



Request to repay your Help to Buy: Equity Loan

Please note before you start your application:

This form will start your application to repay your Help to Buy: Equity Loan.

You must complete this form and return it to us before we can process your repayment.

You will need to send us copies of supporting documents, and to instruct a conveyancer to assist you in the legal side of the process.

We use the information in this form and a property valuation, to work out the equity loan amount you owe based on the market value of your home at the time you want to repay.

1. Please provide your Help to Buy: Equity Loan details so we can locate your account:

Fields marked with a * are mandatory

*Your equity loan account number	
*Homeowner name(s)	
*Property address that the equity loan is on	
Your address (if different from the property address)	
*Telephone number to contact you on with any questions	
Your email address (if you have one)	



2. What type of repayment are you doing?

Full repayment <i>This means you are fully repaying your equity loan</i>	<i>Please tick if fully repaying</i>
Part repayment <i>This means you are repaying some of your equity loan</i>	<i>Please tick if partially repaying</i>
Expected date of repayment? <i>This is the date that you think you will repay all or some of your loan</i>	<i>Please enter the date</i>

3. Why are you repaying? Complete the relevant sections

I am selling my property and repaying all of my equity loan	<i>YES/ NO please circle your response</i> <i>If yes, complete section 4 below</i>
I am remortgaging to repay all or some of my equity loan	<i>YES/ NO please circle your response</i>
I have private funds (such as savings, inheritance) to repay all or some of my equity loan	<i>YES/ NO please circle your response</i> <i>If yes, complete the next box</i>
If yes to the above, please provide the source of your private funds	<i>Please detail where you have received the funds to pay your equity loan off in full or part.</i>
Other way of repaying (please detail this in the box across)	



4. Agreed sales price, only complete if you are selling your property and know the sale price

I/ we have agreed to sell the property for:	£.....
You must provide a copy of the memorandum of sale <i>A memorandum of sale is a document obtained from your estate agent at the point of the sale being agreed and confirms the sale price.</i>	Yes, I have this document – Please send the document to us with this form No, I do not have this document – you may still be able to obtain an indicative quote if you have a market appraisal from your estate agent. Please send us the market appraisal

5. If you are repaying part your equity loan

What percentage of your equity loan do you intend to repay? <i>This is the reduction in the equity loan percentage. For example, if your property valuation is £110,000 and you are reducing your equity loan percentage by 10% you would need to pay £11,000. The minimum amount you can repay is 10% and your remaining equity loan percentage must be at least 5%.</i> %
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6. Do you have any external cladding on your property?

*Do you have any external cladding on your property or in the building your property is in?	YES/ NO <i>please circle your response</i> If you answer yes, we will contact you for more information.
If your property has cladding, do you have an EWS1 form? <i>This proves the cladding has been assessed for safety by a suitable expert</i>	YES/ NO <i>please circle your response</i> If yes, please send us a copy of your EWS1 form with this application form.



7. Is there anything else that may affect the value of your home?

This could be anything ‘novel’ which causes the valuation of your property to fall below the expected market value. Examples include properties that: (a) have any other structural defects, (b) are in breach of planning permission and/or building regulations (c) do not have a building warranty (d) have experienced subsidence, (e) have been impacted by the HS2 line

Please state any other issues, and provide as much detail as possible	
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8. Have you made structural alterations to your home?

Examples of this may have been a ramp or new bathroom for medical reasons

Have you made structural alteration to your Help to Buy home?	YES/ NO <i>please circle your response</i>
If you have, are the structural alterations approved by Homes England?	YES/ NO <i>please circle your response</i>
If you have made any structural alterations, please provide as much detail as possible	



9. Your conveyancer details:

You must instruct a conveyancer to carry out the legal processes involved with repaying your loan in full or in part.

We recommend you ask your conveyancer and lender (if applicable) for an estimate of the fees that they will charge before you progress with an equity loan repayment.

Please provide the details of your conveyancer below

Conveyancer name	
Conveyancer contact number	
Conveyancer email address	
Conveyancer company name	
Conveyancer company address	



10. Declaration:

I/We confirm that we have instructed the firm of conveyancers listed in box 9 above to act on our behalf in respect of our full or part repayment of the Help to Buy: Equity Loan, and authorise Homes England, its employees, and its agents to communicate with them to progress our repayment application.

Please note that joint borrowers must both sign

Signed: _____ Signed: _____

Name: _____ Name: _____

Date: _____ Date: _____

11. Next steps:

Please email this form and all supporting documents to our Customer Service team at: customerservices@myhelptobuyloan.co.uk

If you are unable to email, please post to:
Help to Buy customer services, PO Box 5262, LANCING, BN99 9HE

Contact details and further help:

Website: <https://www.gov.uk/manage-equity-loan>

Email Customer Service team: customerservices@myhelptobuyloan.co.uk

Phone Customer Service team: 0300 123 4123

Our phone lines are open 8am to 8pm from Monday to Friday and 9am to 1pm on Saturday (excluding UK public holidays).