House of Commons

HCLG Committee:

Affordability of Home Ownership survey analysis

January 2026

Background

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As part of the Housing, Communities and Local Government Committee's inquiry into the Affordability of Home Ownership, we used a survey to gather the views of current and potential homeowners on the effectiveness of the Government's policy levers and schemes to get people into home ownership. We sought views both from people who had successfully made use of such support to buy their first home, and from people who unsuccessfully attempted to do so.

Channels used for promotion of the survey included existing Committee contacts, money saving and consumer advice forums, local councils' newsletters, signatories of Parliamentary petitions, and social media platforms X and Reddit.

The survey launched on 29 October 2025 and ran for one month.

Survey overview

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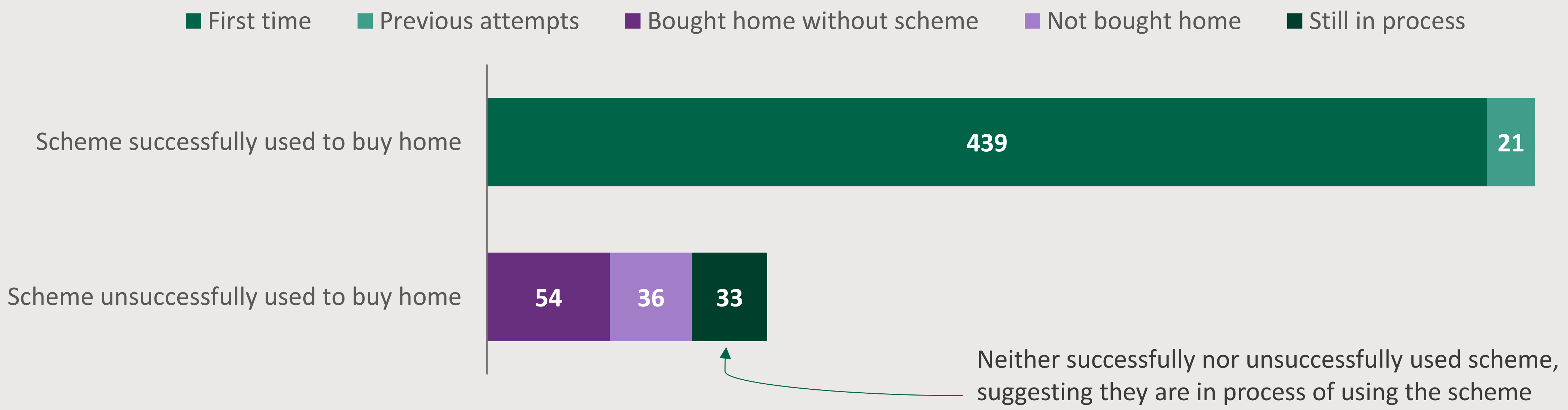
- The survey received 848 responses, of which:
  - **583 (69%)** had experience of home ownership schemes
  - **460 (54%)** had successfully bought their first home with the scheme
  - **123 (15%)** had used a scheme but had not bought their home with it

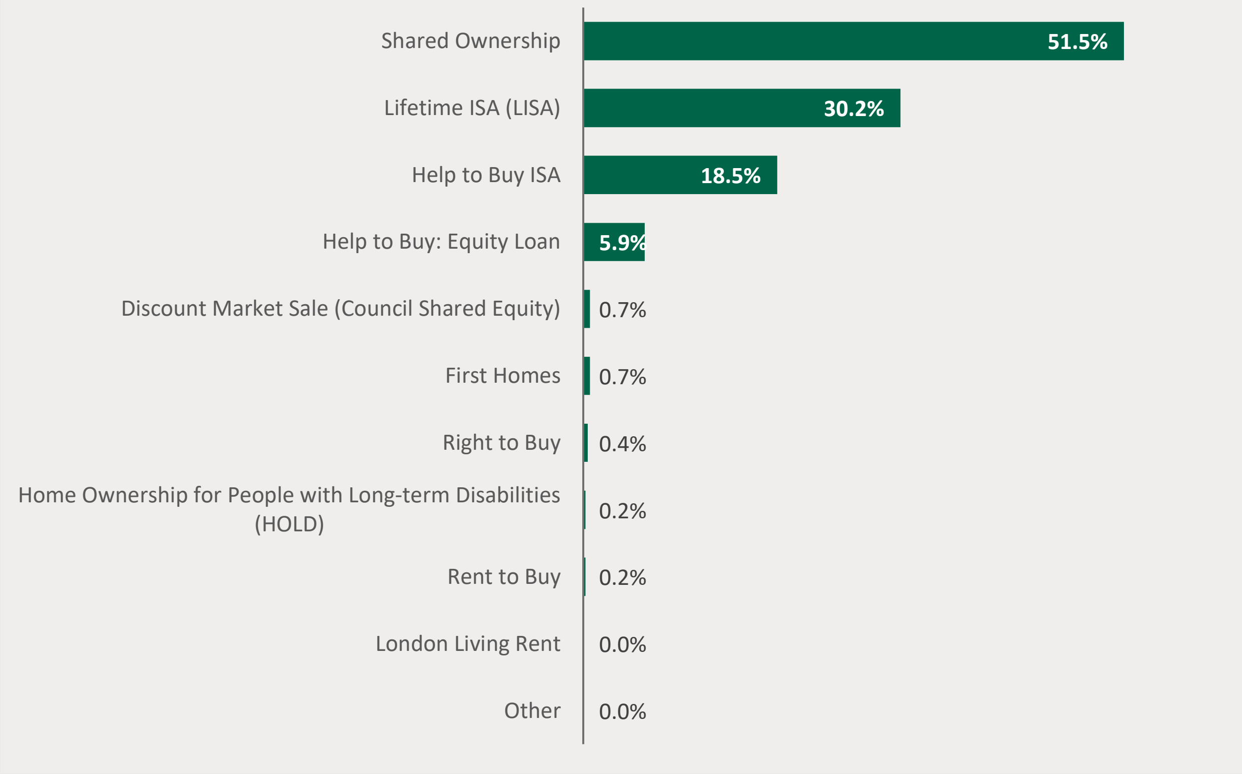
Breakdown of survey responses by scheme use (respondents with experience of schemes)



Successful scheme use

- Of the 460 respondents to successfully buy a house, over half used the Shared Ownership scheme, with ISA products also popular.

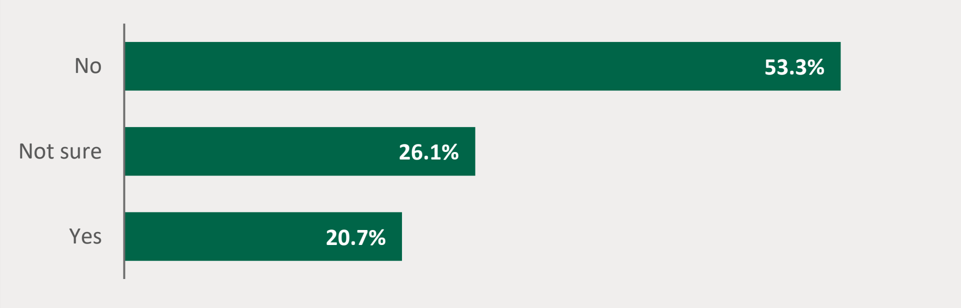
Q: Which scheme did you use?



Note: respondents were allowed to select multiple schemes

- Of these respondents, 53% said they would not have been able to buy their first home without the help of an affordable home ownership scheme.

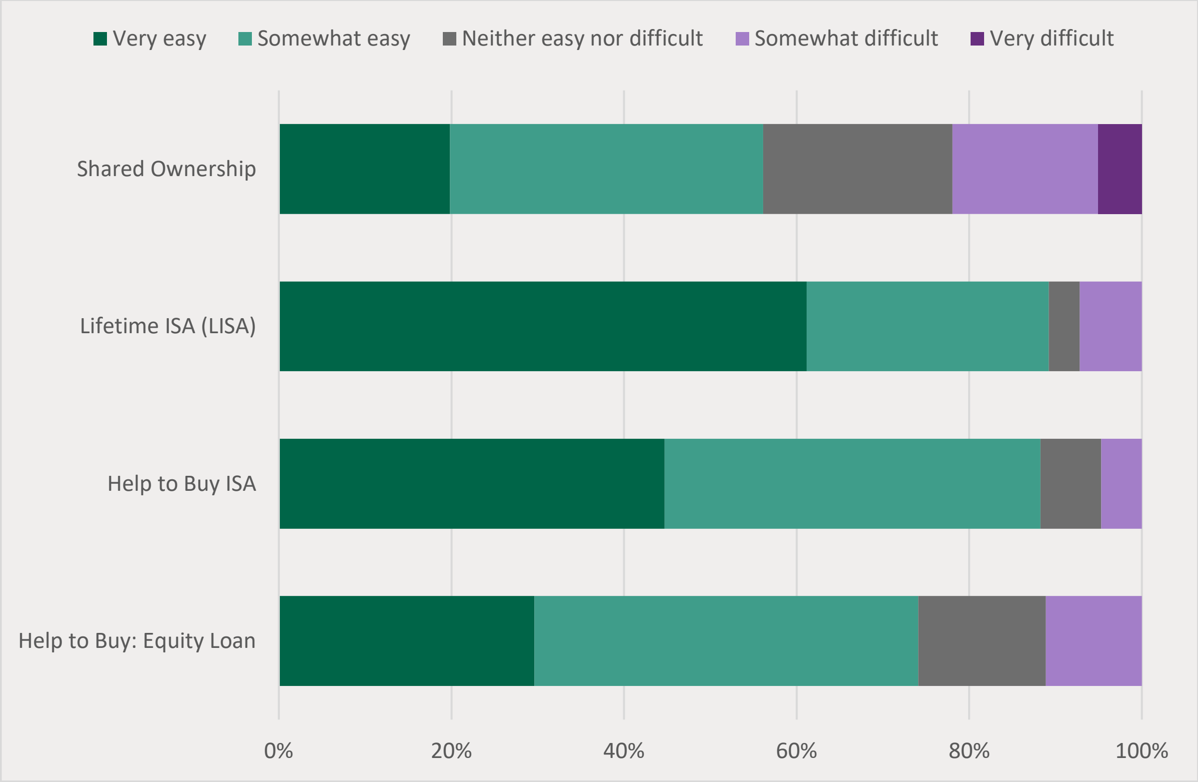
Q: Would you have been able to buy your first home (or a different first home) without the help of an affordable home ownership scheme?



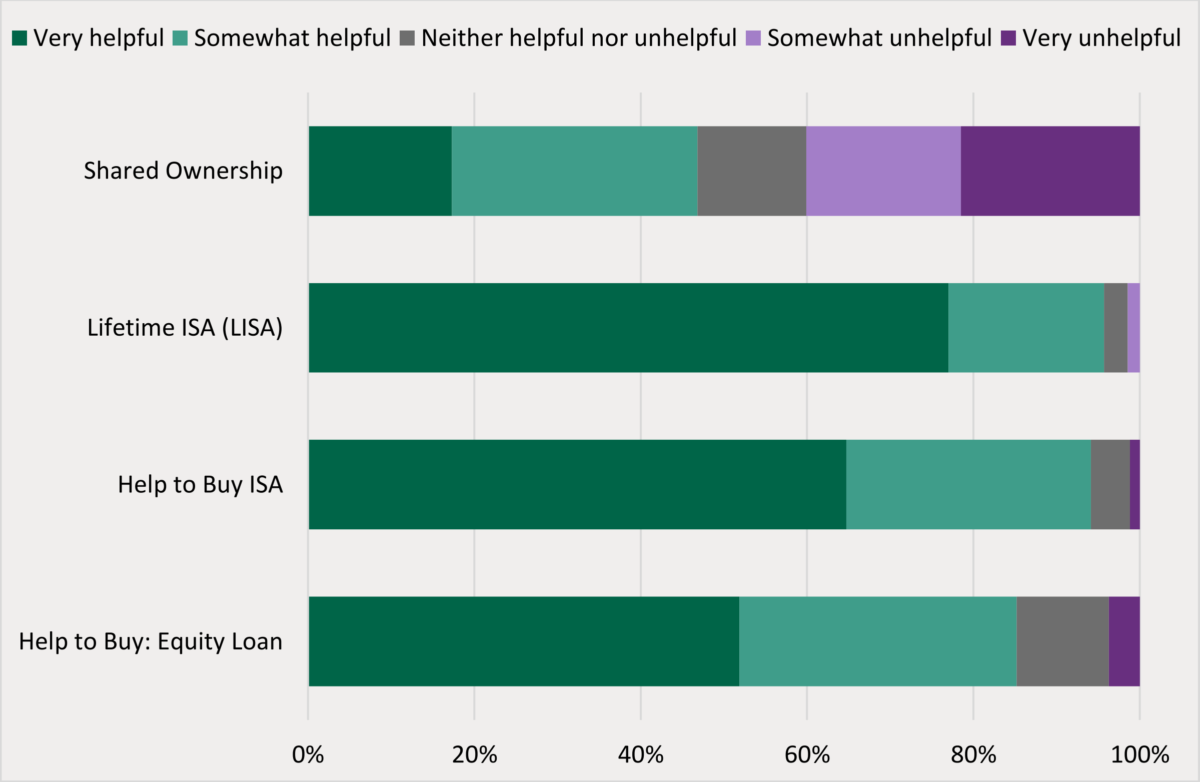
Successful scheme use

- Comparison of scheme access and helpfulness;
  - Although the most used scheme, respondents found Shared Ownership both more difficult and most unhelpful
  - Respondents found the Lifetime ISA both the easiest scheme to access, and the most helpful scheme

Q: How easy was it to access the scheme(s)?



Q: Overall, how helpful was the scheme(s)?



Successful scheme use

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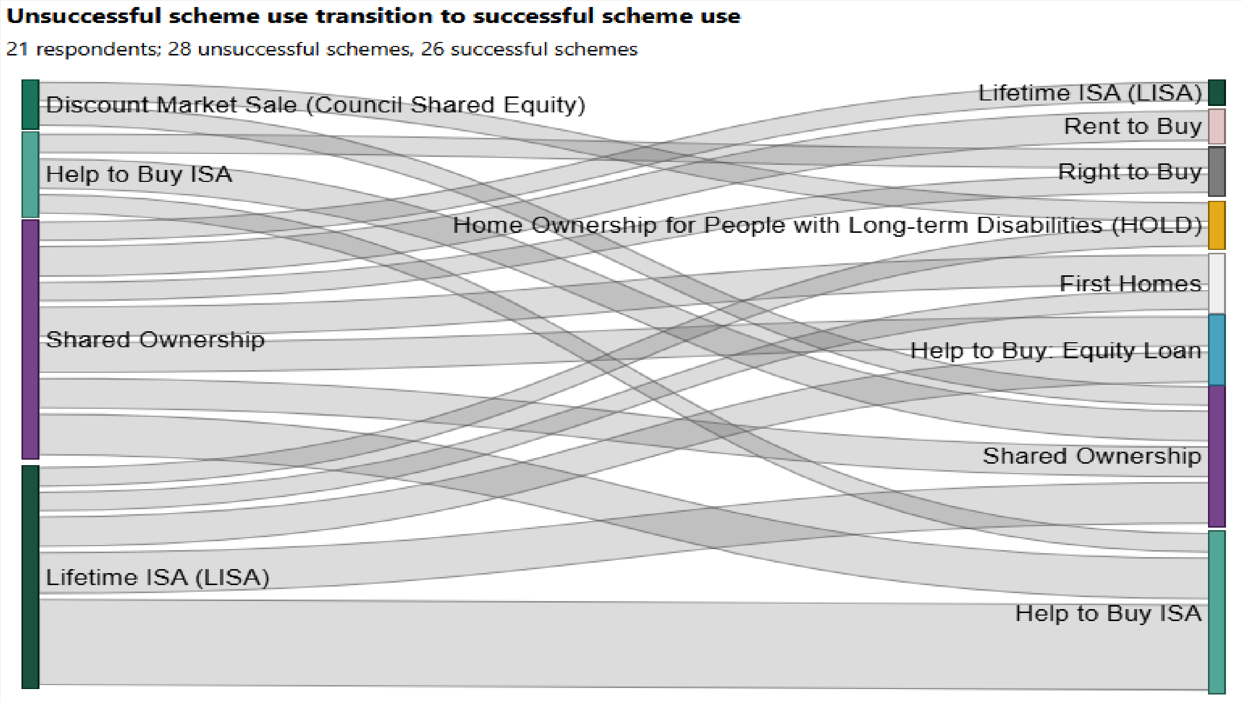
- 21 Respondents who have successfully used a scheme(s) to buy a property had also previously unsuccessfully attempted to use a scheme(s). The chart below shows the flows from the unsuccessful to successful schemes.
- The main schemes remain the most widely used amongst this group, but a broader range of schemes are successfully used in later attempts.
- Nobody initially using a Lifetime ISA subsequently successfully uses this scheme

Unsuccessful



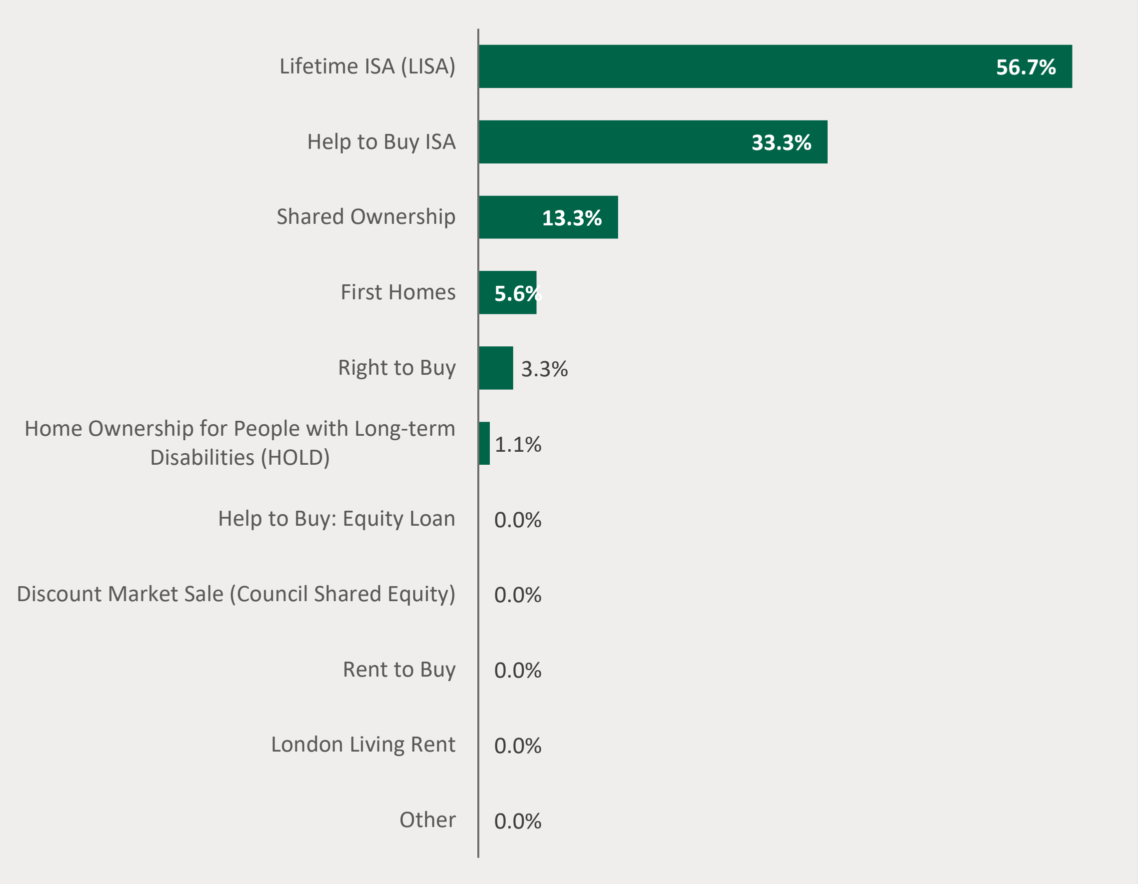
Successful

Note: respondents were allowed to select multiple schemes

Unsuccessful scheme use

- 123 respondents stated they had not successfully attempted to use an affordable home ownership scheme to help buy their first home.
- Of these, 90 (73%) said they had unsuccessfully attempted to use a scheme.
  - The remaining 33 respondents (27%) have therefore neither successfully nor unsuccessfully used a scheme, but have attempted to use a scheme. We can probably assume these respondents are still in the process of using a scheme for a purchase.
- The Lifetime ISA was the most commonly used unsuccessful scheme. Shared ownership was only third.

Q: Which scheme did you attempt to use?



Note: respondents were allowed to select multiple schemes

Comparison of successful and all unsuccessful schemes

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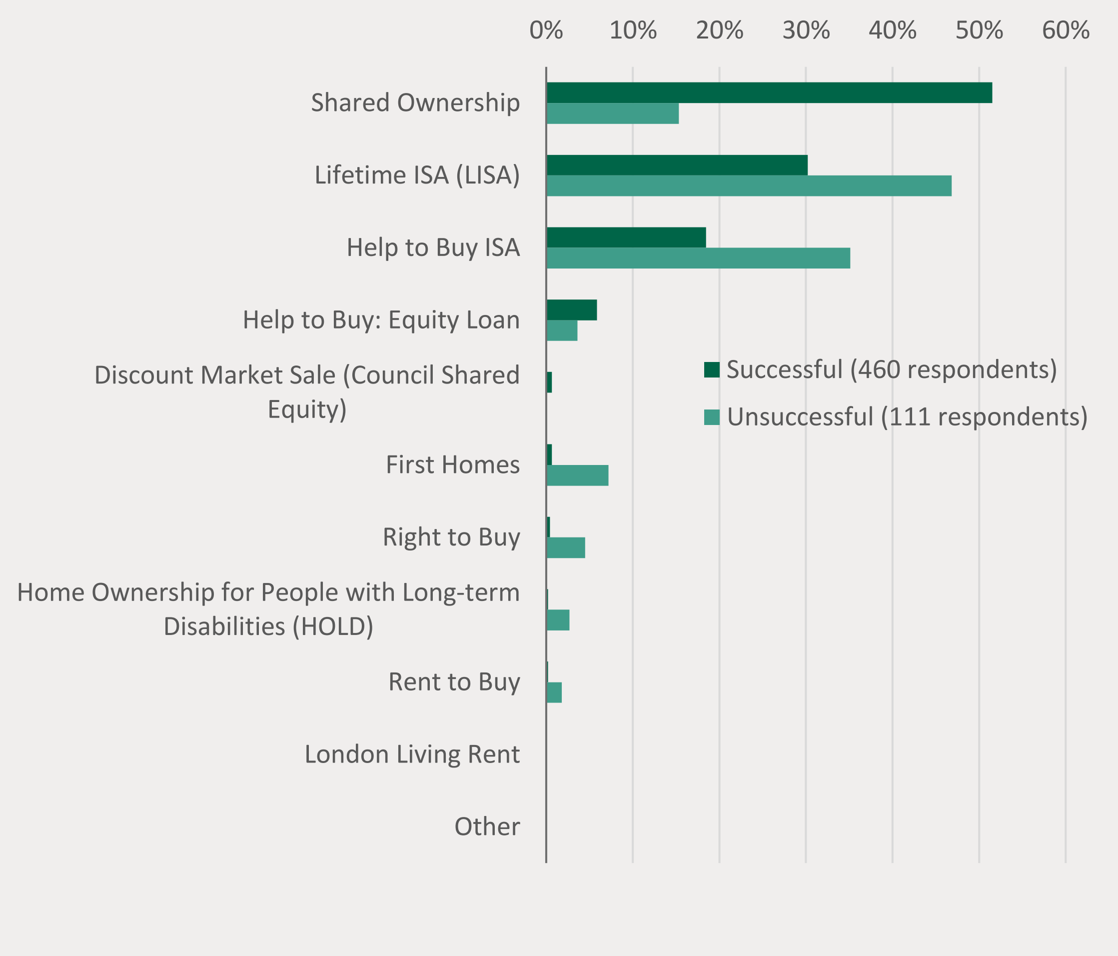
- Combining all respondents who have unsuccessfully used a scheme (even if subsequently successfully using them) creates a group of 111 respondents.
- Shared ownership is the most successful scheme amongst respondents.
- Lifetime ISA is the second most successful, but also the most commonly unsuccessful.

Q: Which scheme did you use or attempt to use?



Note: respondents were allowed to select multiple schemes

Comparison of ease of use and helpfulness of schemes

- Tables show the proportion of respondents finding them easy and helpful.
- Generally, respondents did find schemes both easy and helpful.
- However, as suggested in the analysis in slide 2, Shared Ownership had a far broader range of responses.

Shared Ownership 237 respondents	Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful
Very easy	7.2%	4.6%	2.5%	1.3%	4.2%
Somewhat easy	5.9%	16.0%	3.4%	5.1%	5.9%
Neither easy nor difficult	3.4%	4.2%	4.2%	5.9%	4.2%
Somewhat difficult	0.8%	3.4%	2.1%	5.5%	5.1%
Very difficult		1.3%	0.8%	0.8%	2.1%

Lifetime ISA (LISA) 139 respondents	Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful
Very easy	49.6%	10.8%		0.7%	
Somewhat easy	20.9%	6.5%	0.7%		
Neither easy nor difficult	2.2%	0.7%	0.7%		
Somewhat difficult	4.3%	0.7%	1.4%	0.7%	
Very difficult					

Help to Buy ISA 85 respondents	Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful
Very easy	36.5%	7.1%	1.2%		
Somewhat easy	23.5%	18.8%	1.2%		
Neither easy nor difficult	3.5%	2.4%	1.2%		
Somewhat difficult	1.2%	1.2%	1.2%		1.2%
Very difficult					

All schemes 460 respondents	Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful
Very easy	25.7%	7.0%	1.7%	0.9%	2.4%
Somewhat easy	12.6%	13.7%	1.7%	2.6%	3.0%
Neither easy nor difficult	3.3%	3.5%	2.6%	3.0%	2.2%
Somewhat difficult	2.4%	2.0%	1.3%	3.0%	2.8%
Very difficult		0.7%	0.4%	0.4%	1.1%

Note: respondents were allowed to select multiple schemes