

What changes to the Help to Buy agent services mean for the customer journey.



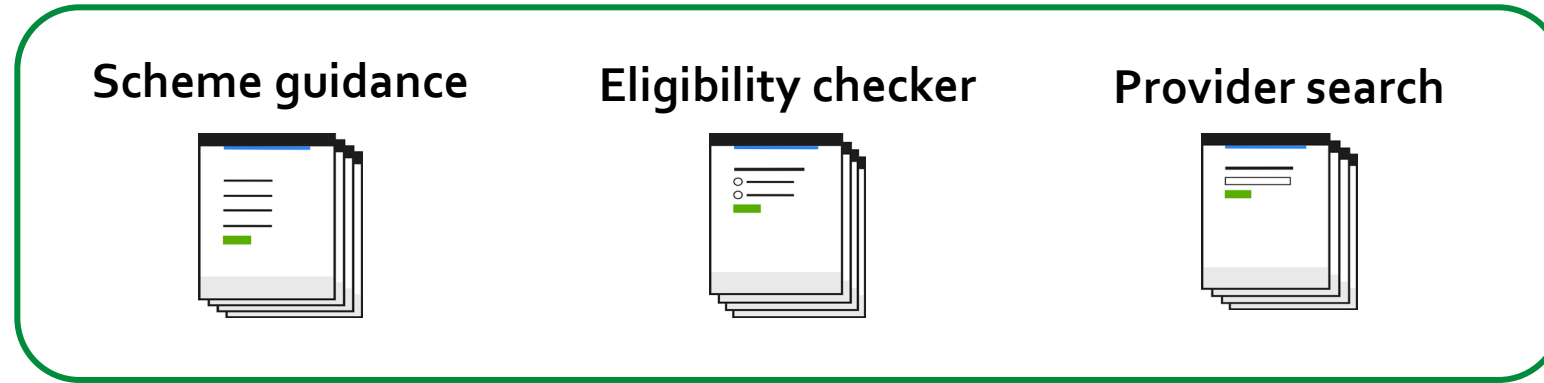
Homes
England

Making homes happen

Changing the services we provide for Affordable Home Ownership



New service: Eligibility check and Provider search



On GOV.UK

From 1 April 2023, people who want to buy an affordable home will be able to:

- **check their eligibility online** (and get an immediate answer)
- **find an organisation that provides affordable home ownership in their area**, using a new online database
- read updated content on GOV.UK to help them **understand shared ownership**

Testing the user experience

Find an organisation that sells shared ownership homes

You can use this service to find property developers and housing associations that sell homes through shared ownership.

This service does not include homes in London. If you want to search for homes in London, use [Homes for London](#).

This service takes less than 5 minutes to complete.

[Check if you are eligible](#).

[Start now >](#)

Related content

[Affordable home ownership schemes](#)

[Help to Buy: Equity Loan](#)

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

User research of a prototype is conducted with home seekers at different stages of their journey, to understand (among others):

- Usability of new functionality
- Content and signposting
- Accessibility

Based on feedback, prototype is iterated to be re-tested with users.

Initial feedback to the new service has been positive.

Provider details

Just Right Houses

Telephone: 01632 960 030

Email: sales@just-right-houses.co.uk

Address: 3 High Street, Kent, AB1 1BC

Website: <https://just-right-houses.co.uk>

Just Right Houses also sells homes through:

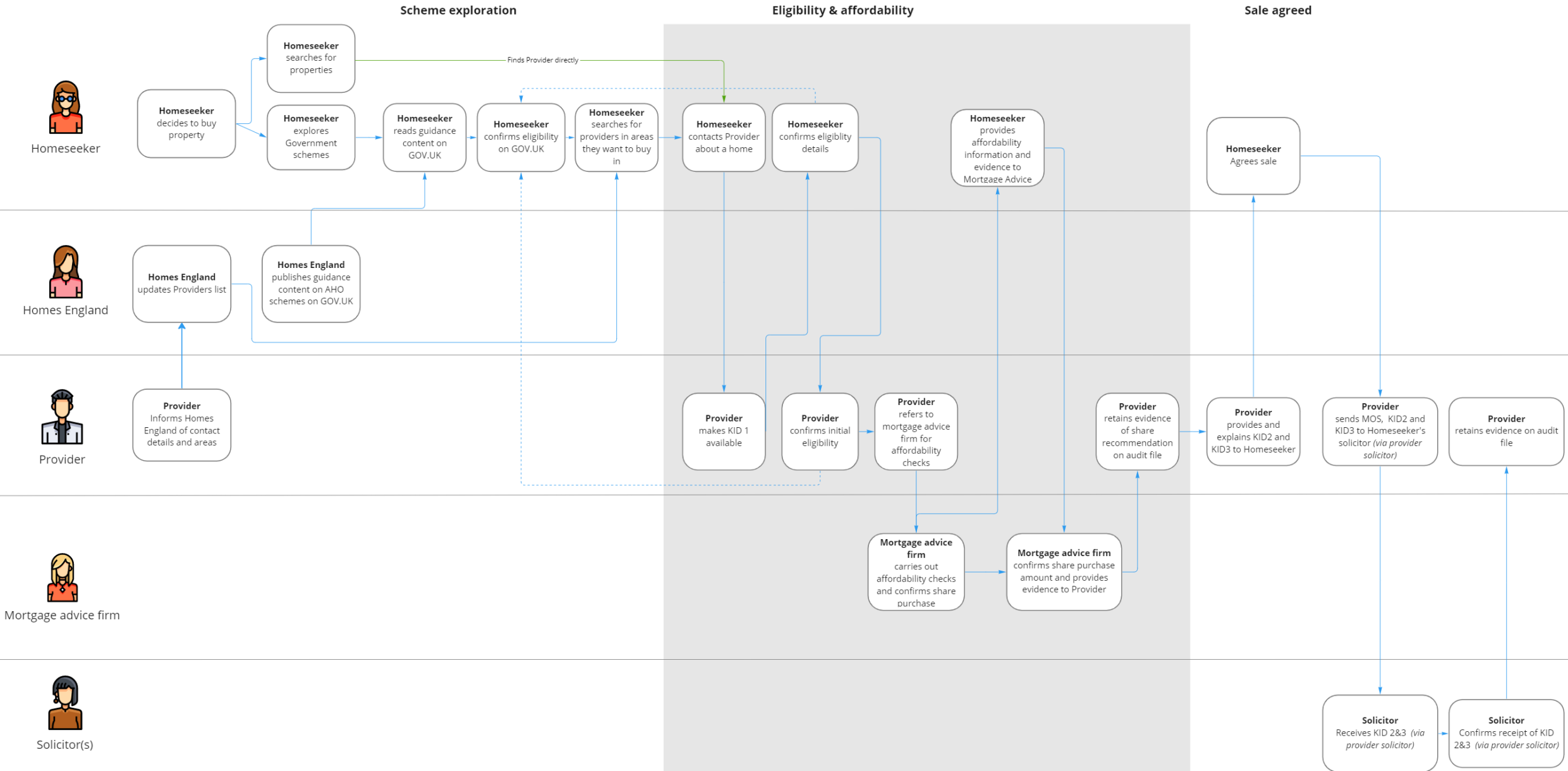
- Home Ownership for People with Long-Term Disabilities (HOLD)
- Older People's Shared Ownership (OPSO)
- Rent to Buy

We'll be **contacting providers soon** to collect these details:

- Company name (that received grant funding)
- Company name (to be displayed)
- Telephone number (to be displayed)
- Email (to be displayed)
- Address (to be displayed)
- URL for where you want users to land on your website
- Which schemes you offer (OPSO, HOLD, Rent to Buy)
- Local Authorities you provide homes (drop down list)
- Do you want schemes to be displayed with all locations? (Yes/No)

This process will be repeated periodically, so home seekers have up to date information.

Process



Audit

24 Shared Ownership - Do purchasers meet the eligibility requirements in the CFG?

Auditor Notes:

Following an initial eligibility assessment by a Help to Buy Agent, Providers are required to conduct their own thorough assessment of the eligibility of an applicant to ensure that they meet all the criteria and that their purchase is affordable and sustainable.

Any exception to the eligibility criteria should have the written agreement of Homes England which should be documented on file.

Please check the following:

- Evidence that all the eligibility criteria for each purchaser have been met should be held on file.*
- Where an exception has been agreed by Homes England to any of the eligibility criteria their written agreement should be held on file alongside all supporting documentation relating to this. For more information, read Shared Ownership – Application Eligibility – 3.*

Key dates

01 March 23	Applications no longer mandatory
01 March 23	Property listings no longer mandatory
20 March 23	Applications close
24 March 23	New property listings close
31 March 23	Property listings deleted
31 March 23	HtB websites redirected to new service
03 April 23	Customer database deleted

Rent to Buy.

An overview.

Rent to Buy

- Allowing working households to rent a home whilst saving a deposit for their first home
- The provisions of SOAP 2016-2021 and AHP 2021 – 2026 apply to Rent to Buy.
- Rental period is a minimum of 5 years

Eligibility

- Not subject to Local Authority nominations. No other prioritisation (other than rural exception sites).
- Allocate to working households who intend to buy their own home in the future.
- First time buyers (or following a relationship breakdown).

Rental

- Let properties at Intermediate Rent for 2 years on an assured shorthold tenancy.
- If after the first five years the Landlord wants to sell the property the tenant has right of first refusal.
- Applicant submits an application to buy - the expectation is that the Landlord would sell.
- Saving for a deposit – should a provider assist?
- Intermediate Rent – must not exceed 80% of current market rent.

Home Ownership

- Eligibility criteria when they buy?
- If Shared Ownership the usual criteria will apply.
- New model lease to be used.

theknowledge.
theinfluence.
theeducation.
theperformance.



thensg.



Much can be decided
over a brew with
likeminded people.