



Homes  
England

Making homes happen

# Help to Buy 'Apply' alpha team

## User research playback

14 May 2020

# User testing so far

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

# Key learnings from session 5

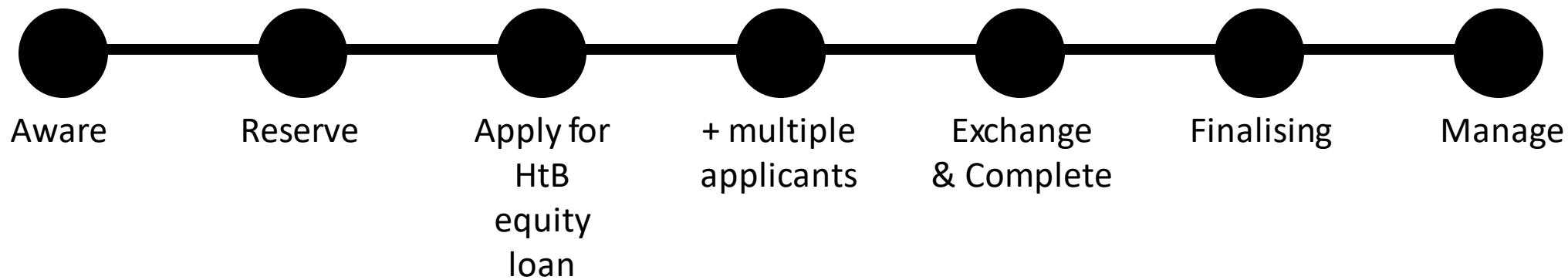
People who have no experience buying a property, struggle with some terms.

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

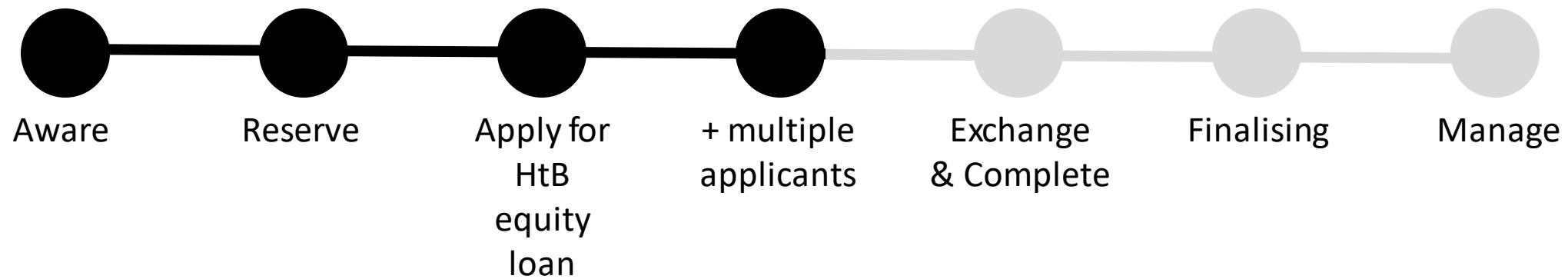
Repayment process needs breaking down further.

Worst case/Best case spectrum of scenarios need illustrating.

# End to end journey



# Focus for Apply alpha team



# Session 6 recruitment

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

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

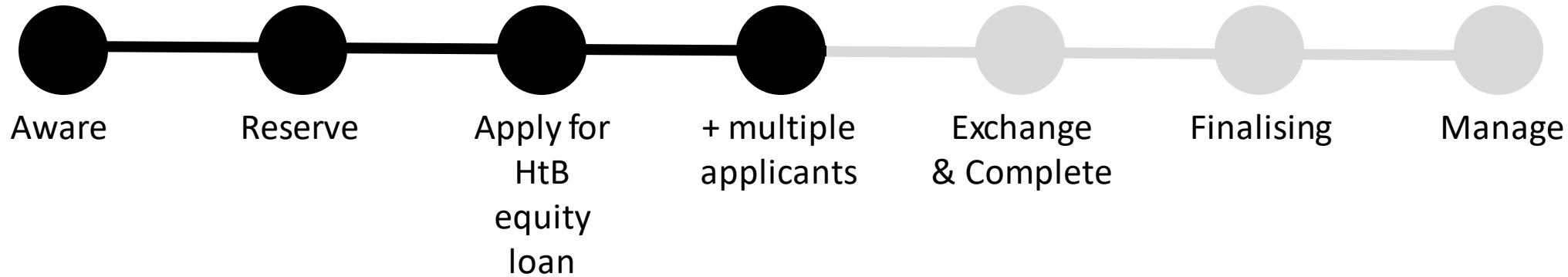
A range across:

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

# Session 6 topics

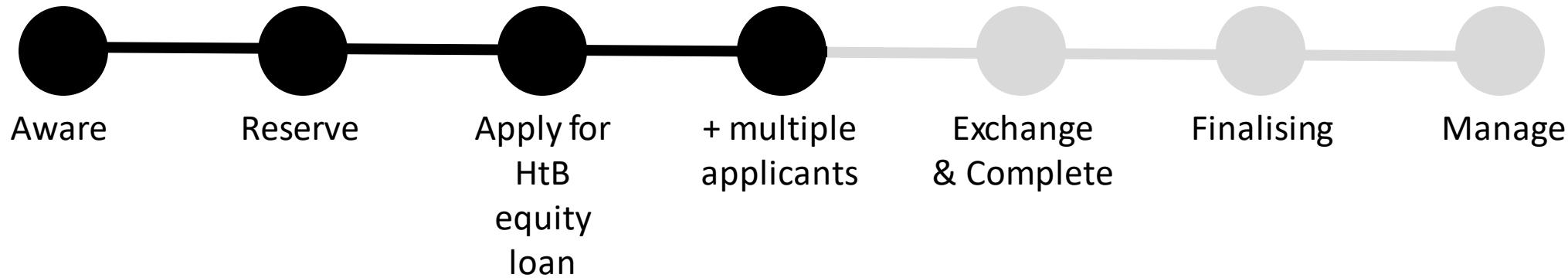
- People's own homebuying journeys
- Understanding of the Help to Buy proposition and what it means for each participant
- Guidance pages
- Applicant 1 (of joint application) online application journey

# Assumptions that we were testing 1/5



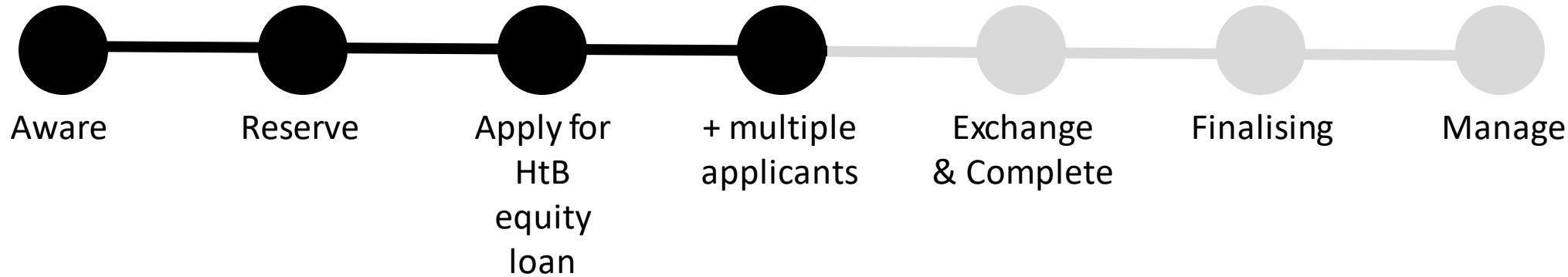
**Users are able to confirm how the loan works and how repayments are made prior to applying for a HtB equity loan.**

## Assumptions that we were testing 2/5



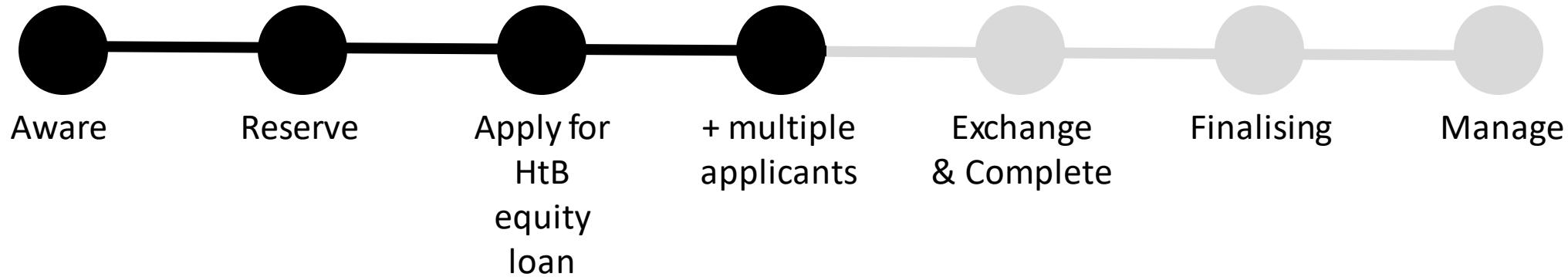
**Users understand they need to pay the capital in 10% tranches.**

# Assumptions that we were testing 3/5



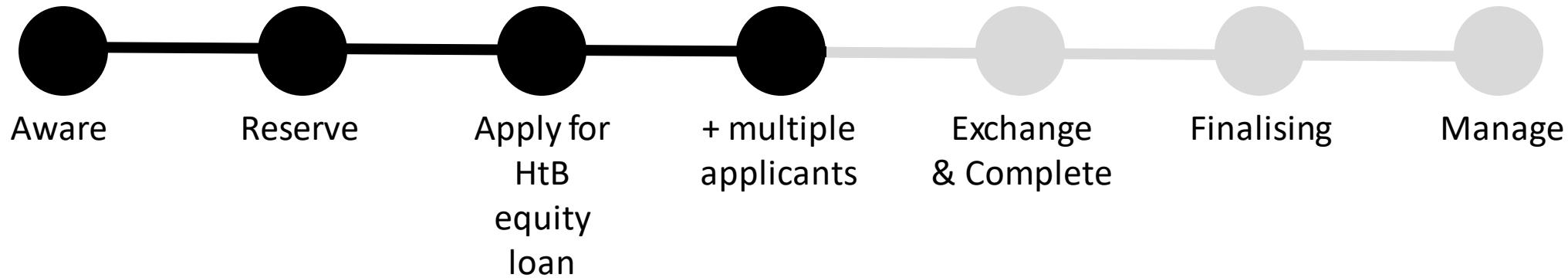
**Users understand how much they need to borrow and how much they need to pay back.**

## Assumptions that we were testing 4/5



**We are communicating everything  
that people need to know for applying for a HtB equity loan.**

# Assumptions that we were testing 5/5



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

# Who we tested with



P1

Lives in Tewkesbury, Gloucestershire with husband and 2 small children.



P2

Single, first-time buyer, works in technology, lives in London.



P3

Lives in Gee Cross, Greater Manchester with partner, son and dog.



P4

Lives in York, 31, self-employed, spent a lot of time in hospitals.



P5

Lives in Leeds, 28, clown doctor, exploring home-owning options with/without boyfriend.

# Who we tested with



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Lives in Tewkesbury, Gloucestershire with husband and 2 small children.



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P4

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P5

Lives in Leeds, 28, clown doctor, exploring home-owning options with/without boyfriend.

It just seems so complicated. There are so many tiers within this as well, it just seems so confusing and each tier has certain criteria as well.. We put a deposit down on the plot at the beginning of March. The next step is to secure a mortgage and to move this forward. At the moment, we're not sure what is going to happen.

# Who we tested with



P1

Lives in Tewkesbury, Gloucestershire with husband and 2 small children.



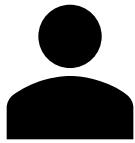
P2

Single, first-time buyer, works in technology, lives in London.



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Lives in Gee Cross, Greater Manchester with partner, son and dog.



P4

Lives in York, 31, self-employed, spent a lot of time in hospitals.



P5

Lives in Leeds, 28, clown doctor, exploring home-owning options with/without boyfriend.

My preference is really to stay in London. So I began to realise that HtB looks like my saviour.. When I see a property that I like, it will be labelled a HtB property and when I approach the developers behind that property they will lead me/guide me how to go about securing a HtB loan to get one of those properties.

# Who we tested with



P1

Lives in Tewkesbury, Gloucestershire with husband and 2 small children.



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Lives in York, 31, self-employed, spent a lot of time in hospitals.



P5

Lives in Leeds, 28, clown doctor, exploring home-owning options with/without boyfriend.

With it being a big commitment, very different to buying a car to getting a bank loan, I would be speaking to somebody where I could get a bit more verbal advice on it, someone who deals with mortgage advice, properties via the estate agent and so on. I'm going to be more comfortable getting some verbal advice and direction with it because I don't want to jump in to something that maybe is the wrong option, it may be the right one but I want to make sure.

# Who we tested with



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P5

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Through walking in York, there are quite a lot of new buildings popping up. I live central and when I walk to the shops there are boards from where they're building and it says HtB and how much money you would need for a deposit. I don't know much about it and it would be quite nice to get some help.

I have been in the little huts and asked about it. But recently everything has been shut so I have not really pursued it much more.

# Who we tested with



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Lives in Tewkesbury, Gloucestershire with husband and 2 small children.



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P5

Lives in Leeds, 28, clown doctor, exploring home-owning options with/without boyfriend.

I have heard of the phrase HtB quite a lot over the last five years but I've never looked at it because I was never in the position where I wanted to buy. Then when the lady on the phone at the building society mentioned it I was like 'Oh that sounds like the sort of thing you should take advantage of.'

# Prototype – Guidance pages

# Find out about a Help to Buy: Equity Loan

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

Not sure what 'equity loan' means.  
P4, P5

when sees up and down - says "that's quite good because that's what you want to happen"

P4

## Overview

With a Help to Buy: Equity Loan you can get help from the government to buy your first home. It helps first-time buyers to get on the housing ladder.

An equity loan is not like a normal loan, where you get money in the bank. An equity loan:

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

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

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

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

You need to live in the property you buy with an equity loan. The home cannot be used for renting.

→ [Next](#)  
[Who can apply](#)

People are keen to know how to pay to back the loan.

How do we consolidate information across 'Apply' and 'Manage' pages?



# Find out about a Help to Buy: Equity Loan

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

## Who can apply

You must be:

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

You cannot apply if you:

- own or have previously owned a residential 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](#)

[How to pay back your loan](#)

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

Are those the only conditions?

P2

← [Previous](#)  
[Overview](#)

→ [Next](#)  
[How it works](#)



## Find out about a Help to Buy: Equity Loan

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

### How it works

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

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

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

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

#### England (except London)

When buying a property in England:

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

#### London

When buying a property in London:

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

### Examples

<input checked="" type="checkbox"/> England (except London)	<input type="checkbox"/> London borough															
<p>This example shows the minimum deposit percentage amount and maximum equity loan percentage amounts to buy a home in England, outside of London. This is based on a property price of £200,000.</p> <table border="1"> <thead> <tr> <th></th><th>Percentage</th><th>Amount</th></tr> </thead> <tbody> <tr> <td><b>Deposit</b></td><td>5%</td><td>£10,000</td></tr> <tr> <td><b>Mortgage</b></td><td>75%</td><td>£150,000</td></tr> <tr> <td><b>Equity loan</b></td><td>20%</td><td>£40,000</td></tr> <tr> <td><b>Property price</b></td><td>100%</td><td>£200,000</td></tr> </tbody> </table>			Percentage	Amount	<b>Deposit</b>	5%	£10,000	<b>Mortgage</b>	75%	£150,000	<b>Equity loan</b>	20%	£40,000	<b>Property price</b>	100%	£200,000
	Percentage	Amount														
<b>Deposit</b>	5%	£10,000														
<b>Mortgage</b>	75%	£150,000														
<b>Equity loan</b>	20%	£40,000														
<b>Property price</b>	100%	£200,000														

### Property price limits

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

Region	Full property price limit
East	£407,400
East Midlands	£261,900
London	£600,000
North East	£186,100
North West	£224,400
South East	£437,600
South West	£240,000

I sometimes don't get what the difference is between a mortgage and a loan - aren't they the same thing?

P4

Looking at Example - i'm not going to say its the simplest sentence i've ever read

P2

Would prefer word 'highest' rather than 'most'

P2

Are htb & shared ownership mutually exclusive or are they compatible?

P2

## Find out about a Help to Buy: Equity Loan

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

### What you cannot do

#### Own a second home

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

#### Rent out your home

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

#### Make alterations

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

#### Making changes with permission

If you have permission and the alterations increase what the property is worth, this increase is not included in the property's value when it is time to sell the property.

#### Without permission

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

### Related content

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

i can't believe they put that in writing - it's proper conning you isn't it! (the rule that value increases on alterations increase how much you owe)

P4

← [Previous](#)  
[How it works](#)

→ [Next](#)  
[What you need to pay](#)

#MakingHc

## Find out about a Help to Buy: Equity Loan

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

### What you need to pay

#### Paying back the loan

You can make a repayment in full or in part.

You must pay back in portions of at least 10% of the property valuation. The repayment amount you make depends on how much your home is worth at the time.

At the latest, you must repay the equity loan at whichever comes first:

- when you sell your home
- when repaying your mortgage in full
- within 25 years

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

#### Interest fees

There is no interest to pay 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 (CPIH) plus 2%.

There is a £1 management fee you must pay by direct debit each month from owning your home until the loan is repaid.

► [What could the monthly interest charges look like?](#)

### Related content

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

What happens if i still can't pay back in 25 years? - what's the implication for me?

P2,P5

Concerned about the plus 2% - thinks its addition, rather than 2% being a percentage of the interest fee

P2

So this is independant of the interest payments they've been paying? – unsure

P2

#MakingHome

#### Example

This example shows how much you would repay if the property price changes.

It is based on:

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

It can be repaid in up to 2 repayments.

#### First repayment

Market value:	Goes up by 5%	Goes down by 5%
Property value	£210,000	£190,000
Equity loan value (20%)	£42,000	£38,000
First repayment of 10% (must be at least 10%)	£21,000	£19,000

The more I read the more I'm put off!

P5

manage journey - very surprised by the £200 fee - "nicely tucked away at the bottom on a separate page"

P5

if i don't have 10%, can i pay back less - can i not give the gov my money - i'm shocked - this is a turn off

P2

Confused about whether £1 management fee is the fee referred to and if its added P2

Tries to add up the interest, but can't see how the math works out

P2

wanted clarification that repayment was separate to interest, not clear.

P2

2%.

There is a £1 management fee you must pay by direct debit each month from owning your home until the loan is repaid.

▼ What could the monthly interest charges look like?

Based on an Equity Loan of £30,000

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

Year 6	Total: £44.83
1.75% = £525 per year	£43.83
Management fee	£1.00

Year 7	Total: 46.75
1.75% + 2.5% CPI + 2% = 1.83% = £549 per year	£45.75
Management fee	£1.00

Year 8	Total: £48.75
1.83% (Previous interest rate) + 2.5% CPI + 2% = 1.91% = £573 per year	£47.75
Management fee	£1.00

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

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

Issue with the word 'Total' - feels that indicates Total across the year

P2

## Find out about a Help to Buy: Equity Loan

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

### How to apply

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

#### Find out:

- ❶ **Read the guidance**  
[Check you meet the conditions](#) and that you [understand how it works](#).
- ❷ **Find out what mortgage amount you can get**  
It's recommended to see an [independent financial adviser \(IFA\)](#). You need to be approved for an equity loan first, before applying for a mortgage.
- ❸ **Work out your property price**  
Work out the [amount of equity loan you might get](#), if approved.
- ❹ **Find a home**  
Find a new build home with a registered [Help to Buy house builder](#).

### Related content

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

Pauses on step 2. needs a bit more clarification

P2

"find out what mortgage"  
needs to mention obtaining a  
mortgage in principal.

P2

Surprised by 'reserve property'  
P5

#### Reserve and apply:

- ❺ **Reserve the property**  
You'll need the property details for the application form. Some house builders ask for a reservation fee of up to £500, which is refundable.
- ❻ **Find a conveyancing solicitor**  
Your solicitor details are needed for the application form.
- ❼ **Apply**  
[Apply online for a Help to Buy: Equity Loan](#). A decision will usually take around a week. A Help to Buy agent will get in touch with you to let you know if your application has been approved.

#### After you have been approved:

- ❽ **Apply for a mortgage**  
Your mortgage, deposit and the equity loan must add up to the exact property price.
- ❾ **Exchange and completion**  
Your solicitor will advise you, check the details and organise the money to be paid to the house builder and for the details to be registered with the Land Registry. Your name will be on the property deeds.

← [Previous](#)  
[What you need to pay](#)

# Prototype – Start page

## Apply for a Help to Buy: Equity Loan

You could get help to buy your first home with a Help to Buy: Equity loan from the government.

### Who can apply

You need to [meet the conditions to apply for an equity loan](#).

Homebuyers based in England can apply for this scheme. There are different schemes for homebuyers in [Scotland](#) and [Wales](#).

### Related content

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

I want to know what it gives  
me first, not who its for  
**P2**

Can you start the form and  
stop it? have it as a draft?  
**P1**

### When to apply

You must reserve a home and pay a reservation fee with a house builder or agent before you can apply for an equity loan.

### What you need

To complete your application, you'll need:

- proof of ID (passport, driving licence)
- new build property address or plot details
- annual salary income details
- monthly outgoings (loans, hire purchases, student loans, credit card balances)
- solicitor details

If you're making a joint application, with another person, they must provide:

- proof of ID (passport, driving licence)
- annual income details
- monthly outgoings (loans, hire purchases, student loans, credit card balances)

### How does it work

An equity loan is based on a percentage of the property's market value.

When it comes to repaying an equity loan, the repayments you make are based on what the home is worth.

This means the equity loan percentage you owe can go up and down. [Find out more about an equity loan](#) to understand how it works.

### How to apply

Complete the online form to apply for an equity loan.

[Start now >](#)

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

### If you cannot apply online

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

### Help to Buy agent in your region

The north of England: 0300 790 0570

The south of England: 0800 456 1188

The Midlands and London: 03333 214 044

[◀ Back](#)

Before you start

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

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

- I'm a first-time home buyer  
I don't own, or have not previously owned, a residential property or land anywhere in the world
- I'm not married to a person who owns, or has previously owned a residential property or land anywhere in the world
- The property I'm buying is a new build home in England
- I'm 18 years-old or over

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Before you start

## Have you reserved a home with a registered house builder?

You should have reserved your new home with a registered Help to Buy house builder. This usually includes paying a reservation fee.

Yes     No

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## Prove your identity to continue

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

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

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

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

[Use GOV.UK Verify](#)

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

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**Sign in with GOV.UK Verify**

This is my first time using GOV.UK Verify

I've already signed up for Verify  
This includes if you've got part way through creating an identity account

[Continue](#)

[◀ Back](#)

## Who do you have an identity account with?

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



Select  
Experian



Select Post  
Office

secureidentity

Select  
SecureIdentity

\* DIGIDENTITY

Select  
Digidentity

BARCLAYS

Select  
Barclays

[◀ Back](#)

## Enter your verify details

Email

Password

[Sign in](#)

## Your details

These are your details from the prove your identity check.

Name	Sam Trenshaj
Date of birth	24 August 1982
Address	15 High Street Birmingham BM19 34Q

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## Are you buying with another person or other people?

- I'm buying on my own
- I'm buying with 1 person
- I'm buying with 2 people or more

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## Does the person you are applying with meet the conditions to apply for an equity loan?

The second loan applicant must meet the conditions to apply for an equity loan. Select all that apply.

- The person I'm buying with is a first-time buyer. They do not own, or have not previously owned, a residential property or land anywhere in the world
- The person I'm buying with is not married to a person who owns, or has previously owned, a residential property or land anywhere in the world
- The person I'm buying with is 18 years-old or over

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Section 1 of 7

## Enter your contact details

We'll use these details if we need to contact you.

Email

Confirm email

Telephone number

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Section 1 of 7

## Enter the second applicant's details

We'll use these to contact the second applicant to complete their sections in the application.

First name

Last name

Email

Confirm email

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Section 2 of 7

## When do you expect to complete buying your home?

For example, 12 11 2022. This date can be an estimate if you do not know the exact date.

Day      Month      Year

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## Is your new home still being built?

Tell us if your new build home is still in development and not finished yet. This also might be known as buying off plan.

- Yes, the property is still being built
- No, the property is ready to move in

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## When do you expect your home to be built?

Your application is only valid for 9 months from the date of making this application.

For example, 12 11 2022

Day      Month      Year

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## Enter the house builder details

Do we need to specify that the code is a Help to Buy org code?

House builder (developer) organisation code

You can ask the house builder to give you this code

House builder name

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## Enter the new build home details

Plot number or name

For example, Plot 1 or Huxley Grove

Site name

For example, Maiden Court Place

Name of local authority

Unsure of what is local  
authority - "is it local council?"

P4

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## Enter details about your new home

Property type

- House  Flat

Tenure

- Freehold  Leasehold

Service charge / estate charges

£  per year

what is "Tenure" ?

P5

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## Applicant 1 income details?

Section 3 of 7

### Enter your income details

Only fill in the boxes that apply to your circumstances.

#### Annual income

Annual salary income (before tax)

Do not include any child tax credits or child benefit amounts

 £ per year

Overtime, bonuses and commissions

 £ per year

#### Monthly income

Disability allowance

 £ per month

Guaranteed maintenance income

 £ per month

Any other income

Do not include any child tax credits or child benefit amounts

 £ per month

stops on 'Guaranteed  
maintenance income'  
P5

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## Applicant 1 outgoings?

Section 3 of 7

### Enter your monthly outgoings

Only fill in the boxes that apply to your circumstances.

Total outstanding credit card balances

 £ total

Total salary deductions

For example, childcare vouchers, pension

 £ per month

Student loan repayments

 £ per month

Loan/hire purchase payments

 £ per month[Save and continue](#)[Save and come back later](#)[GOV.UK Prototype Kit v9.5.0](#) [Clear user data](#)[CLEAR ALL SESSION DATA](#)[\*\*OGL\*\*](#) All content is available under the [Open Government Licence v3.0](#), except where otherwise stated

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## Applicant 2 income details?

### Section 4 of 7 Enter Frankie Shaw's income details

Only fill in the boxes that apply to their circumstances.

#### Annual income

Annual salary income (before tax)

Do not include any child tax credits or child benefit amounts

 £ per year

Overtime, bonuses and commissions

 £ per year

#### Monthly income

Disability allowance

 £ per month

Guaranteed maintenance income

 £ per month

Any other income

Do not include any child tax credits or child benefit amounts

 £ per month[Save and continue](#)[Save and come back later](#)

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## Applicant 2 outgoings?

### Section 4 of 7 Enter Frankie Shaw's outgoings

Only fill in the boxes that apply to their circumstances.

Total outstanding credit card balances

 £  total

Total salary deductions

For example, childcare vouchers, pension

 £  per month

Student loan repayments

 £  per month

Loan/hire purchase payments

 £  per month[Save and continue](#)[Save and come back later](#)

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Section 5 of 7

## Enter the property price

We'll use these details to check your equity loan is affordable.

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## Enter your deposit amount

This should be at least 5% of the property price. This is the amount of money you have put aside for buying the property.

Deposit

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## How much equity loan do you need?

An equity loan can be between 5% to 20% of the property price, in the region where the property is located.

Enter the equity loan percentage

%

### ▼ Check the value of the equity loan percentages for your property price

These are based on the current value, when what the loan is worth goes up and down with the property price

Percentage of property price	Loan amount for the current property price
5%	£9,900
6%	£11,880
7%	£13,860
8%	£15,840
9%	£15,840
10%	£19,800
11%	£15,840
12%	£15,840
13%	£15,840
14%	£15,840
15%	£15,840
16%	£15,840
17%	£15,840
18%	£15,840
19%	£15,840
20%	£39,600

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## Enter your mortgage details

Amount you plan to borrow for your mortgage

£

Enter the mortgage term

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## Equity loan amount you're applying for

P's - none noticed that figures  
didn't add up

Percentage of property price owed to  
Help to Buy

**20%**

Current equity loan value you're  
borrowing

**£39,600**

### Based on these details:

Property price: **£198,000**

Mortgage: **£150,000**  
[Change](#)

Your deposit: **£10,000**  
[Change](#)

### Interest and fees

#### Monthly management fees

You must pay a £1 management fee paid by direct debit each month from  
owning your home until the loan is repaid.

#### Interest fees

There is no interest to pay on the equity loan for the first 5 years. In year 6,  
interest is then charged at 1.75% and increasing each year by the Consumer  
Price Index (CPIH) plus 2%.

► [What is CPIH?](#)

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Section 5 of 7

## Do you understand what repaying the equity loan means?

The equity loan amount you repay changes with the property price.

### When the property's market value goes up or down

If your property value goes up by 5%, then the amount you owe will also go up by 5%.

If your property value goes down by 5%, the amount you owe will go down by 5%.

#### Example if your property price changes

Your current equity loan value is **£39,600**

Market value change:	Amount you would owe (excluding fees)
If the property value goes up by 5%	<b>£41,580</b>
If the property value goes down by 5%	<b>£37,620</b>

- Yes, I understand that the amount I'll repay changes based on what my property is worth
- Yes, I understand I must repay the loan in full, or in portions of 10% of the property's value, or whatever is the remaining percentage

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Section 6 of 7

## Provide information about your household

This information is optional.

Number of children

(under 18 years-old from the date of buying your home)

Number of bedrooms

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## Will any other adults be living in your new home, not including the home buyers?

Tell us if any adult aged 18 years-old or over (on the date of buying your home) will be living in the property. This is because these adults will be asked to sign a certificate of occupancy.

Yes

No

► [What is a certificate of occupancy?](#)

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## Enter details of the adult living in the property

We need this information for the certificate of occupancy.

First name

Last name

Date of birth

For example, 12 11 1996

Day      Month      Year

► [What is a certificate of occupancy?](#)

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Section 7 of 7

## Your conveyancing solicitor details

We'll use these for correspondence.

Full name

Company name

Registered office address

Post code

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Section 7 of 7

## Your mortgage advisor details

This information is optional.

Full name

Company name

Registered office address

Post code

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2 steps

**Check your answers****Your identity and home ownership information**

Name	Sam Trenshaj
Date of birth	24 August 1982
Address	15 High Street Birmingham B99 3AQ
Home ownership	You have never owned a home. You are not married to someone who has owned a home.

**Contact**

Your email	sam.trenshaj@example.com	<a href="#">Change</a>
Your phone number	07700 900457	<a href="#">Change</a>
2nd applicant's name	Frankie Shaw	<a href="#">Change</a>
2nd applicant's email	frankie.shaw@example.com	<a href="#">Change</a>

**Builder details**

Builder code	HTB-HHBC-8874	<a href="#">Change</a>
Builder name	Happy Home Building Company	<a href="#">Change</a>

**New build details**

Purchase completion	3 August 2021	<a href="#">Change</a>
Build completion	24 August 2020	<a href="#">Change</a>
Plot number	5023526	<a href="#">Change</a>
Address	72 Solid Street Birmingham SE23 6FH	<a href="#">Change</a>
Property type	Flat Leisurehold	<a href="#">Change</a>
Service or estate charge	£100 per year	<a href="#">Change</a>

**Your income**

Gross salary (gross)	£25,000 per year	<a href="#">Change</a>
Other income	None	<a href="#">Change</a>

**Your outgoings**

Total salary deductions	£300 per month	<a href="#">Change</a>
Total credit card balance	£300 total	<a href="#">Change</a>
Other outgoings	None	<a href="#">Change</a>

**Frankie Shaw's income**

Annual salary (gross)	£31,000 per year	<a href="#">Change</a>
Other income	None	<a href="#">Change</a>

**Frankie Shaw's outgoings**

Total salary deductions	£200 per month	<a href="#">Change</a>
Total credit card balance	£300 total	<a href="#">Change</a>
Other outgoings	None	<a href="#">Change</a>

**Purchase details**

Property price	£198,000	<a href="#">Change</a>
Deposit	£10,000	<a href="#">Change</a>
Mortgage	£180,000	<a href="#">Change</a>
Amount to Buy Equity	25%	<a href="#">Change</a>
Loan	£45,000	<a href="#">Change</a>
Mortgage term	25 years	<a href="#">Change</a>

**Other adult residents (not owners)**

Number of adults	1	<a href="#">Change</a>
Adult name	Amy Shaw	<a href="#">Change</a>
Date of birth	2 May 2001	

**Household information**

Number of children	0	<a href="#">Change</a>
Number of bedrooms	3	<a href="#">Change</a>

**Your conveyancing solicitor**

Full name	Priti Piyda	<a href="#">Change</a>
Company	Birmingham Central Solicitors	<a href="#">Change</a>
Address	55 Central Place Birmingham B9 2AA	<a href="#">Change</a>

**Your mortgage advisor**

Full name	Jason Hockle	<a href="#">Change</a>
Company	Birmingham Central Estates	<a href="#">Change</a>
Address	48 Central Place Birmingham B9 2AA	<a href="#">Change</a>

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## Declaration

I confirm that the information I have provided is correct and true.

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## Your form has been submitted

Your reference number  
**HDJ2123F**

Seems to only look at the bottom of screen as an after-thought ' i've only just seen it now - only when prompted  
P3

We have sent you a confirmation email.

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

### What the second applicant needs to do now

- The second loan applicant must complete their sections in the application
- We'll send an email from Help to Buy with a link to the second applicant to continue with the application
- The second applicant must use the submission reference HDJ2123F to access the application

### What happens next

- A Help to Buy agent will review your application and make a decision
- You will receive a decision by email from a Help to Buy agent within a week of receiving both buyers' applications
- You can contact a Help to Buy agent if you have any questions

### Help to Buy: The Midlands and London

Telephone number: 03333 214 044

General enquiries: [Enquiries@helptobuyagent2.org.uk](mailto:Enquiries@helptobuyagent2.org.uk)

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



“Before this I'd probably have just taken Help to Buy whatever it was, but now I'd probably avoid it if I could”

P5

# Key learnings

- Paying in 10% tranches is key part for people to understand
- How do we ensure that joint applicants fully understand their responsibilities?
- People understood the repayment process more than before

# Questions?



Homes  
England

Making homes happen

# Thanks

