



Affordable Home Ownership Update February 2023

Frequently Asked Questions (new additions highlighted)

Questions about the new service

Can we link to the new service from our website?

You can link to the new service from your own website. We will confirm the URL for the new service (estimated Mid March 2023).

Can we use the Provider Search to advertise resales?

The Provider Search won't list individual homes for sale, only the local authority areas where you have Shared Ownership homes available or upcoming. You can include areas where you only have resale homes available.

Can we list multiple telephone numbers and emails for each Provider?

You can list one email and one phone number for each Provider.

We used to use registration date at Help to Buy Agents to determine "first come-first served". How should we manage this now?

Providers should have a policy in place as to how they manage "first come- first served" to ensure a consistent, fair application. Applicants should not be prioritised other than MOD personnel. For example, this means applicants cannot be prioritised based on family size or the share they can buy. Providers could consider those who contact them first, or those who are first to be confirmed as able to proceed (following a financial assessment) as "first come".

Questions about affordability

Is the affordability guidance or process changing?

The process for checking affordability will stay the same: a regulated, qualified mortgage or financial adviser will calculate affordability on behalf of the Provider.

Find more detailed guidance on affordability ([GOV.UK](https://www.gov.uk)).



Will an affordability calculator be available to customers to assist them in the decision-making process?

We considered an affordability calculator, but due to the complex nature of affordability, including mortgage availability, we realised that this is not something which can be replicated by a calculator.

Instead, Providers should continue to refer potential purchasers to a regulated, qualified mortgage or financial adviser for advice on affordability prior to purchase.

Questions about Help to Buy Agents

What will the role be of the Help to Buy Agents after these changes?

Help to Buy (HtB) Agents will provide customer support while we move to the new service. Once the new service is running, the HtB Agent service will end.

Where will the current registrants of the HtB Agents be signposted to?

Applicants will be signposted to the new service and informed that the existing service will end.

Applicants have received an email telling them about the new service.

We will also send a reminder email in March 2023.

Questions about data (demand for homes)

Will we be able to access data to gauge demand for homes?

Some Providers and Local Authorities told us that they were using aggregated data from the HtB Agent applicants to understand how many people need Affordable Home Ownership (AHO) in their area. This will no longer be available.

Many Providers have already stopped relying on this data, because it is self-reported and can be unreliable. It is unreliable, because:

- HtB Agent listing data is self-reported by customers
- customers can register interest in multiple areas
- customers may want to buy but not be in a financial position to do so

Providers have told us that they have typically moved to using more in-depth datasets on demographic information, for example Experian Mosaic or Acorn CACI, as well as their own databases.

Providers will be able to access data about demand for homes through the self-service login until 30 March 2023. For manual requests, you can contact Help to Buy Agents until 3 March 2023.



Questions about eligibility and application

Will audit requirements change?

Yes, there will be minor changes to audit requirements. The audit checklist will be updated in April 2023. This will remove references to Help to buy Agents but all other requirements will stay the same.

You will be able to see these changes in question 24 of the CME version or question 22 of SP version of the [Compliance Audit checklist](#).

Will we go back to individual application forms?

Does the eligibility checker that will be on the gov website replace any requirement for Registered Providers (RP) to have their own application form/process?

Providers do not need to use an application form, but can use their own application forms as needed. The eligibility checker is a stand-alone service and does not include an application form.

Most Providers already have their own application forms, or information required to be added to their database, and customers told us that the HtB application form was a duplication of this.

Will the eligibility checker be something the customer can download and send through to the RP so we have something confirming they have passed the initial eligibility check?

How will we know that customers have completed the initial eligibility?

The eligibility checker will help customers understand if they are eligible to buy using Shared Ownership, but is not intended to be used as 'proof' of eligibility because the information is not verified.

Providers may link to the eligibility checker but it is not a condition of grant funding that customers complete this.

How will the eligibility checker deal with situations where the answer is not clear, for example if someone owns a home already but will be selling it?

We are testing a design for this as part of our user research for the prototype.

We would like to be able to:

- Indicate if someone may be eligible
- indicate if someone may be ineligible and reasons why, for example, they own a home, can afford a home that meets their needs, household income is more than £80,000
- route ineligible applicants to guidance on Gov.uk which covers who can apply



Some Local Authorities require use of the current Help to Buy Agents service in their s106 requirements. What happens now?

We are happy to have discussions with any local authorities affected by this. The current Help to Buy (HtB) service is only designed to support grant-funded shared ownership. Local authorities can still ask Providers to use the Homes England guidance to confirm eligibility.

What eligibility checks will be done at early stages for local connection criteria?

The HtB Agents did not confirm local connection criteria was met. Providers will continue to do their checks in the normal way.

Will Providers be required to keep a database of interested parties for specific areas?

No. Providers may keep their own databases for marketing purposes, but this is not a requirement.

