems. 'Working truth' is therefore both stored at risk and compromised - this makes it challenging to run, manage and support the service effectively.



**There is an opportunity to improve the HtB Equity Loan information and pre-application process, ensuring a better understanding of the options available and process involved.**

As a **citizen**, I need to have a fundamental trust of anything that is government backed.

The Help to Buy: Equity Loan brand and messaging may be confusing for some homebuyers. Homebuyers may not trust the brand due to:

- multiple elements used by retired schemes
- inconsistent use by various third-party providers involved in delivering the service
- inconsistent brand implementation across all customer touch-points (website, social media platforms, emails, builders, hoardings, offline)

Service users can find it hard to understand what the HtB:EL is in the context of other government supported schemes, other HtB products, affordable housing schemes and private sector products using the words 'help to buy'.



**There is an opportunity to strengthen the brand presence across channels to build trust (including with policymakers) and strengthen its perception.**

As a **homebuyer** with low savings, I need to understand if the HtB: EL is better compared to other products in the marketplace.

It's difficult to see how the Help to Buy: Equity Loan scheme can be sustained and remain relevant within the context of the current home-buying market.

With a rise in low-deposit mortgage products re-entering the market, homebuyers, policymakers and treasury may find the scheme less attractive if current market trends of low-deposit mortgages persist.



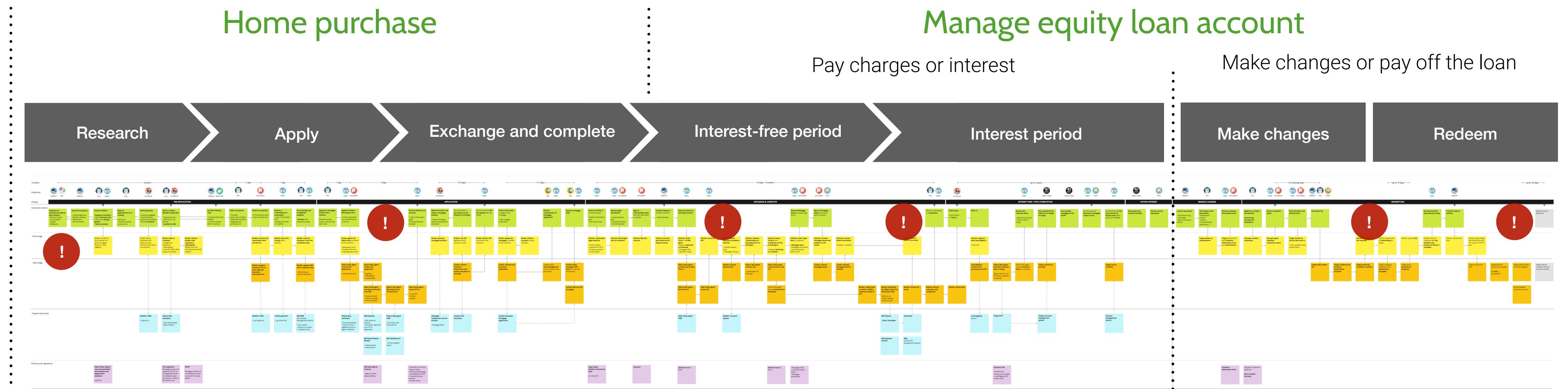
**There is an opportunity to better focus the scheme by disrupting the homebuilder market to innovate, further enabling homeownership and enforcing the government's broader objectives to create homes of the future - greener, safer homes.**

# The service (as-is)

Help to Buy Equity Loan service end-to-end user journey

We documented the end-to-end customer journey in a series of service blueprints to visualise the components of a service in enough detail to objectively analyse how the people, processes and technology interact.

The end-to-end service blueprints describe the existing service as well as provide the basis to help define and implement improvements.



# The service (as-is)

Pain-points and opportunities

## Home purchase

### ! Research

Access the scheme information from a trusted and authoritative source is a challenge for home buyers.

### ! Apply

Although agents and mortgage advisors play a key role during the application process, there is no digital service that supports users.

### ! Exchange and complete

There's a lack of visibility on progress from reservation to completion and overall timescale.

### Opportunities

- to surface more useful content and engage with potential borrowers at early stage of research
- to improve visibility of Help to Buy agent contact details and increase communication flow between home buyers and agents using digital channels
- to consider the product positioning with the aim being to reach out to potential home buyers who would most benefit from the scheme
- to look into creating a central guidance for mortgage advisors to include relevant information and help home buyers make informed decisions
- to give personalised worked examples available at the affordability checking stage
- to enable homebuyers to apply for the Help to Buy: Equity digitally
- to provide a standard reservation form for registered builders to use
- to explore better identifier for schemes and build a system that is scalable and reliable
- to enable agents and builders to share relevant customer information efficiently
- to enable internal stakeholders to communicate and track errors
- to generate and sends ATP, ATE and COD letters automatically once approved
- to figure out what benefit it brings to the process and whether CoE is worth keeping in the process or abandoning
- to provide guidance for solicitors with clear process and timescales including duties to notify buyers effectively

# The service (as-is)

Pain-points and opportunities

## Manage equity loan account

### ! Interest-free period

Information on charges, arrears, processes and requirements are not clear.

### ! Pay interest

Lack of communication on charges and interest payments. Especially in terms borrowers can understand.

### ! Make changes or redeem

Borrowers are struggling with time constraint and poor visibility on change progress. Making payment is also a grey area as modern technology is not in place to support digital users.

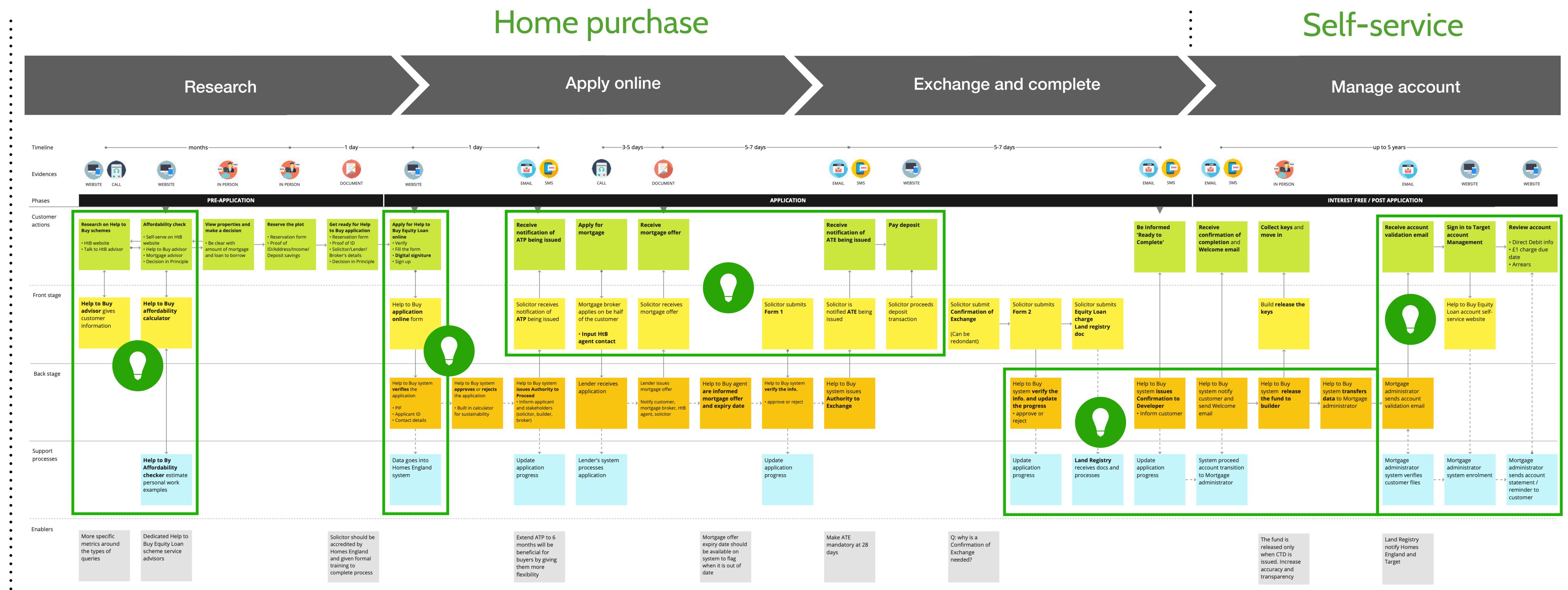
### Opportunities

- to consider re-packaging administration forms (Direct Debit for £1 charge) and information, and make them available when borrowers are best engaged in the process
- to explore easier ways of data sharing between external service providers and Homes England
- to consider digital tools that enable loan management for borrowers and administrators
- to consider clearer information hierarchy that makes it easier for users to find what they need
- to explore faster and cost effective evaluation methods that don't compromise on quality
- to explore opportunities in building more immediate communication mechanism to better meet user needs - especially when things go wrong

# The service (to-be)

# Self-served application and management service on Help to Buy Equity Loan

**Our hypothesis is that user experience would be better when all activities are carried out on a single joined up digital platform. The blueprint highlights areas that we could consider improving: interactions between customers and front stage services, supporting processes, guidances and tools.**



# The service (to-be)

Self-served application and management service on Help to Buy Equity Loan

## Home purchase

### Research

Help to Buy agents expressed that their work should be more involved in advising home buyers on Help to Buy schemes. Dedicated Help to Buy advisors would give in-depth information including Personal Worked Examples for individual home buyer's financial circumstance.

### Apply online

We are aiming to build a system and process that proactively communicate with users. The system could validate affordability and sustainability automatically and digitalise approval process. All data go to Homes England where service providers and enablers can access and use.

### Exchange and complete

Collaboration with solicitors is very important at this stage. We would recommend applicants to work with accredited solicitors by Homes England in order to meet the requirement and to increase efficiency. The system should be able to inform all users with application progress automatically via user's preferred communication channels.

## Self-service

### Data transition

We are aiming to build a seamless transition experience for borrowers and service providers, and make sure borrowers are aware of where they are. Once home purchase is successfully completed, the system allows mortgage administrator to access borrower's information. Instead of Welcome letter, borrowers will be informed with their account details which they can access by enrolling into.

### Manage account

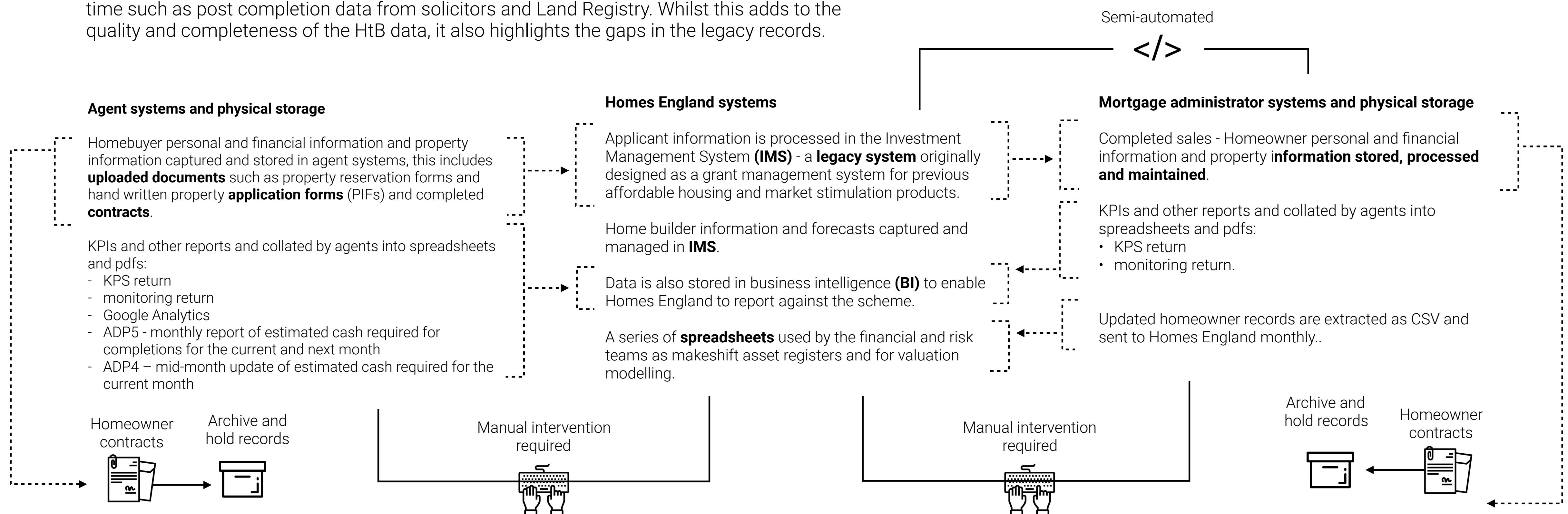
Borrowers should be able to review and change details at any time they need to. The system will reach out to our users regularly and inform them latest account statement. The self-served account management system will increase flexibility, transparency and accuracy of communication and data usage.

# Service review : data and technology

**Building on previously commissioned research and conducting primary research with internal stakeholders we identified and validated the data flows and systems used to deliver the Help to Buy Equity Loan service.**

Data and information is captured inconsistently and stored across multiple business areas in siloed non-integrated systems leading to incomplete and inaccurate records. Furthermore the lack of integration causes issues with the availability and usability of data and information.

The growth and evolution of the scheme and has led to more data points being captured over time such as post completion data from solicitors and Land Registry. Whilst this adds to the quality and completeness of the HtB data, it also highlights the gaps in the legacy records.



# Service review : data and technology in more detail

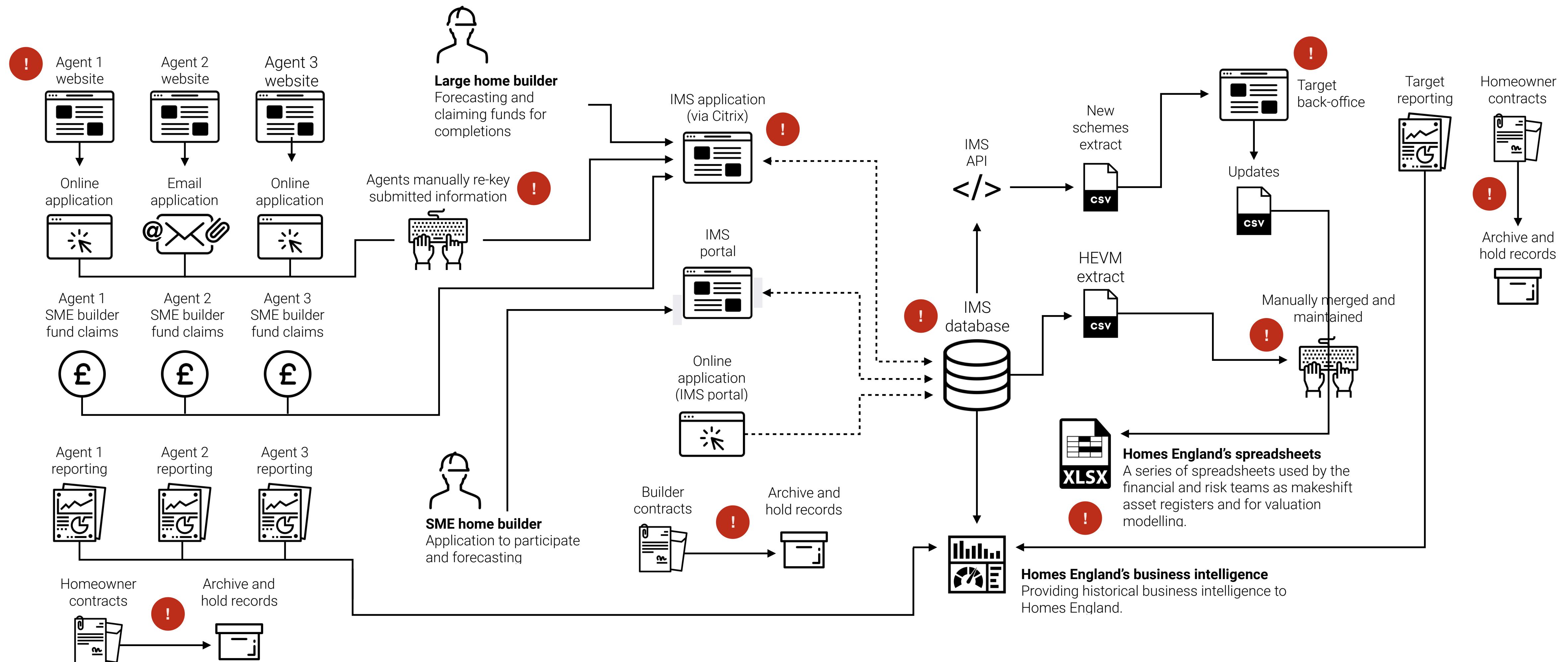
**Agents:** Homebuyer personal and financial information and property information captured and stored. Claiming completion funds on the behalf of SME homebuilders.

## Homes England

- Homebuyer personal and financial information and property information captured.
- Home builder information and forecasts managed
- HtB Equity Loan scheme processed

## Mortgage administrator

Completed sales - homeowner personal and financial information and property information stored, processed and maintained.



# Summary of findings

Themes: Clarity | Engagement | Embracing digital | Transparency | Collaboration

## Homebuyers highly value the Help to Buy: Equity Loan scheme.

**Most homebuyers were happy with the overall scheme. Those that understood the detail of the rules around the loan expressed a strong desire for more upfront transparency about the realities of living with the equity loan before and after the interest-free period.**

There is consensus about the need for clarity on the stakeholders involved and the role they play within the service. Many were unaware of Homes England or Homes and Communities Agency (HCA).

Some users expressed concern around the lack of inclusive digital methods of communication and collaboration to engage with the service. They also expressed a clear aversion to any equity loan not provided by the government.

The level of trust in the government and its responsibility to protect citizens meant that most customers gave the product less scrutiny than they would if it were being provided by a private organisation.

## Homebuilders expressed a need for improved collaboration with Homes England

**Builders often face difficulties around sales forecasting and tracking activities. There is wide acknowledgement that forecasting is done because It is part of the enforced process, in the main forecasts are over projected with no attached consequences.**

It is not connected to sales agents' systems, leading to manual search and data input with a risk of producing unsynchronised data and inaccurate reporting.

Builders expressed their concerns around lack of communication with Homes England, inconsistent information from Help to Buy agents and lack of sharing data at the right time.

In some cases, homebuilders expressed the need for more transparency on the loan application status to better support homebuyers - especially to support customers in urgent or vulnerable situations.

Homebuilders expressed an overall desire for improved collaboration on other building initiatives by Homes England.

# Summary of findings

## Themes: Data | Governance | Product vision | Communication

Internal service providers are concerned about data and workflow

**There is a commitment to embrace change and Homes England's appetite for modernisation. There is frustration around both access to data and the pace of change to address issues related to data quality and integrity.**

There is also a strong need to make the service as a whole more user-centred, led by a foundation of business insights around the actual usage of the service and its performance. They also have a need for a better understanding of the work other teams are doing and the impact it has on their own work.

There is acknowledgement that the information held on the scheme is historically incomplete, inaccurate and not accessible with information and data siloed across multiple non-integrated systems and series of spreadsheets.

External service providers want to focus on offering advice and adding value to homebuyers

**Help to Buy Agents are under huge pressure caused by recent changes from Homes England. Migrating all data and documents via current systems within the limited timeframe was a challenge.**

They expressed a strong need for training in best practice and training for new Help to Buy advisors in order to adapt to the new structure.

They are very keen to engage with potential borrowers to help them understand buying options and give them in-depth advice on the Help to Buy Equity Loan scheme.

However, current workload in the administration of Help to Buy applications doesn't allow them to focus on their core responsibilities.

External service enablers seek better communication from the department

**Mortgage Advisors are both authorised to and confident in providing mortgage advice. They are less confident in providing advice on Help To Buy: Equity Loans, especially when not operating within a regulatory framework.**

They expressed a willingness to provide advice on the scheme so they could offer a complete and personalised mortgage illustration.

Mortgage Advisors also reported they had communication issues with Homes England and Help to Buy agents especially when the number of agents was reduced.

They stated they would like to be informed in advance of changes to the scheme so they could give home buyers accurate information.

# Content review

## Overview

**We set out to understand the extent to which the content and structure of the Help to Buy website ([www.helptobuy.gov.uk/](http://www.helptobuy.gov.uk/)) meets current user needs, supports the brands' communication objectives, and what the gaps were.**

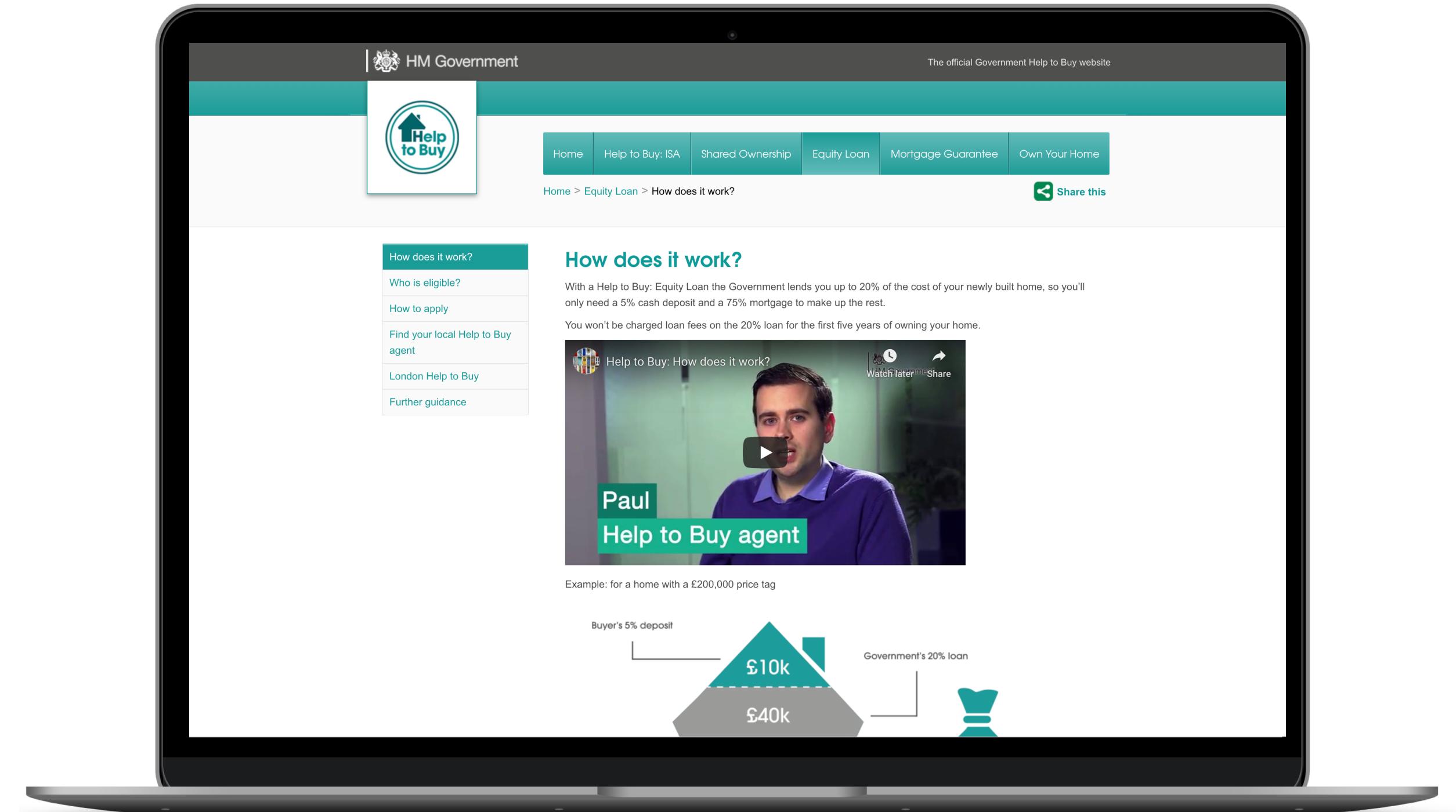
We used a range of research methods including face to face interviews and usability testing. Using the website content as a benchmark, the aim was to identify and observe its strengths and weaknesses.

The scope of the content review also included:

- brand review
- language and tone
- SEO analysis
- social media
- accessibility
- traffic/analytics review

Given that there are multiple official websites users are confronted with when researching and engaging with Help to Buy, we also subjected the following websites to the same evaluations:

[www.helptobuyagent1.org.uk/](http://www.helptobuyagent1.org.uk/)  
[www.helptobuyagent2.org.uk/](http://www.helptobuyagent2.org.uk/)  
[www.helptobuyagent3.org.uk/](http://www.helptobuyagent3.org.uk/)  
[www.myfirsthome.org.uk/](http://www.myfirsthome.org.uk/)



# Content review

helptobuy.gov.uk

## User testing

**Because .gov appears in the URL, the Help To Buy pages were perceived to be a trusted authority by users during testing.**

HelpToBuy.gov.uk content pages meet business need due to the wealth of information presented from a policy and transaction perspective. However, the sites are not user friendly. Users find it difficult to find the information they need and find the language and terminology confusing.

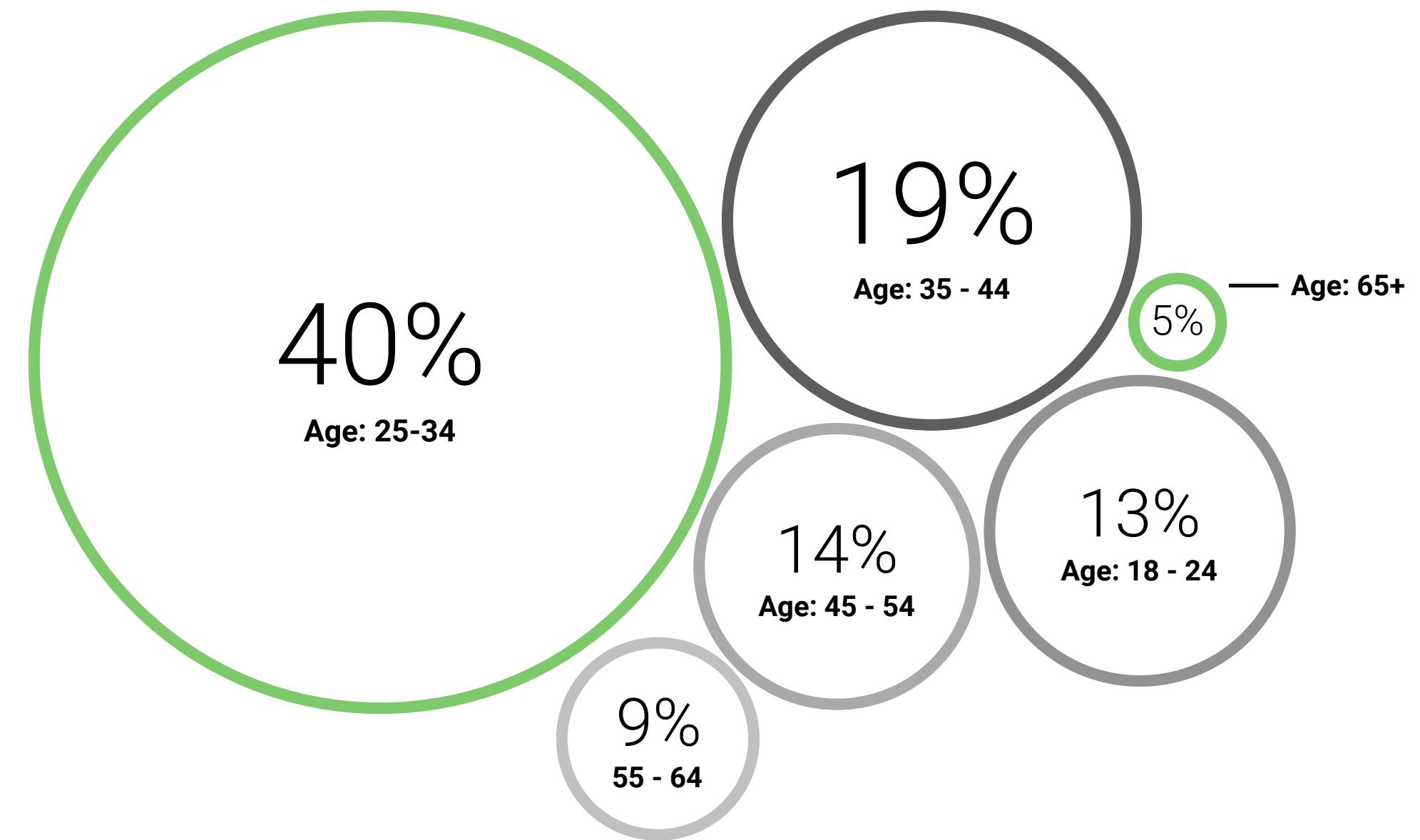
Website functionality was also cited as a problem, with people especially frustrated by the multi-level dropdown navigation, which made some pages inaccessible due to functional error.

## Site audit

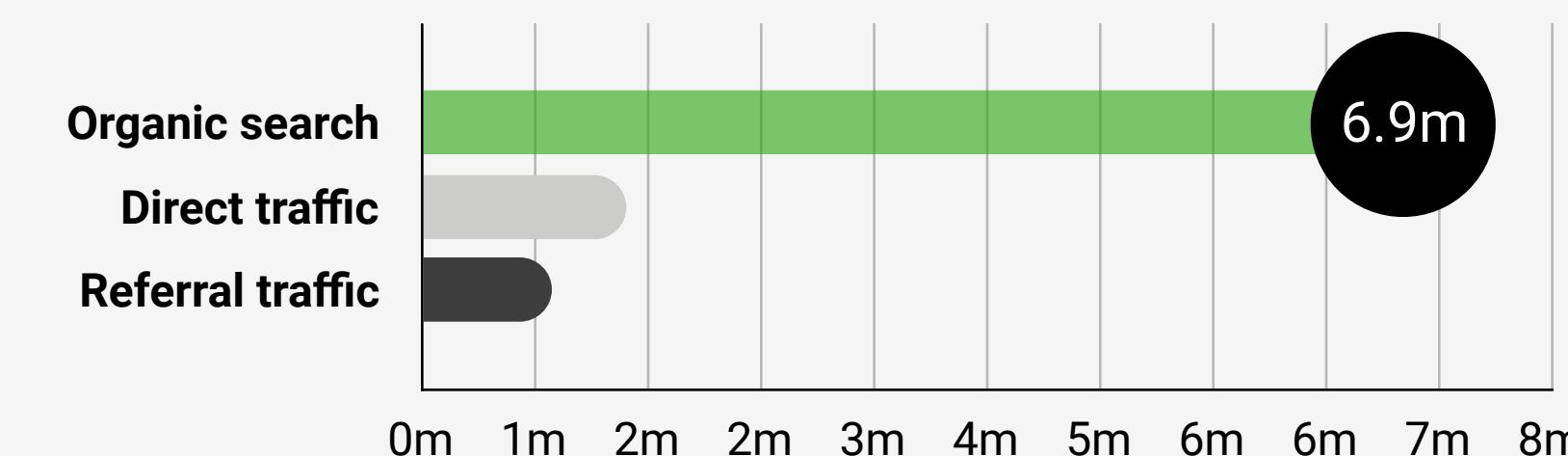
Most traffic comes from organic search with Barclays ranking highly. A high proportion of visitors segmented as 'Value Shoppers' indicates that prospective Home owners may be more interested in the value of a product, in this instance, the Help To Buy Equity Loan, as opposed to the price they are prepared to pay.

More visitors access the Help to Buy site by mobile as opposed to desktop. This is significant for the business as it suggests users search for and need content real-time, accurate information on the go.

Demographic overview [helptobuy.gov.uk](#) (lifetime)



Traffic sources to [helptobuy.gov.uk](#) (1 feb 2017 - 1 feb 2020)

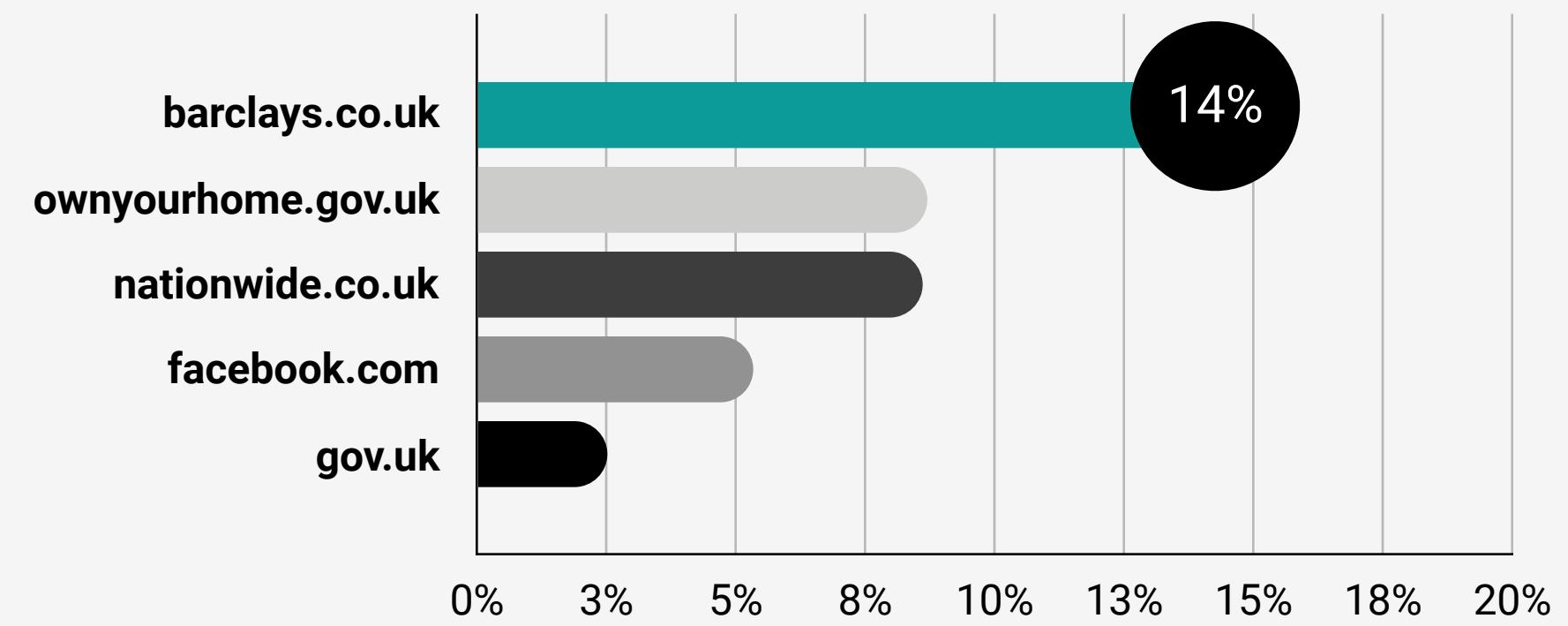


# Content review

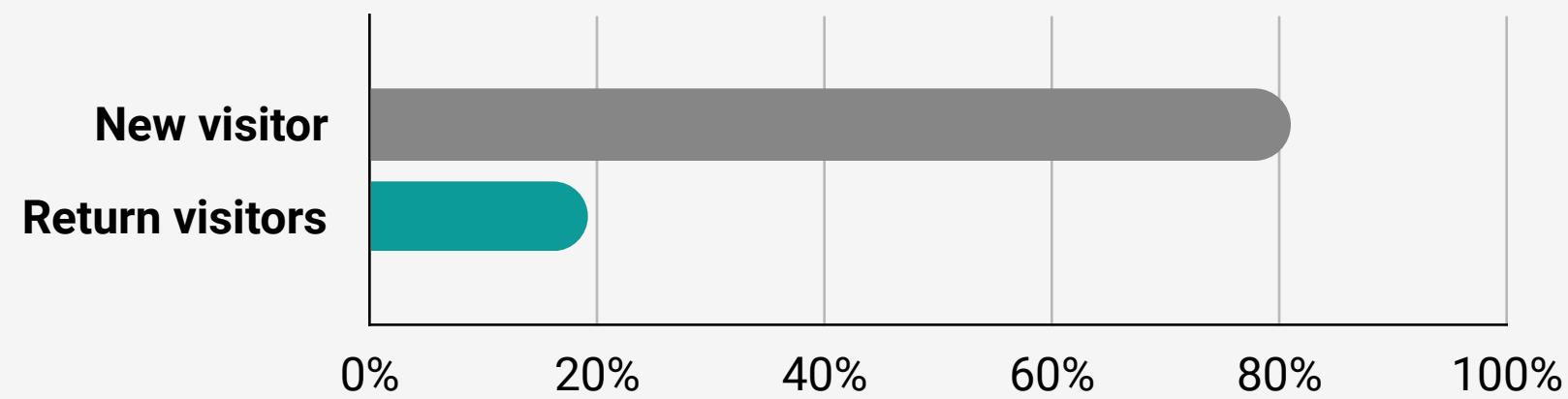
helptobuy.gov.uk

## Site audit continued..

**Fig. XX: Top 5 referrals of traffic to [helptobuy.gov.uk](#) (1 feb 2017 - 1 feb 2020)**



**Fig. XX: New vs. Return visitors to [helptobuy.gov.uk](#) (1 feb 2017 - 1 feb 2020)**



There is a significant drop off of unique versus repeat visitors. Either they have found the information they are looking for, or they feel the product is not for them. This represents a significant content and marketing opportunity.

Overall, the average user sessions is 1 min, 40 sec.

# Content review

helptobuy.gov.uk

## Branding

**The “Help to Buy” mark and word arrangement are well recognised but mostly associated with Help to Buy ISA. Nowhere does the website convey a wider sense of societal purpose: the philosophy of the brand or clearly expressed purpose.**

We reviewed the brand's colour usage on [helptobuy.gov.uk](#) site to determine how it fairs in terms of contrast ratio: the green, white and grey combination is inaccessible for contrast reasons. As we are signposted to multiple sites of the main [gov.uk](#) pages, we observed seven types of green used on the home page for agent website one.

We also observed brand inconsistencies in the logos used on the tab bar across the different websites, with no clear reason why.

Where images are used, there is no consistency in the visual language and in some cases, we observed skewed images. Icons and widgets are all different styles and need to be realigned to the same style to reinforce brand authority, and control quality.



## Quotes

“

I couldn't remember the name of the agent website because it had nothing to do with help to buy.

“

There is a distinct lack of clear, simple information around Help to Buy.

“

There should be a far more comprehensive website with ALL the information

## Language and tone

**The tone, while being ‘useful’, does not encourage potential home buyers to take the first step in seeking guidance.**

We also observed inconsistent use of terminology in downloadable guides and when compared to website content. For example, the use of "mortgage advisor" and "broker" to describe the same role within the service.

There is an opportunity to build a voice as the approachable expert across all channels. In addition to this, there is an opportunity to unify the technical terminology used across the service and move closer to a tone that is straightforward, welcoming, easy to understand, and encourages user feedback.

# Content review

helptobuy.gov.uk

## Accessibility

**A general accessibility review was conducted on the site using automated tools as well as expert review checking specific aspects of the website including page titles and other interactive elements. The checks were validated to WCAG, AA accessibility standards.**

Whilst there were some accessibility problems found, they are most of the issues straightforward to fix.

## Areas for improvement

- the map is inaccessible
- it is not possible to use the interactive map using just a keyboard
- the map isn't responsive on mobile or other devices
- the colour of text and background on the site fail contrast tests
- using the 'tab' to move through webpages doesn't work
- alt text on images isn't detailed enough or is missing

## > Quotes

“ People may not have a choice when using a public sector website or app, so it's important they work for everyone. The people who need them the most are often the people who find them hardest to use.  
**(Government Digital Service, 2019)**

“ 70% of UK websites are not compliant with accessibility laws  
**(The Business Disability forum)**

# Content review

Value proposition from a content perspective

## Opportunities

Based on research and analysis, the 6 sites support business needs but do not fully meet user needs (in terms of branding, awareness & trust, clarity, and end to end journey). This, therefore presents a fantastic opportunity to rebrand, redesign and possibly re-market the sites, especially in light of the upcoming changes to buyer eligibility in 2021.

### **There is an opportunity to look at:**

- bring all the stakeholders / players together
- redesign information architecture
- combine the sites into one
- use a supportive tone written in the first and second person
- include content which supports what users need to know (and answer other questions, removing FAQs pages which aren't effective for search)
- provide a complete end to end service with clear CTAs for the first and repeat homeowner for the first 5 years and afterwards
- create an enhanced customer experience including personal accounts / customer dashboard and live agent chat

## Accessibility recommendations

### **Our overall considerations for accessibility:**

- include alternative (alt) text to describe images, which is useful for screen readers.
- structure documents so they can be easily navigated both by keyboard and mouse.
- use the proper mark-up for tables so that screen readers can understand them.
- make it easy for people to fill out forms and understand them by including the correct labels for all form elements. It's also good practice to avoid putting time limits on form filling.
- use links that make sense and are descriptive (in other words, avoiding "click here").
- structure pages so disabled users can easily move around the screen and avoid certain elements as needed.
- make sure that the page design considers colour contrasts for visually impaired web users.
- keep content clear and easy to understand and displayed using easily readable fonts and appropriate heading styles.
- make sure content is accessible with all these elements on mobile and tablets

# 03 | Recommendations

Alpha options  
Options appraisals  
Next steps

# Recommendation

**As a result of this research, we have identified some areas for consideration. We believe that all of these areas should be subject to alpha tests in terms of solution design, prototyping, testing and integration (where possible).**

Similarly to this discovery project, these proposed alphas should be run using an agile methodology.

Agile methods encourage teams to build quickly, test what they have built and iterate their work based on regular feedback.

These recommended alpha projects are intended to build various prototypes and test them with real users to ensure they are technically feasible. To allow alpha teams to identify problems, design solutions, estimate risks and determine if further development into a beta phase is required.

- 1 Be more user-centric:**  
design the service around the identified user needs, and use the needs to drive the functional and non-functional requirements around data inputs, processes, status, reporting, performance monitoring and governance.
- 2 Define the data and information:**  
Identify gaps in systems and deliver a seamless, integrated system.
- 3 Define the capabilities and processes:** authoritative information and sources, transactional forms, processing, support, governance.
- 4 Move away from legacy systems and contracts:** move away from IMS, buy/build technical capabilities (e.g. CRM, financial systems, case management), procure/recruit servicing and support capabilities.

# Possible areas to test in alpha

## **Find service information and apply**

Test the viability of consolidating service information and guidance into one trusted authoritative source.

Providing information and functionality to enable self-serve equity loan application for homebuyers.

## **Test data needs for the service**

Focusing on addressing problems identified around the accuracy and availability of core HtB data and the risks identified around the series of spreadsheets.

Feeding into agent and mortgage administration procurement technical specifications.

## **Process homebuilder applications, completions and payments**

Focusing on interoperability, capabilities and better meeting back office user needs for processing homebuilder applications completions and payments.

## **Manage equity loan**

Test the viability of consolidating service information and guidance into one trusted authoritative source.

Providing information and functionality to enable self-serve equity loan management for existing borrowers.

## **Process loan application**

Focusing on interoperability, capabilities and better meeting back office user needs for processing loan applications.

Feeding into agent procurement technical specifications.

## **Test brand and strategy**

Testing and validating the current brand within the existing Help to Buy brand architecture and the opportunity for a new brand expression in light of upcoming changes to the policy (2021-2023) to better speak to first-time buyers and all other stakeholders.

## **Sell homes through the scheme**

Test the viability of consolidating service information and guidance into one trusted authoritative source.

Providing information and functionality to enable homebuilders to participate in the scheme by selling homes.

## **Process borrower changes and loan payments**

Focusing on interoperability, capabilities and better meeting back office user needs for processing borrower changes and payments.

Feeding into mortgage administration procurement technical specifications.

## **Test product positioning**

Exploring alternative product lines and disruptive models to agitate the market, drive innovation and further enabling homeownership.

 Customer experience

 Data and insights

 Capabilities

 Strategy and governance

## Problems to be solved by user group

### Homebuyer

#### **Users don't have clarity on what support government can give them to buy a home.**

There are many sources of information about the support government provides, however the information is spread across government, partner and private websites and social media channels. This results in confusion and uncertainty for users.

### Homebuyer

#### **Users don't have a consistent experience when applying for a Help to Buy Equity Loan.**

There are three agents that process applications for different parts of England. Each agent has a different process for applicants to follow. This results in inconsistent performance, experience and information gathered.

### Borrower

#### **Users don't have a digital service for making changes to and paying their Help to Buy Equity Loan.**

The service operates via a phone and email service with a website for FAQs. This result is users have to send lots of emails and make lots of phone calls.

### Agent

#### **Managing applications across multiple systems can cause confusion and errors.**

Users use their own internal systems to capture applications and re-key applications into Homes England systems. This can cause transposition errors as well as confusion maintaining records in multiple systems.

### Mortgage Administrator

#### **There are delays in getting complete records to Mortgage Administrators.**

There are multiple systems and parties involved as part of completing a property sale. It can be up to 6 six months before a record is received. Users are unable to help customers until records are received and customers start in arrears of the £1 monthly admin fee.

### Data user

#### **Users don't have a single trusted source of information.**

There are multiple parties that deliver the service for Homes England. Information is siloed in multiple systems meaning users have to create and maintain their own sources information by manually merging information from other sources.

### Homebuilder

#### **Users can find the registration and follow-up processes time-consuming and arduous.**

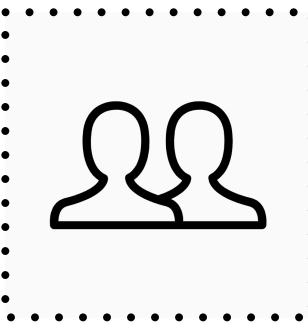
With lengthy registration, on-boarding and questionable on-going process requirements such as forecasting. Users can feel frustrated and confused about what they are asked to do.

# Influencing factors

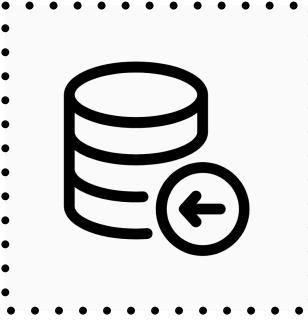
We've considered a number of factors to help prioritise areas to look at first for the next phase of work. These considerations are pulled from the broader programme of on-going work.



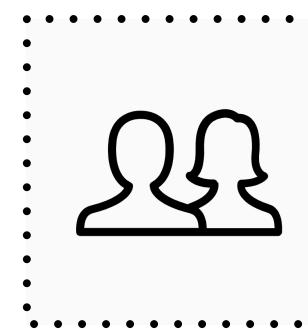
Risk: Impact on risk exposure



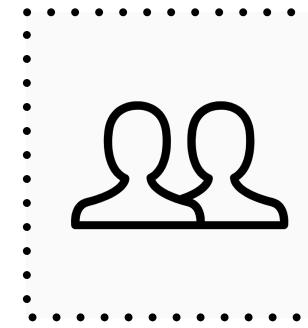
Dependencies between MA procurement, Data capture and Agent systems



Data access, storage and reliability: Making data more accurate, centralised & 'getting us off spreadsheets' by end of 2020.



Urgency: Agent Systems: Agents systems by Dec 2021 (spec B)



Urgency: Mortgage Admin Re-procurement live by Jun 2021

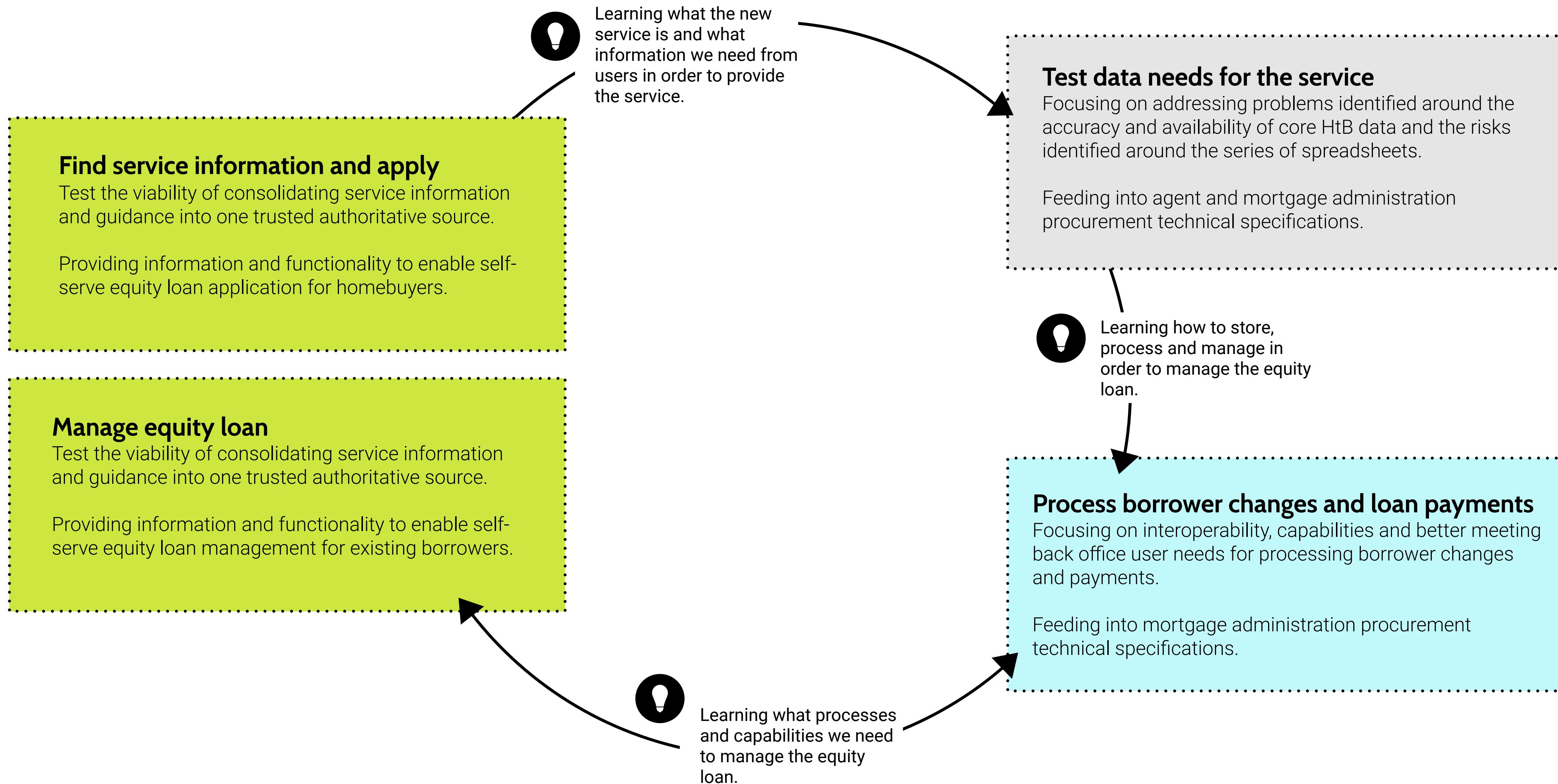
# Other influencing factors

Prioritised alpha options

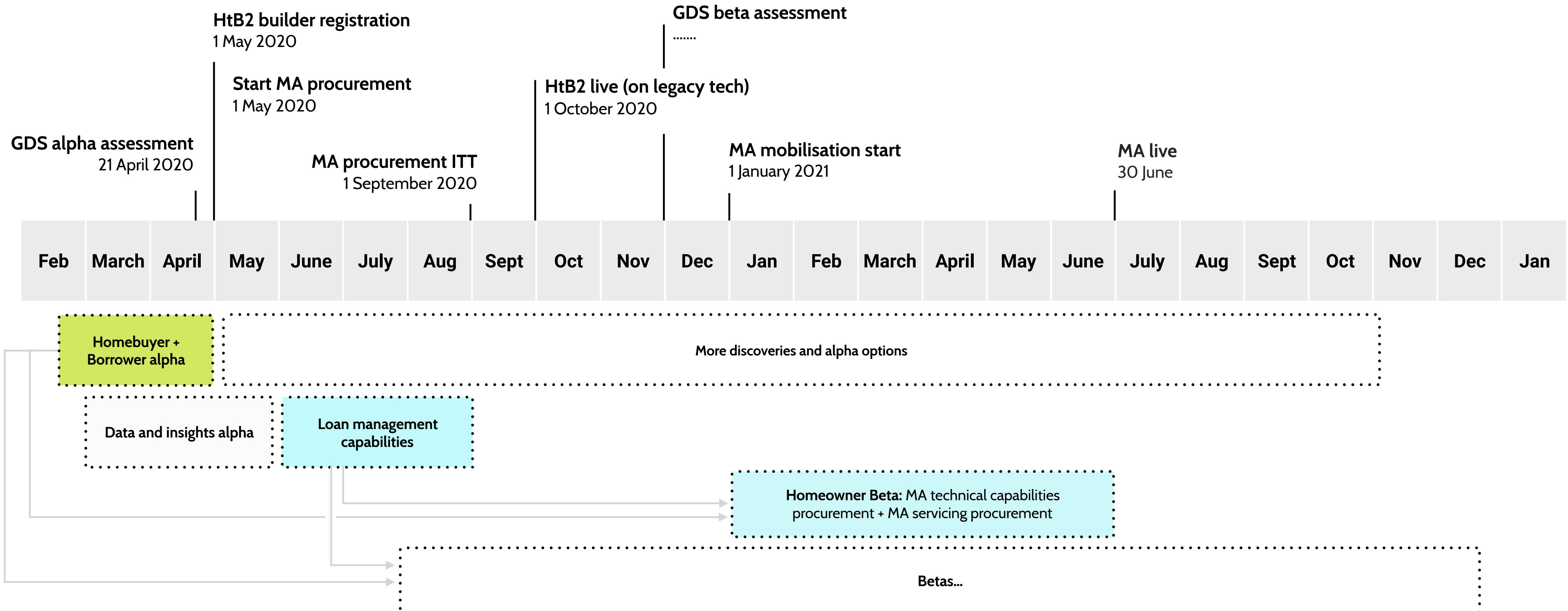
Option	Risk reduction	Urgency			Dependency	Total
		MA procurement	Agent Spec-B	Data		
1 Find service information and apply	2	2	3	3		10
2 ↳ Manage equity loan	2	3	3	3	Dependency 1	11
3 Sell homes through the scheme	1	0	3	3		7
4 Test data needs for the service	3	3	3	3		12
5 ↳ Process loan applications	2	1	3	3	Dependency 4	9
6 ↳ Process borrower changes	2	3	0	3	Dependency 4	8
7 ↳ Process homebuilder applications, completions and payments	2	0	3	3	Dependency 4	8
8 Test brand and strategy	0	3	3	0		6
9 Test product positioning	0	0	0	0		0

3 - Yes / meets | 2 - Mostly | 1 - Partly | 0 - No

# Recommended alpha options



# Proposed timelines





# Thank you.

[research@gulpdigital.com](mailto:research@gulpdigital.com)

**gulp**