



Homes  
England

Making homes happen

# Help to Buy

## User research playback

30 April 2020



# What we tested

Guidance pages and mini service

# Assumptions that we were testing - Guidance

We are communicating everything that people need to know for applying for an EL

Users understand the wider process of the steps to getting an equity loan

Users understand why they need to reserve a property before they apply

Users know how to find HtB properties after viewing the guidance/mini-service

Users understand what is meant by a new build

Users understand why they can't make alterations to the home

Users need to see a personalised example of the breakdown of equity loan to mortgage and property price (i.e need the mini-service tool) so that they know what their budget is when they start looking at homes

# Assumptions that we were testing - Guidance

-  Users understand the wider process of the steps to getting an equity loan
-  Users need to see a personalised example of the breakdown of equity loan to mortgage and property price (i.e need the mini-service tool) so that they know what their budget is when they start looking at homes
-  We are communicating everything that people need to know for applying for an EL
-  Users understand why they need to reserve a property before they apply
-  Users know how to find HtB properties after viewing the guidance/mini-service
-  Users understand why they can't make alterations to the home
-  Users understand what is meant by a new build

# Assumptions that we were testing – Mini service

**Users understand what they need to repay and when (Both interest and equity loan repayment)**

**Users know after using the mini-service what their budget for house buying is (after they've also looked into mortgages)**

**Users understand what they need to contribute financially (deposit) to the purchase of the house**

**Users can easily find the mini-service tool when they want to use it**

**Users need to see personalised examples for multiple regions that they're considering buying in**

# Assumptions that we were testing – Mini service

-  Users need to see personalised examples for multiple regions that they're considering buying in
-  Users understand what they need to contribute financially (deposit) to the purchase of the house
-  Users can easily find the mini-service tool when they want to use it
-  Users understand what they need to repay and when (Both interest and equity loan repayment)
-  Users know after using the mini-service what their budget for house buying is (after they've also looked into mortgages)

# Who we tested with



P1

Graduated 10 years ago,  
just moved to Bristol,  
working as a charity  
fundraiser, rents with a  
friend.



P2

Moved to UK from  
Ukraine in 2001,  
graduated 10 years ago,  
lives (rents) in UK.



P3

Freelance musician,  
finished college 1.5 years  
ago, lives in a  
community with 9 other  
guys.



P4

University lecturer in  
Sweden, from the UK.



P5

Social media engager,  
lives and works in  
Slough.

# Who we tested with



P1

Graduated 10 years ago, just moved to Bristol, working as a charity fundraiser, rents with a friend.



P2

Moved to UK from Ukraine in 2001, graduated 10 years ago, lives (rents) in UK.



P3

Freelance musician, finished college 1.5 years ago, lives in a community with 9 other guys.



P4

University lecturer in Sweden, from the UK.



P5

Social media engager, lives and works in Slough.

I have earnt above average since graduating 10 years ago and I still have not really found it easy to save. It is quite hard to imagine being in a position where I could save and save enough for a deposit for a house. Its just a difficult thing to imagine.

# Who we tested with



P1

Graduated 10 years ago, just moved to Bristol, working as a charity fundraiser, rents with a friend.



P2

Moved to UK from Ukraine in 2001, graduated 10 years ago, lives (rents) in UK.



P3

Freelance musician, finished college 1.5 years ago, lives in a community with 9 other guys.



P4

University lecturer in Sweden, from the UK.



P5

Social media engager, lives and works in Slough.

I have considered buying – the biggest showstopper for me is the down payment on the mortgage.

# Who we tested with



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Moved to UK from  
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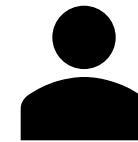
P3

Freelance musician,  
finished college 1.5 years  
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community with 9 other  
guys.



P4

University lecturer in  
Sweden, from the UK.



P5

Social media engager,  
lives and works in  
Slough.

I finished college about 1 and a half years ago. Still  
going month by month.

# Who we tested with



P1

Graduated 10 years ago, just moved to Bristol, working as a charity fundraiser, rents with a friend.



P2

Moved to UK from Ukraine in 2001, graduated 10 years ago, lives (rents) in UK.



P3

Freelance musician, finished college 1.5 years ago, lives in a community with 9 other guys.



P4

University lecturer in Sweden, from the UK.



P5

Social media engager, lives and works in Slough.

Where I'm living in Sweden, renting is really difficult because it is a huge tourist place in the summer. I have thought about buying, it depends if my partner comes over from the UK.

# Who we tested with



P1

Graduated 10 years ago, just moved to Bristol, working as a charity fundraiser, rents with a friend.



P2

Moved to UK from Ukraine in 2001, graduated 10 years ago, lives (rents) in UK.



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Freelance musician, finished college 1.5 years ago, lives in a community with 9 other guys.



P4

University lecturer in Sweden, from the UK.



P5

Social media engager, lives and works in Slough.

It is a question of whether I want to buy here or back in Austria, where I am from.

# Things we learnt

People who have no experience buying a property, struggle with some terms.

The content and navigation design between ‘Pre-apply’ content and ‘manage loan’ content is counter-intuitive.

Repayment process needs breaking down further.

Worst case/Best case spectrum of scenarios need illustrating.

# Prototype 1 – Guidance Pages

You are looking to buy a house.

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

# Find out about a Help to Buy: Equity Loan

- What an equity loan is
- [How it works](#)
- [Who can apply](#)
- [Check the maximum property price](#)
- [What you must do and not do](#)
- [What you need to pay](#)
- [How to apply](#)

## What an equity loan is

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

An equity loan is:

- interest free for the first 5 years
- based on a percentage on the property's value
- combined with a deposit and mortgage to complete the property price

Not sure what the last bullet point means, I'd move on though. Can't work it out.  
P3

Is an equity loan something I could also get from my bank or something as well?

P5

## Related content

[Return to an equity loan application](#)

[Pay your equity loan](#)

[Council housing](#)

[Housing association homes](#)

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

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

→ [Next](#)  
[How it works](#)



# Find out about a Help to Buy: Equity Loan

- [What an equity loan is](#)
- How it works
- [Check the maximum property price](#)
- [Who can apply](#)
- [What you must do and not do](#)
- [What you need to pay](#)
- [How to apply](#)

Change title?

3 working days seems very quick for gov.

P1

## How it works

With an equity loan:

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

### Equity loan example for a property in London

For a £400,000 property	Amount	Percentage
Cash deposit	£20,000	5%
Equity loan	£160,000	40%

### Equity loan example for a property outside of London

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

## Related content

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[Housing association homes](#)

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

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

## Property purchase price limits

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

So I would not be able to use this loan for a property that costs more than that? I don't really know anything about how to buy a house.

P4

I'm not really sure what a Help to Buy ISA is. I am assuming it is another government saving scheme to help people save up to buy a house?

P1

Region	Full purchase price cap
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

### Help to Buy ISA holders

If you are a Help to Buy ISA holder, 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 it. This is because the Help to Buy ISA closed in November 2019 and is no longer accepting new applications.

It makes it seem fairer than I was expecting.

It feels like more thought has been given to the realities of different house prices across the country.

P1

# Find out about a Help to Buy: Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- [Check the maximum property price](#)
- Who can apply
- [What you must do and not do](#)
- [What you need to pay](#)
- [How to apply](#)

'New' might  
mean 10 years in  
building terms  
**P1, P4, P5**

I don't know if  
'Help to Buy'  
are people or  
what they are  
**P1**

## Who can apply

You must be:

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

The home you buy must:

- be a new build (this is a newly completed residential property)
- be the first residential property owned (anywhere in the world) by you or any other person who is buying with you (if you're applying in England)
- be from a registered Help to Buy housebuilder

You cannot apply if you:

- own or have previously owned any property or land anywhere in the world.  
(This also includes any person buying with you)
- are married to a person who owns or has previously owned a residential property or land anywhere in the world

## Related content

[Return to an equity loan application](#)

[Pay your equity loan](#)

[Council housing](#)

[Housing association homes](#)

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

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

← [Previous](#)  
[How it works](#)

→ [Next](#)  
[Conditions](#)

# Find out about a Help to Buy: Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- [Check the maximum property price](#)
- [Who can apply](#)
- What you must do and not do
- [Paying back the loan](#)
- [How to apply](#)

## What you must do

When you apply for an equity loan you must:

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

## What you must not do

When you apply for an equity loan you must not:

- rent out your home without written consent. It can only be agreed in exceptional circumstances, for example, if you are a member of the armed forces
- continue to live in your home and buy a second home

## Making alterations

The loan must be repaid first before you can make alterations, such as additional developments and change of use, or to the property's structure.

You can only make alterations if you have been given written consent. This is only provided in exceptional circumstances such as medical reasons. In this situation, if the alterations increase the property's value, this increase is not included in the property's value when it is time to sell the property.

Any alterations made without written consent that increase the property's value means Help to Buy are still entitled to a percentage of the property's value increase.

That bit there feels like it is saying things without saying anything specific. It starts to get legalesey. It seems a bit vague.

P1

Who do you get consent from?

P1

#MakingHom

## Related content

[Return to an equity loan application](#)

[Pay your equity loan](#)

[Council housing](#)

[Housing association homes](#)

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

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

Can you make alterations after its paid off, or do you still need written consent?

P4

# Find out about a Help to Buy: Equity Loan

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- [What you must do and not do](#)
- What you need to pay
- [How to apply](#)

## What you need to pay

### Equity loan fees

The loan is interest free for the first 5 years.

From year 6, you'll be charged an interest fee of 1.75% of the original equity loan amount. The fee then increases, from 1 April each year, by the Consumer Price Index plus 2%.

The Help to Buy service will contact you to set up these monthly fee payments. You'll also get a statement about your loan each year.

### Paying back the loan

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

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

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

You must get your home independently valued before you repay so the correct amount to pay back can be calculated.

[Find out how to manage and pay your loan](#) if your application is approved.

Is the Consumer  
Price Index the  
value of my  
property?  
I feel really stupid  
P4

I assumed it would  
be a monthly thing  
like paying rent or  
something  
P4

### Related content

[Return to an equity loan application](#)

[Pay your equity loan](#)

[Council housing](#)

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

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

# Find out about a Help to Buy: Equity Loan

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- [What you need to pay](#)
- How to how to apply

If I apply and get rejected I'd lose my reservation fee? It doesn't say it's refundable  
P2, P5

## How to apply

Follow these steps to apply for an equity loan.

- 1 To apply you must [check you meet the conditions on the who can apply page](#) on the GOV.UK website.
2. If you meet the conditions, you must reserve a home with a house builder or an estate agent first, before you can apply for an equity loan. This usually involves paying a reservation fee of up £500.
3. Once you have reserved a home, you can apply on the [Apply for a Help to Buy: Equity Loan](#) page on the GOV.UK website.
4. After you've applied, you must wait for the decision. If you're making a joint application, the 2nd applicant must review the application before it is submitted.

## What you need

You will need the following:

- new build property details
- monthly income and outgoings
- solicitor details

## Related content

- [Return to an equity loan application](#)
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- [Right to Buy: buying your council home](#)

# Pay back the equity loan

## Contents

- Overview
- [Paying back the loan in full when selling your home](#)
- [Paying back the loan in part or in full without selling your home](#)

## Overview

You can repay the Help to Buy equity loan at any time. The loan is interest free for 5 years. Interest is then charged at:

- 1.75% in year 6 and increasing each year by RPI plus 1% for properties bought before April 2021
- 1.75% in year 6 and increasing each year by CPI plus 2% for properties bought after April 2021

You can repay your loan in full or in part. Before you repay you must get your home independently valued so that the amount you need to pay back can be calculated. The minimum repayment is equivalent to 10% of the value of the property.

You must repay the loan in full when you sell your home. If you do not sell your home, you can repay some or all of the loan by using your own funds, borrowing more from your first charge lender or remortgaging with another lender.

### Repayment calculator

You can estimate the amount you will need to repay by using a [repayment calculator](#).

### Fees

There is an administration fee of £200 each time you apply to repay the equity loan. Administration fees are valid for 8 months.

A monthly service fee of £1 also applies throughout the lifetime of the loan.

#### Next

[Paying back the loan in full when selling your home](#)

Every time you make a repayment, you have to pay £200 for the gov to take your money?? That can't be right!

P1

So if you never manage to repay the loan it is not necessarily a problem as long as you have paid at least 10% of the value of the property and you stay there, which is what I am getting from that, which is interesting.

As long as you pay back 10% and you don't want to move, you can stay in that house.

P1

ALPHA This is a new service – your [feedback](#) will help us to improve it.

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

# Pay back the equity loan

## Contents

- [Overview](#)
- Paying back the loan in full when selling your home
- [Paying back the loan in part or in full without selling your home](#)

## Paying back the loan in full when selling your home

When you have a sales offer you must also get the property independently valued. The amount you repay is based on whichever is the highest, the sales price or the property valuation. You will also need a solicitor who specialises in conveyancing.

## How to pay back the loan

### 1. Get an independent property valuation

You must get your property valued from a [Royal Institute of Chartered Surveyors \(RICS\)](#) surveyor. A surveyor will visit your home and assess its value. The RICS property valuation may be different from the selling price and is valid for 3 months. A valuation costs around £199 and takes around 2 weeks from inspection to completion of report.

### 2. Appoint a solicitor

You must have a solicitor to repay the equity loan. The solicitor will liaise with Help to Buy and guide you through the process. You can use the same solicitor as the one you use to sell your home.

### 3. Apply for a repayment quote

[Apply online](#) to start your application or [download a form](#) to print or save to your desktop. There is an administration fee of £200 whenever you apply for a repayment quote.

### 4. Receive a repayment quote

Your solicitor sends you the repayment quote including daily interest and any outstanding charges. The quote is based on the actual completion date and is valid for 8 months.

### 5. Instruct solicitor you are 'Ready to Complete'

## Related content

- [How to sell a home guidance](#)
- [Tax when you sell property](#)

## Help and support

- [How to sell a home guidance](#)

ALPHA This is a new service – your [feedback](#) will help us to improve it.

[Home](#) > [Housing and local services](#) > Apply for a quote to repay your equity loan

## Pay back the equity loan

I'd like to find out the actual process of paying back the loan

P5

It doesn't seem to be about regularly paying back the loan

P5

### Contents

- [Overview](#)
- [Paying back the loan in full when selling your home](#)
- Paying back the loan in part or in full without selling your home

### Paying back the loan in part or in full without selling your home

You can pay back some or all of the loan at any time by raising finance such as:

- borrowing more from your mortgage lender
- borrowing more while remortgaging with a different mortgage lender

You can also use your own funds or savings to pay some or all of the loan.

The minimum percentage of the equity loan you can repay is 10% of the market value of the property.

You must also:

- clear any outstanding arrears before you can repay the loan
- repay the loan in full before the 25 year mortgage term ends

You will also need to factor in additional costs such as solicitor and mortgage lender fees.

#### Raising finance to repay your loan

If you want to borrow more money from your current or a different mortgage provider, you will need to obtain a [consent to borrow](#) from Help to Buy.

- ▶ [What is a consent to borrow?](#)

#### Apply to borrow more money from your mortgage lender

If you have a good credit record and the value of your property has risen by more than the amount you originally borrowed you may be able to borrow

# Prototype 1 – Miniservice

## “Check the maximum property price”

# Find out about a Help to Buy: Equity Loan

- [What an equity loan is](#)
- [How it works](#)
- Check the maximum property price
- [Who can apply](#)
- [What you must do and not do](#)
- [What you need to pay](#)
- [How to apply](#)

## Check the maximum property price

[Use our online tool to work out the maximum house price](#) with an equity loan.

This is just an estimate. It is not a final calculation. We also do not store any data or information entered.

← [Previous](#)  
[How it works](#)

→ [Next](#)  
[Who can apply](#)

So the max price  
was given earlier  
with the regions  
so will this just  
tell me the same  
thing again?

P5

### Related content

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

"Check what you might  
be able to get" ?



Question 1 of 4

## Where is the property you are buying?

	Property price limit	Maximum equity loan amount (percentage of property price)
<input type="radio"/> East	£407,400	20%
<input type="radio"/> East Midlands	£261,900	20%
<input type="radio"/> London	£600,000	40%
<input type="radio"/> North East	£186,100	20%
<input type="radio"/> North West	£224,400	20%
<input type="radio"/> South East	£437,600	20%
<input type="radio"/> East Midlands	£349,000	20%
<input type="radio"/> West Midlands	£255,600	20%
<input type="radio"/> Yorkshire and The Humber	£228,100	20%

Missing south west!

P1

Continue



[◀ Back](#)

Question 2 of 4

## How much deposit do you have available?

For joint applications, enter your combined deposit amount.

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

Enter a deposit amount that is at least 5% of the property price.

► [Show deposit amount example](#)

 £[Continue](#)

"This is interesting...  
I'd want to do this  
backwards with the  
property price first  
P2

[GOV.UK Prototype Kit v9.5.0](#) [Clear data](#)

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[◀ Back](#)

I have work on  
the side which  
adds quite a lot -  
is this included?

P5

## How much is your annual salary?

For joint applications, enter your combined income amount.

Annual salary before tax

 £

Overtime and bonuses

Only half this sum is taken into account for your  
Equity Loan calculation

 £

[Continue](#)

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Question 4 of 4

## Do you know the mortgage amount you could get?

Guess I'd go to a bank to find this out?

P1

if you don't know, does that have a big knock on effect on the numbers you'll get?

P4, P2

You cannot apply for an equity loan if your mortgage is more than 4.5 times your income.

► [Show example](#)

 Yes No, I don't know yet

[Continue](#)

[◀ Back](#)

“Don’t know mortgage.”

There was a flicker of disappointment that I couldn't take these numbers and see what I'd be paying back.

P1

I'd want to make the loan the smallest amount it could be

P3

Struggling to work out what percentage of the house price all the figures add up to

P4

## Results of maximum house price with an equity loan

The mortgage amount is based on the maximum you could get for your income which is 4.5 times your annual income.

! A mortgage lender may not lend you this much, depending on your credit score and other borrowing.

**Maximum mortgage amount** £157,500

Region:  
**London**

**Maximum equity loan amount** £125,000

Property price limit  
**£600,000**

(40% of the property price)

[Change](#)  
Deposit  
**£30,000**

**Maximum property price** £312,500

[Change](#)  
Income  
**£35,000**

(based on adding together the maximum mortgage, equity loan and deposit amounts)

---

### Equity loan fees

[Find out much you pay](#) in equity loan charges.

### Search for home with an equity loan

[Find homes you can buy](#) with an equity loan.

[Back](#)

## Results of maximum house price with an equity loan



A mortgage lender may not lend you this much, depending on your credit score and other borrowing.

Your mortgage amount	£140,000	Region: <b>London</b>
Maximum equity loan amount (40% of the property price)	£113,333.33	Property price limit <b>£600,000</b> <a href="#">Change</a>
Maximum property price (based on adding together the maximum mortgage, equity loan and deposit amounts)	£283,333.33	Deposit <b>£30,000</b> <a href="#">Change</a>

### Equity loan fees

[Find out much you pay](#) in equity loan charges.

### Search for home with an equity loan

[Find homes you can buy](#) with an equity loan.

Calculation - they know their mortgage and amount is OK



[◀ Back](#)

There is no explanation  
that the regional price cap  
purchase price amount is  
made from  
mort+deposit+EL  
P4

It sounds like it wants a  
mortgage amount lower  
than the price limit, but it  
is so I don't know why it's  
saying this  
P4

## Results of maximum house price with an equity loan

! A mortgage lender may not lend you this much, depending on your credit score and other borrowing.

<b>Your mortgage amount</b> (for this purchase price amount)	£103,880
The £145,000 mortgage amount exceeds the property price limit for your selected region. You must select an amount within property price limit of £186,100 for the North East region.	

<b>Maximum equity loan amount</b> (20% of the property price)	£37,220
--	---------

<b>Maximum property price for North East</b> (based on the regional property price limit)	£186,100
--	----------

Region:  
**North East**  
Property price limit  
**£186,100**  
[Change](#)  
Deposit  
**£45,000**  
[Change](#)  
Income  
**£45,000**

Calculation - regional price cap met

### Equity loan fees

[Find out much you pay](#) in equity loan charges.

### Search for home with an equity loan

[Find homes you can buy](#) with an equity loan.



## Example Equity Loan monthly charges

Can I repay this faster?

P2

The first 5 years of the Equity Loan are interest-free. After that the interest is 1.75% of the loan amount and each year after the 6th year, the Equity Loan interest increases by CPI (Consumer Price Index) plus 2%.



**Example shows interest calculation based on Consumer Price Index (CPI) of 2.5%, but CPI is variable, so could be more or less than this.**

**The figures do not include the mortgage interest payments you will need to make in addition to the Equity Loan.**

Fees and interest details	Monthly payments
<b>Years 1 to 5</b>	
No interest payments	£0
Management fee	£1.00
	<b>Total: £1.00</b>
<b>Year 6</b>	

Based on:

Equity Loan amount:

£30,000

[Change](#)

### Related content

[Paying back your equity loan](#)

[What an equity loan is](#)

[Who can apply](#)

[How to apply](#)

[Return to an equity loan application](#)

With every increase in interest would change the total I'm paying back so how do I know what the total left is as it goes through?

P3

i don't know what CPI is  
P4

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

The interest will keep increasing inline with CPI+2% for 25 years or until your mortgage ends. After 25 years you must pay off the full amount or request an extension.

Note: Your 6th year starts on the next 1st April 5 years after you buy your house, except if you buy in January-March it starts the following April after that.

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[What an equity loan is](#)

[Who can apply](#)

[How to apply](#)

[Return to an equity loan application](#)

I don't know what the total loan is in this example (hasn't seen grey box)  
P3

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## Find your local Help to Buy agent

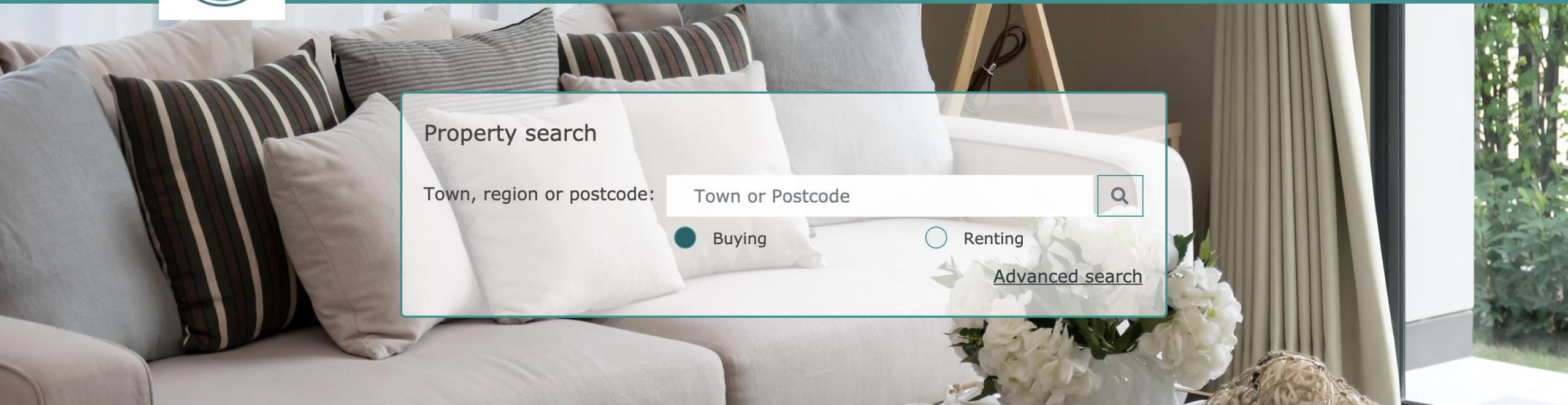
Your local Help to Buy agent can guide you through the options available and explain the eligibility and affordability criteria. Help to Buy agents are appointed by [Homes England](#).

Help to Buy agents administer the Help to Buy: Equity Loan scheme but not the mortgage guarantee scheme. They have the authority to give the go-ahead for you to purchase a home with help from the equity loan scheme. The agents make other key decisions during the purchase process. For the Help to Buy: Mortgage Guarantee, please contact the participating lenders directly.

## How you access a Help to Buy: Equity Loan is changing

You can apply for an equity loan from one of three Help to Buy agents appointed to provide the scheme in England. They will support with your application for an equity loan.

Help to Buy agents offer support and guidance about equity loans and how to purchase your new build property. Agents offer support based on the geographical area that they cover.



### Property search

Town, region or postcode:

Town or Postcode



Buying

Renting

[Advanced search](#)

We are the Help to Buy Agent for the South



### Buying options

Help to Buy Agent for the South offers affordable options to purchase or rent a home



### Calculator

Use the affordability calculator to show you an example of what the monthly costs are



### Apply

Register here for Equity Loan, Shared Ownership or Rental Schemes



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### Refine search

#### Property type

[Any](#)

#### Scheme type

[Any](#)

#### Price range

[No min](#)[No max](#)

#### Number of beds

[No min](#)[No max](#)

#### Status

[Any](#) Exclude sold properties

The property search results are not an exhaustive list and are specific to the geographical regions we cover. Our listings are updated regularly but other properties may be available – please speak to us for more information.

## Property results

 [save search](#)

Thank you for searching for a home with Help to Buy. We hope you will find what you are looking for below.

[List view](#)[Grid](#)[Map view](#)[Items per page: 10](#)[Price - Lowest](#)

#### PRICE

**£ 265,000**

#### BEDS

[View details](#) [Add to favourites](#)

**Queens House - Kymberley Road, Harrow, HA1 1US**  
- Ref:28542



Ideal for First Time Buyers and commuters to London, this Second Floor 1-Bedroom apartment located in Harrow Town Centre is conveniently located for Harrow on the Hill's station with trains servicing the Metropolitan line and National Rail services. This former office building has been converted by Harrow Holdings Limited into 92...



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Queens House - Kymberley Road, Harrow, HA1 1US

REF: 28542

Start Slideshow

PRICE  
£265,000

STATUS: AVAILABLE

SCHEME TYPE: HELP TO BUY EQUITY LOAN

FULL MARKET VALUE:  
£265,000

## Key features

- ✓ ICW 10 year Warranty
- ✓ Lift access to all floors
- ✓ carpet to bedroom
- ✓ Audio entry phone system
- ✓ Underfloor heating
- ✓ Engineered wood flooring to Living/Dining room

# Questions?



Homes  
England

Making homes happen

# Thanks

