

HOMELY

**An educational capsule to aid
Scottish first time property buyers.**

Project proposal
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CONTENTS

- 0. **Table of figures**.....3/4
- 1. **Abbreviations**.....5
- 2. **Executive Summary**.....6
 - 2.1 Reason.....6
 - 2.2 Aim.....6
 - 2.3 Conclusion.....7
- 3. **Introduction**.....8
- 4. **Methodology**.....9
 - 4.1 Aim.....9
 - 4.2 Research Questions.....9
 - 4.3 Research Objectives.....10
 - 4.4 Interviews.....10
 - 4.5 Surveys.....11
 - 4.6 Case Studies.....11
 - 4.7 User Persona and journey map.....11
 - 4.8 Double diamond framework.....12
 - 4.9 Considerations.....12
- 5. **Property ownership**.....13
 - 5.1 First time buyers.....14
 - 5.2 History of Scottish buying.....15
 - 5.3 The desire to buy.....16
 - 5.4 Importance of understanding.....17
- 6. **Help to buy ISA**.....18/19
- 7. **Is Scotland building enough homes**.....20–22
 - 7.1 New build housing schemes.....23/24
- 8. **Reason for App**.....25
- 9. **How to successfully design an app**.....26
- 10. **Design considerations**.....27
 - 10.1 Who to trust?.....27
 - 10.2 What to know to begin.....27
 - 10.3 Legalities28
 - 10.4 Finances.....28
 - 10.5 Sustainability.....28
 - 10.6 Help/schemes.....28
 - 10.7 Advice/experiences.....28
- 11. **Project proposal**.....29
 - 11.1 Logo.....30
 - 11.2 Introduction.....31
 - 11.3 Mock up.....31
 - 11.4 Home page.....32
 - 11.5 Colour pallet.....32
 - 11.6 Example pages.....33–40
- 12. **Further considerations**.....41
- 13. **Conclusion**.....42
 - 13.1 Validations.....43
 - 13.2 Recommendations.....44
- 14. **Acknowledgements**.....45
- 15. **References**.....46/47
- 16. **Appendices**.....48–61

0

TABLE OF FIGURES

Figure 1 - Double diamond framework (Designed by Researcher)

Figure 2 - UK House Price Index Scotland: August 2023.

Available at:

<https://www.gov.uk/government/statistics/uk-house-price-index-for-august-2023/uk-house-price-index-scotland-august-2023> (Accessed: 23/12/23).

Figure 3 - Ashdown, D. (Photographer) Margaret Thatcher, as leader of the opposition in 1978, handing the deeds of a council house over to its new owners in Balham, south London. Available at:

<https://www.theguardian.com/society/2022/jun/29/how-right-to-buy-ruined-british-housing>. (Accessed: 31/12/23).

Figure 4 - Associated Press (Photograph) Mrs Thatcher is seen chatting to former council house tenants in Balham, south London, after they had bought their home from Greater London Council Available at: [Margaret Thatcher](#) (Accessed: 29/12/23).

Figure 5- raisin (Diagram) The Help to Buy ISA: what you need to know Available at: <https://www.raisin.co.uk/savings/isa/help-to-buy-isa/> (Accessed: 29/12/23).

Figure 6 - HM Treasury. (2023) 'Help to Buy: Individual Savings Account (ISA) Scheme Quarterly Statistics', P. 6, fig.7.

Figure 7 - Scottish Construction now. (2023) Fall in new home starts mask increase in completions, builders warn . Available at: [New build home completion rate 2008-2023](#).

Figure 8 - Scottish Government (2023) Homelessness in Scotland: 2022-23 . Place of publication: Publication - Statistics. Chart 1: Number of households becoming homeless from a private rented tenancy, quarterly, 2018-19 to 2022-23. Available at: <https://www.gov.scot/publications/homelessness-in-scotland-2022-23/pages/the-extent-of-homelessness-in-scotland/>

Figure 9 - Barratt Homes in Perth and Kinross (2023) [Huntingtower](#) Almondbank, Perth and Kinross PH1. Available at: <https://www.whathouse.com/housebuilders/barratt-homes/perth-and-kinross-almondbank/huntingtower/> (Accessed: 30/12/23).

Figure 10 - Headspace app open page (Screenshot of app taken by researcher)

Figure 11 - Headspace app loading page part 1 (Screenshot of app taken by researcher)

Figure 12 - Headspace app loading page part 2 (Screenshot of app taken by researcher)

Figure 13 - Headspace home page (Screenshot of app taken by researcher)

Figure 14 - Headspace search page (Screenshot of app taken by researcher)

Figure 15 - Homely app name logo (Designed by Researcher)

Figure 16 - Homely Logo design options (Designed by Researcher)




Figure 17 - Homely logo research graph (Visualised by Researcher)

Figure 27 - 'Finances' example page (Designed by Researcher)

Figure 18 - Homely finalised Logo (Designed by Researcher)

Figure 28 - 'Professionals' example page (Designed by Researcher)

Figure 19 - Buying a property graphic (designed by Researcher)

Figure 29 - 'Opinions and questions' example page (Designed by Researcher)

Figure 20 - Homely colour pallet (Designed by Researcher)

Figure 30 - Homely advertisement 2 (Designed by Researcher)




Figure 21 - uxpin. (2023) Headspace. Available at: [headspace colour pallet](#) (Accessed: 29/12/23).


Figure 22 - Homely advertisement 1 (Designed by Researcher)

Figure 23 - Home page example (Designed by Researcher)

Figure 24 - 'Buying timeline' example page (Designed by Researcher)

Figure 25 - 'Resources' example page (Designed by Researcher)

Figure 26 - 'What ifs...' example page (Designed by Researcher)



ABBREVIATIONS

AI - Artificial Intelligence

Covid-19 - Coronavirus Pandemic 2019

Gen Z - Generation Z (1997-2012)

ISA - Individual Savings Account

TSPC - Tayside Solicitors Property Centre

UK - United Kingdom

2.1 Reason

This report seeks to outline the property buying process for first time buyers in Scotland.

Buying a first property is the point in life where independence peaks and responsibility grow, and the current process of educating this may be out-of-date, confusing, and off putting.

A process in which takes a lot of time financially to be ready for, the lack of adequate education is causing a halt in the progression of young people's life development and goals. A journey in which thousands go through year after year it is a regular life occurrence, yet many young people are still in the dark as to what is required and expected.

2.2 Aim

The aim of this research is to deeply understand the process of buying property for the first time in Scotland. Specifically, the education in which is given to the people who are going through buying for the first time and the problems that underlie this.

This research report aims to identify the areas in which need the most clarity and what can be done to aid property buyers in the process to buy their first home. Investigating current strategies of education methods, exploring real people's opinions, and clarifying the need for help and understanding. This research will create a wide and detailed comprehension of the problems and gaps in the education currently being provided to buyers while proposing a solution.

Truly understanding the needs of the buyer will help to outline what is required to solve these issues for the next generation. These findings will then inspire a proposed design solution aiming to allow buyers to feel equipped with the knowledge and confidence to buy their first property.

2.3 Conclusion

The research findings of this report identify the lack of clear information currently provided to people seeking to buy property for the first time, the lack of clarity can lead to these people suffering both financially and mentally.

Through data collection and further research findings, it was established that an educational app or booklet was a potential solution to address the lack of information cohesively provided to the target audience.

As an outcome of this, the 'Homely' educational app was proposed. A simple yet effective solution giving the opportunity for a great sum of information to be understood in an easy to navigate format. A cohesive colour pallet and text font will create an uplifting app to put important information into context while being easy to navigate.

Unlike anything in the current market for Scottish first-time home buyers the app proposes a current way to learn and share opinions.

A mortgage, translated in French to 'dead pledge' (Oxford Languages, 2023), is a legal agreement allowing the borrowing of money from a bank or similar organisation. A pledge in which spreads over a minimum period of 25 years, an individual is subject to the agreement until the deal 'dies' from being paid off or payments fail. The agreement is tied to any individual through all life circumstances and more times than not the deal is spread over a longer period than the initial 25 years.

The biggest asset that most of the population will ever own, property buying takes serious consideration. Many people have a slight idea of what buying a property entails through relations or friends having done so, but the vast majority have no idea as to what is involved and are hugely shocked when realising the vast number of documentations, additional costs and organisation is required for a property sale to be successful.

With the property market changing day by day and the consideration of interest rates, government grants and available help schemes it is essential to keep up to date and educated on the property buying market.

The desire of wanting a space to call home can sometimes overshadow the harsh reality of what is involved and required to be able to live rather than merely survive while owning a home.

Research undertaken by the Bank of Scotland found two fifth of 18- to 34-year-olds in Scotland don't know how a mortgage works. They also found that 73% said the main challenge to getting onto the property ladder was affordability. With availability for sustainable properties and saving for a deposit being the other two top answers (Glover, 2021). This highlights the question of are these young people being educated enough on the topics required when buying a property?

This project proposal strives to address the lack of clarified information available to first time buyers and create an alternative source of education for the next home buyers in Scotland. Aiming for first-time buyers to feel confident in their knowledge of the subject when entering onto the property ladder.

4.1 Research aim

The aim of this research is to identify to what extent, first-time buyers in Scotland are being educated on home ownership.

Aiming to gain knowledge on the topic as well as understand the need for improvements, this research paper will outline what first time buyers are required to know. It will consider how information is currently being portrayed to the market of buyers and by understanding limiting factors it will outline what the current downfalls of the sector are.

As the main aim of this report is to create a solution to further aid first time buyers in Scotland, the research findings will be key to creating a strong and worthwhile proposal to address the issues.

4.2 Research Questions

- To outline the lack of knowledge young people have when becoming a first-time homeowner.
- To find out what the main problems are when buying a first home.
- To highlight the consequences external factors such as covid-19 have had on home ownership.
- To understand what is required to provide a rounded and unbiased body of information to the Scottish buying market.
- To understand the most successful solution to providing education of home buying to first time buyers in Scotland.

4.3 Research Objectives

- Learn about the property market in Scotland and understand the financial, legal, and strategic elements to this.
- Find out personal experiences on the process from young people going onto the property ladder.
- Understand the financial and mental strains potentially created while going through the process of buying a first property.
- Study different information options and analyse the effectiveness of these to understand what can inspire the proposal.
- Propose a design solution to aid first time buyers in Scotland.

Primary Research

4.4 Interviews

The qualitative research method of interviews gathered data from two young people who are going through or have gone through the process of buying a property in Scotland.

Focusing on the experience and understanding their journey helped to strengthen the design proposal. The interviews supplied opinions relevant to the questions such as:

Do you feel education is priorities enough in the process of buying property? Do you feel renting is the only choice between living at home and buying a property when financially not ready for a deposit and fees?

A third interview was carried out with an industry professional to gain insights into the behind the scenes of the process as well as gaining an understanding of buyers struggles and opinions of the buying process.

Interview participants:

1. **Chloe Zaccarini** (Hopeful to buy a property in 2023)
2. **Katie Beattie** (Bought her first property in 2022)
3. **Angela Wallace** (Centre and Operations Manager at TSPC)

4.5 Surveys

The quantitative research method of a survey gathered a wide range of perspectives from participants aged 18-27.

The answers provided allowed for a heightened understand of the data field. Provided statistical data, this method of research gathering allowed for visual displays of the findings.

Survey participants were reached through social media channels such as Instagram, Facebook, and WhatsApp as well as word of mouth. Reaching out to young people aged between 18-27 the survey was focused on the gen Z bracket of young people as this age bracket are the next group of potential homeowners.

Gathered 62 responses, the data obtained helped to enhance the proposal by highlighting important opinions to be considered throughout the design.

Secondary Research

4.6 Case Studies

The qualitative method of a case study allowed for in-depth understanding of the research topic in real-life context.

An affective process to gain insights into the topic and to understand further the opinions of others and professional agencies of first-time property buying in Scotland.

4.7 User persons and Journey maps

The method of creating user personas and further providing user journey maps allows for a deeper understanding of the targeted audience.

Taking examples of the individuals that the design is targeting and specifying their needs, wants and problems. The personas created trends in opinions which can be essential to driving a good proposal.

4.8 Double Diamond Framework

Discover - Initial investigations through looking into brand investigations, brand identity systems and considering new approaches to the everyday world. Identifying the many possibilities which require a solution.

Define - Developing a understanding of the possibilities suggested in the discovery phase. Identify a creative brief to address the chosen topic through interviews, surveys, and research.

Develop - Creating the concepts and/or solution to the problem previously identified. Using prototyping, testing and trials.

Deliver - Creating a result from the previous phases. Using the findings from the research and development to produce a finalised project proposal or be produced/launched.

Using a research framework aided the process by providing easy to follow pointers. The framework was broken down further into steps to aid the proposal design process.

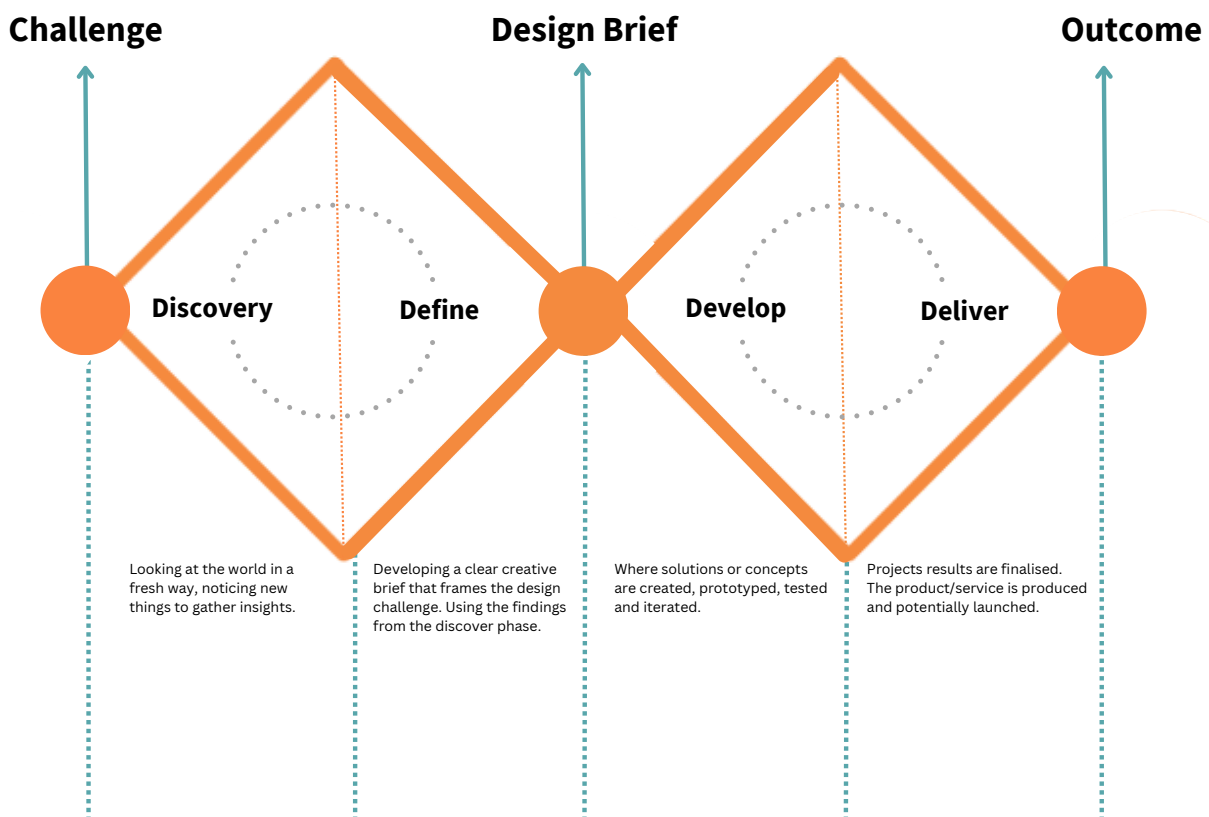


Figure 1

4.9 Considerations

A small-time frame can result in smaller respondent numbers to a survey and interviews. Answers may be bias as the small reach of people who have responded are all living in similar situations and area locations. A longer time frame may allow for a wider range of backgrounds, ages, and range of answers.

What is Property Ownership

A survey conducted by 'better homes and garden real estate' found four out of five Gen z participants asked see home ownership as an ultimate life goal. With 90% saying they would likely purchase a home online.

Being so comfortable online and thriving off efficiency, speed, and easiness this huge figure shows gen z are highly influenced by social media and technology to feel comfortable enough to buy a property online. A purchase that in most cases will span over the next 25 years minimum, buying a property is not as simple and efficient as buying the new iPhone or the most recent trendy handbag.

Angela Wallace (2023) believes that Millennials and Gen z have a mentality of "I want that, and I want that yesterday". So, it is vital while we live in the days of impulse and desire that we educate and prepare the next generations of buyers to truly comprehend the good, bad, and ugly of such a huge stepping stone purchase in life.

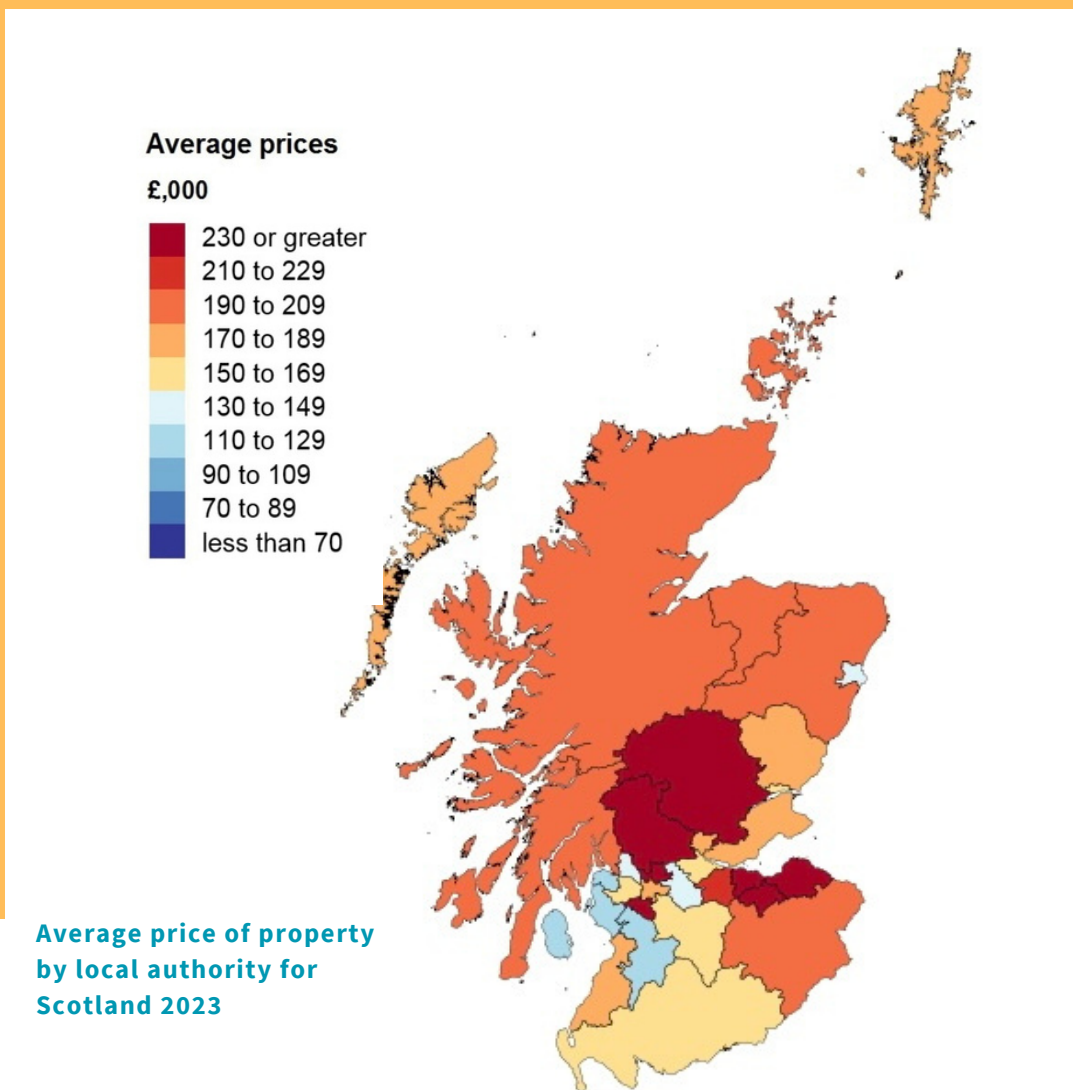


Figure 2

5.1 First time buyers

Defined by Revenue Scotland, A first-time buyer is a person who does not own nor has previously owned a dwelling in Scotland, the rest of the UK or the rest of the world.

The number of first-time buyers in Scotland decreased by 14% between January and August 2023, in comparison to the same period in 2022. The bank of Scotland review found there was a decrease in sales throughout the nation with first time buyers across England, Wales and Northern Ireland falling by 22% in one year.

Graham Blair, Mortgages Director at Bank of Scotland, said: "There was a real spike in demand for Scottish homes in 2021 which means it's unsurprising that the number of properties bought by first-time buyers fell back in 2022. With the effects of covid-19 and external factors alongside this resulting in lower housing prices, it was only logistical that there would be a spike in first time buyer sales throughout this unprecedented time of 2020/21."

Although the statistics for year 2023 may seem like the market is slowing down. Prices of property is returning to a more 'normal' level of buying and selling. (Figure 2) The decrease in sales seems to have come from the increase in borrowing rates, cost of living crisis and higher daily running costs. Therefore these facts highlighted in Faith Archers (2023) 'Is now a good time to buy a house?' article, may be creating a deceiving price for a first-time buyer.

Mortgage director of the bank of Scotland, Graham Blair stated that getting onto the property ladder for first time buyers is "still a significant challenge, although Scotland does have some of the most affordable places to buy in the UK." The recent world events have caused a decrease in housing prices for the moment, and although Scotland is one of the most affordable places to buy in the UK it is important to understand the financial impacts to run a house and not only the house price itself. As these recent events have caused a switch from high house prices to high running costs and bills it can create a deceiving final price for somewhat naive first-time buyers.

Gaining a deeper insight into the external factors causing things such as the cost-of-living crisis have also heightened the argument to educate young people further. Allowing for planning ahead and organisation when it comes to buying a property in the future and realising that information can fluctuate and data changes all the time is greatly important. A basic understanding of the current housing market is a structural element to being prepared for getting onto the property ladder in the future for these young people and it is essential this data can be accessed easily.

5.2 History of Buying in Scotland

Having ownership of property is still a relatively new opportunity for Scottish individuals. Studysmarter.co.uk (2022) stated that the opportunity to buy a property only became available to working class people towards the end of the 1980s in Scotland.

The introduction of the housing Act (1989 in Scotland) was the start of home ownership for the Scottish working-class. Most families of the 1980s lived in rented council housing and the introduction of the housing act allowed for the opportunity to buy these properties from the council at a reduced rate. Margaret Thatcher, the prime minister of the UK between 1979 and 1990 introduced the act with success.

Figure 3



Margaret Thatcher, as leader of the opposition in 1978, handing the deeds of a council house over to its new owners in Balham, south London.

Figure 4



Mrs Thatcher is seen chatting to former council house tenants in Balham, after they had bought their home from Greater London Council.

Thatcher's plan for the act was to decrease the role of the government in people's lives, she pitched that privatisation would minimise maintenance costs long-term benefitting the tenants. However, the post-war government's introduction of the act left the construction of new council houses at a stall and by privatising home ownership and rent systems these both contributed to the current housing crisis facing Britain today.

By making council houses scarce the rent prices boomed and by 1991 renting prices had increased by 55% since before the act was passed. Over 20 years since, and the consequences of the introduction of this act are still being seen on the current housing market. Although the opportunity for working class people to buy a home was a huge milestone in history, the act came with some negative repercussions and the young people buying property today are struggling with affordability and lack of both social and private properties.

5.3 Desire to buy

There have been noticeable changes to public opinion of buying property since the late 1980s. Better homes and gardens real estate (2014) found Millennials and Gen z are feeling heightened pressure to own property by a certain age. Although the ambition to own property at any stage in life has not been affected with '97% of Generation Z teens believing they will one day own their own home'.

The up-and-coming home buyers seem optimistic in being able to buy a property one day which is important as the desire to have such an asset takes time and drive and this generation have both on their side.

A survey Conducted in October 2023 for this research paper found that 67% of Gen z young people said they were between 8 and 10 on an interest scale for buying a property. (see appendix 2) These responses show that Gen z opinions from both 2014 and nearly 10 years later in late 2023 are parallel. Although the interest in home ownership seems to be stronger from current surveys, the influence of social media and the fact that the oldest end of gen z are currently 27 years old will play a role towards the need for free space and the heightened desire for property ownership.

The passion for property ownership is obvious within young people, however it is the lack of education and finances that are leading to many young people halting their progression up the property ladder.

As Scottish friendly and the centre for economics and business research (2022) found 'the average UK households' weekly savings are expected to fall by an average of 128% this year as take-home pay fails to keep pace with rising inflation'.

This indicates that the current financial situation facing Britain is causing huge repercussions onto the young people only starting their property journey. There is a need to make sure young people are making the best possible choices to help themselves both financially and mentally.

The most important thing is having up to the minute, bona fide information from a reliable source. whether you're a first-time buyer, or a first-time seller, or a last time mover, that's what you need.

- Angela Wallace (2023)

5.4 The Importance of understanding

An interview carried out with TSPC manager Angela Wallace found that generation Z buyers are not fully understanding the process of buying a property. First time buyers have never been through the process of buying before and because of this it is vital that they know all the facts and information before diving into the deep of it. (see appendix 5)

A 2018 survey carried out by Property rescue (a UK based housing organisation) found that over 50% of first-time buyers asked, said they had become ill at some stage through stress, increasing 17% from the year previous. Considering these figures, it is astonishing the amount of young people suffering health issues because of property buying. A solution is required to aid this group of people going through this experience to not feel as stressed and become unwell over a somewhat materialistic purchase.

The isolation and lack of human interaction as a result from covid-19 will without a doubt have caused mental strains to become more of a problem for the people going through the property buying process. With the aftermath of the pandemic leaving a lot of human interactions still not back to what we would say is 'normal' the frequently used methods of contactless meetings through zoom calls, pre-recorded videos can cause a buyer to no doubt feel isolated and provoke stress.

Understanding exactly what is going on in the process and what certain terminology and phrases may mean is a huge aspect to ensuring the buyer fully understand the process in which they are going through. Allowing buyers to gain answers to their questions and feel validated is also a huge part to creating a successful platform.

Research findings from the bank of Scotland found that roughly 30% of over 2,000 Scots aged 18- to 34-year-olds asked said that a lack of knowledge is one of the top three barriers stopping them from owning a home. That equates to roughly 600 people not feeling comfortable enough with their knowledge of the buying process and the property market to start their journey to be a homeowner. Although not the majority it still raises a concern at the amount of people feeling the lack of knowledge is such a big factor that is stopping them from owning a property.

The target generation this proposal is looking to address consists of a lot of people who learn through online resources compared to the somewhat old-fashioned approach of physical books and face to face conversations. It is important to consider that the methods of learning and the ways in which people understand information have changed since the late 1980 when everyday people started to be able to buy property.

HELP TO BUY ISA SCHEME

Case study 1

Launched in December 2015, the help to buy ISA scheme was set out to aid UK first time buyers by offering a 25% boost to their savings, provided by the government with no need for the participants to pay the boosted finance back. Applying to houses marketed at £250,000 or less, a maximum of £200 can be saved into this account each month and the maximum bonus is £3,000. Available through banks, building societies and credit unions the scheme ran successfully for 4 years until November 2019 (see figure 5).

Although the Scheme is now closed anyone who is an account holder can still greatly benefit. Help to buy ISA accounts can be contributed to until 30th November 2029 and the bonus can be claimed up until 1st December 2030. The scheme can be used as an individual or a partnership and each person can benefit from the 25% bonus. An amazing opportunity to gain up to £3,000 per person towards a property is a huge help when times are hard for first time buyers.

How does a Help to Buy ISA work?



Figure 5

Since the launch of the scheme there has been over 410,000 successful property completions supported (2021)(see figure 6). This is a massive contribution from the government towards first time buyers in the UK, and a scheme providing such great financial help to young people is hard to come by with current UK financial problems.

Up to March 2021 there was 538,840 bonuses paid out supporting the 410,000 property completions. This totalling a huge £578.37 million contributed from the government towards first time buyers across the whole of the UK. A huge sum of money being directly focused into the first-time buyer's market and such a helpful opportunity that first time buyers have benefitted from massively.

Country/ Region	Bonuses	Percentage of total bonuses (%)	Mean bonus paid (£)	Property completions	Percentage of total completions (%)	Mean property value (£)
United Kingdom	695,150	100%	1,185	531,507	100%	176,828
Great Britain	603,362	87%	1,170	455,624	86%	179,119
England and Wales	539,359	78%	1,176	405,212	76%	183,255
England	504,507	73%	1,179	378,907	71%	185,414
North East	31,863	5%	1,114	24,279	5%	140,571
North West	93,186	13%	1,158	70,087	13%	154,877
Yorkshire and The Humber	68,995	10%	1,149	51,546	10%	152,186
East Midlands	58,283	8%	1,157	43,240	8%	164,733
West Midlands	62,081	9%	1,172	45,978	9%	168,672
East	38,766	6%	1,170	29,050	5%	188,095
London	56,718	8%	1,348	43,470	8%	331,444
South East	42,110	6%	1,175	32,074	6%	192,727
South West	52,505	8%	1,157	39,183	7%	184,018
Wales	34,852	5%	1,132	26,305	5%	152,156
Scotland	64,003	9%	1,117	50,412	9%	145,877
Northern Ireland	22,365	3%	1,170	16,096	3%	142,151
Unknown	69,423	10%	1,324	59,787	11%	168,699
Total	695,150	100%	1,185	531,507	100%	176,828

Number of bonuses, property completions and mean property value from 1 December 2015 to 30 June 2023, by country/region.

Figure 6

A scheme that has helped so many people can only be a good thing, as well as the help to buy ISA there is also the lifetime isa which is the current replacement for this previous offer. A great helping hand in the start of the journey for first time buyers it is incredibly important that first time buyers are aware of these help schemes well in advance of starting to look for a property as the more money saved in advance the biggest pay out can be granted from the government towards the property sale.

IS SCOTLAND BUILDING ENOUGH HOMES?

Case study 2

The Government has set an ambitious target to deliver 50,000 affordable homes by 2021.

Michael Lloyd (2018)

Critics claim it is impossible to meet, but Michael Lloyd finds social landlords are confident.

Michael Lloyd (2018) highlights the need for social renting homes and affordable tenures. In 2016 the Scottish National Party Government proposed a total of 50,000 new built houses by the end of the parliamentary term (2021). Alongside this, the annual completion rate of construction was 12% lower in 2017 than previous years falling from roughly 2,800 to 2,400. This decrease in construction sets a slow tone to the ambition target of 50,000 houses in a five-year term.

The Scottish government responded to the decrease in construction during the year 2017 by stating that “what counts is social housing, and these were up by 32% – from 4,714 to 6,234.” Although the increase in social housing is a positive for the sector, the construction of affordable housing was slow moving in comparison.

This meaning first time buyers throughout Scotland were battling against not only other first-time buyers but buyers looking to sell as well. Creating a heightened need for available properties to accommodate the overgrowing market of buyers. This highlights a barrier to the government’s target as the government itself, building societies and contractors all work hand in hand to create the proposed housing figures and a halt in one sector can cause huge repercussions to the progression of the proposal.

The current house builds completion figures paint a much more positive picture of the sector. As the quarterly statistics on housebuilding and affordable housing supply stated that “There were 23,346 all-sector new build homes completed in Scotland in the year to end June 2023” (see figure 7). This is an “increase of 7%” on the previous year which means an additional 1,481 homes to the total for the year.

Creating a deceiving portrait of the current housing market reality the 1,000 homes will be spread thinly over those in need. The positive looking house completion figures overshadow the real housing crisis Scotland are tackling. While the property building sector figures are increasing it is sadly not good enough to supply the Scottish public with sufficient accommodation numbers.

Number of All sector new build starts vs completions 2008 - 2023. Showing a sharp decrease in new build starts through 2022/23.

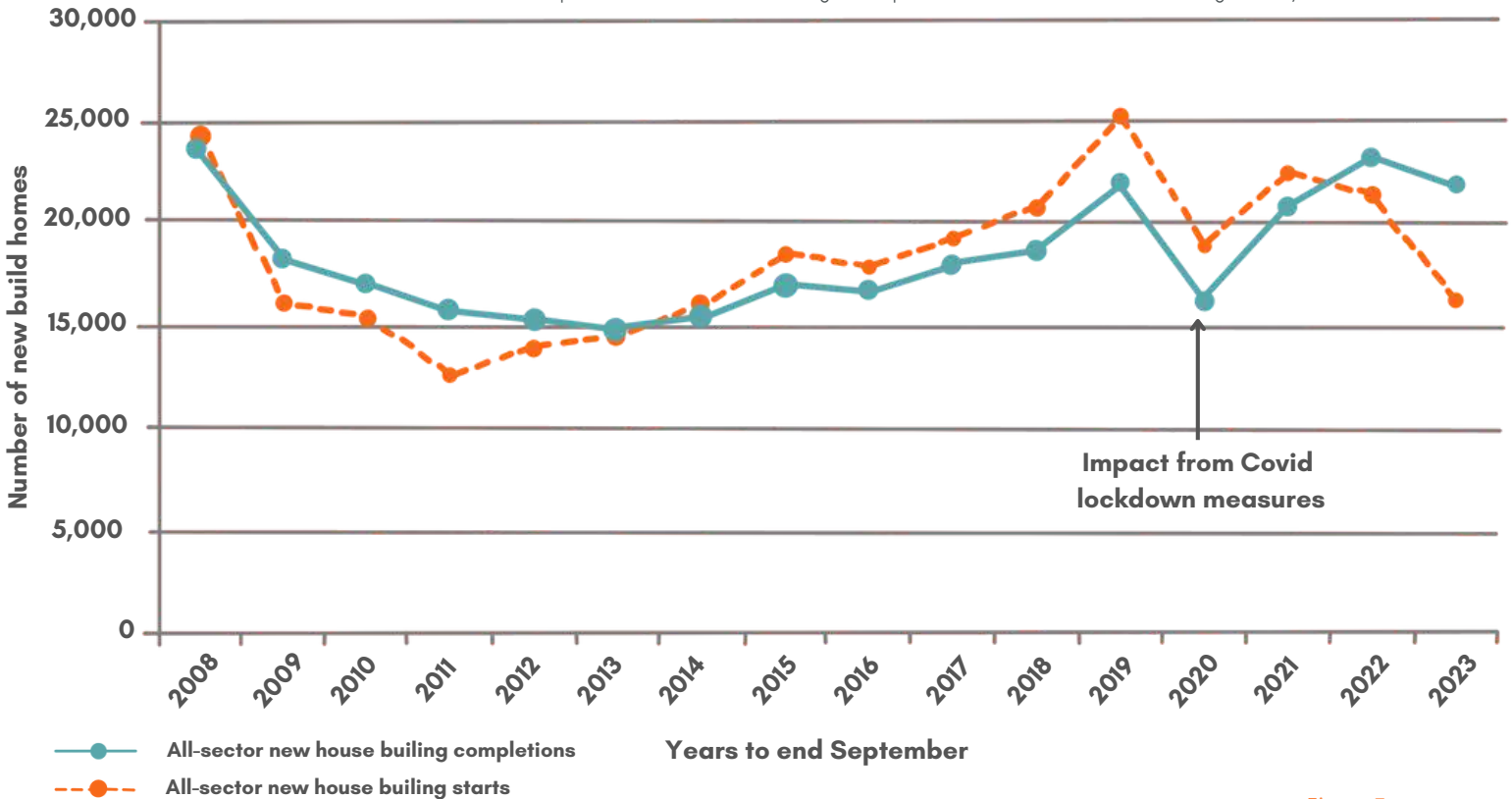


Figure 7

Every 18 minutes a household becomes homeless in Scotland.

Shelter (2023)

Every week over 600 households lose their home. Regardless of wealth, occupation, or lifestyle, ‘A home is a human right’ shelter (2023) and everyone deserves to live in a safe and secure home.

Considering that over the space of only 7 days an average of 600 households loses their home is a gut-wrenching figure. Although this is a situation that Scotland has been suffering with since the 1980s alongside the rest of the UK. The real crisis is the rapid increase of households being classed as homeless between the year 2021/22 and 2023 (see figure 8).

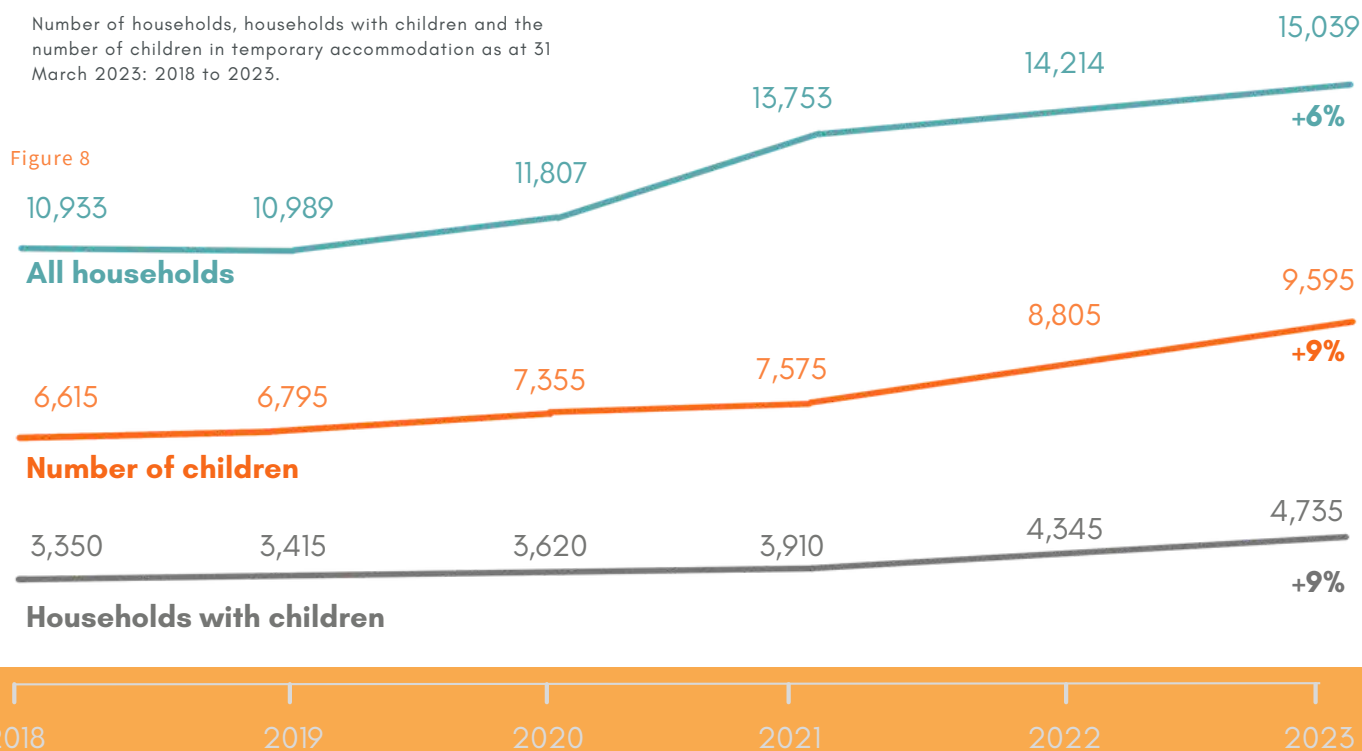
The figures are already heart-breaking, but when compared to the number of houses being built annually the crisis really does sink in. Although there were over 23,000 new homes built in the year up until June 2023, there was roughly 32,000 households made homeless.

So although the figures suggests that the lack of housing is being dealt with and the projection of increasing numbers may look like a good sign. Scotland is in the middle of a huge homeless emergency and the general population of the country are oblivious to the underlying crisis.

It is clear, that Scotland is not building enough homes, and although the completion figures are increasing from 2017 to 2023 the oversaturated market makes an outstanding impact to the process for someone who may be wanting to buy their own property.

The shocking figures above highlight the urgent need for education on housing, ownership, and the consequences that may occur. Although this proposal is solely addressing the lack of information provided to first time buyers, it is essential to acknowledge that there is a huge problem of homelessness throughout Scotland which also is screaming out to be addressed.

Number of households, households with children and the number of children in temporary accommodation as at 31 March 2023: 2018 to 2023.



7.1 New build housing schemes

New build housing developments build and market newly build homes to all potential buyers. Providing great deals such as Deposits Paid, which simply means the Housing firm will pay a percentage of the house price as your deposit for you (making it easier to get onto the ladder) or Cash contributions which is when the firm will provide you with cash back from your sale when you move into your property. These are just examples of the type of help these building firms provide to entice buyers to their developments. Property Notify analysed a 2022 market review looking at 'why homebuyers are flocking to new-build homes'.

The analysis found that "New builds are free of the chain because there is no existing owner and you're buying directly from the builder. This is a big reason for their growing popularity, especially among first time buyers." This allowing for minimum maintenance and delays and further results in reduced expenditure. However, although there are many perceived positives to buying a new build house it can be deceiving as some building developments are not always selling houses with the buyers interests at the forefront.

While conducting an interview with Amanda Wallace Manager of the TSPC group (see appendix 5) the topic of new build home developments was discussed She mentioned the "now purchase" mindset that she sees reoccurring within the current generation of home buyers and the influence of social media platforms. 'The introduction of Tik Tok especially has influenced people to want a big glamorous perfect first home and that is essentially what the new build sector is providing'. First time buyers need to be very wary of falling for the 'perfect' home with free deposits and all the added extras and subsequently signing themselves into mortgages and payment schemes they may not be able to afford long term.



Barratt Homes | New Build Housing in Huntingtower | Almondbank, Perth and Kinross PH1. A collection of quality and energy efficient 3 and 4 bedroom homes in the city centre of Perth.

Figure 9

Social Media is advertising the perfect, glamorous, build for you homes with brand new everything but that essentially comes at a price. The almost too good to be true deals and help schemes that the new build sector regularly provide (especially for first time buyers) paints a rosy picture of the reality of home ownership. Help provided by these housing development schemes can be greatly helpful at the time of buying but when the owners surpass the timeframe in which these deals apply the bills and costs will quickly add up.

Angela Wallace stated in her interview that first time buyers need to be careful and not “be fooled by these deals at the end of the day. You’ve still got that mortgage to pay in a year’s time when all the deals are done.”

“People definitely want more than they've ever wanted before.”

Angela Wallace 2023

First time buyers need to be totally aware of the costs and bills involved on top of the buying fees when considering buying a property. The availability for a home built just for you may sound like a perfect ending, but it may not be what is the best opinion for you, so it is very important to understand the differences between buying from a new build housing developments and buying a previously owned property.

Every buying situation is different, and it is very important to understand each person will require different outcomes so providing the information on all possibilities of property buying is essential to creating a inclusive, genuinely helpful proposal.

The market in which this proposal is aiming towards lives in the digital world. A generation communicating and learning through social media platforms, online resources and rarely physical books and interactions.

Angela Wallace, TSPC expert centre and operations manager mentioned during her interview that when buying a property and especially for first time buyers it is “really important to understand the market and when going online you’ll get a lot of English information that is not relevant” (see appendix 5) She emphasised the importance of a clear and easily understood body of changeable information to keep buyers in the Scottish market up to date on day by day changes of information.

Angela suggested some form of digital walk through to engage the audience and state the pros and cons of property buying in simple terms. As “people don’t read booklet anymore” she stated. This emphasises the need for an up-to-date method of communicating information with the audience who need it the most as a physical booklet is what is commonly provided to new buyers, and it is not relevant anymore.

An interview with Katie Beattie, who purchased a property in 2022 highlighted the opinion for a digital resource once again, she stated “The best way I can personally think of to educate people would be having an online one stop shop on what needs to be done and what information is needed”. (see appendix 4) She went on to add she felt you “had to spend a significant amount of time and effort digging into the current online resources to fully understand and collate all the relevant Scottish information.”

A digital app would allow for a single location of verified information and advice of the property buying process. From the start of saving money for a deposit to finalising the sale and picking up the keys. A resource providing a body of relevant and easy to understand information. Which can also be updated frequently would provide a solution in a single location for any related queries as well as providing an opportunity for a communal interaction with other in the same situation as yourself. This resource is proposed as a downloadable app to be accessed through mobile phones called Homely.

HOW TO SUCCESSFULLY DESIGN AN APP

To be certain that the design proposal would be successful the app needs to be easy to understand and navigate. 'The app should have a colour scheme to make users experiences familiar and memorable' (UXPin, 2023). While the colour pallet should be composed of no more than 5 colours as to not be a distracting from the information. The correct typography is essential to a successful app experience (Promatics Technologies, 2020) and the number of fonts throughout the app should be no more than 2 as this is a crucial contributor to stellar engagement rates and user experience in apps. Both keeping fonts to a minimum and colour scheme to under 5 colours will allow for a cohesive and easily navigated app.

A walkthrough of the Headspace app (a well designed platform) including the loading pages, home page and search/explore page.

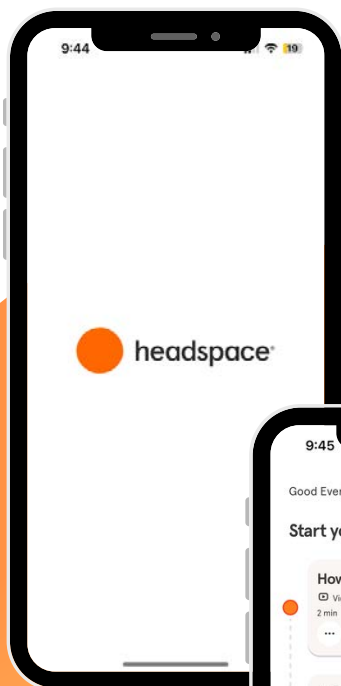


Figure 10



Figure 11

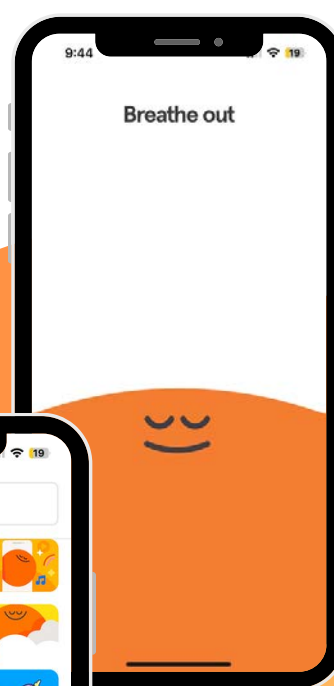


Figure 12

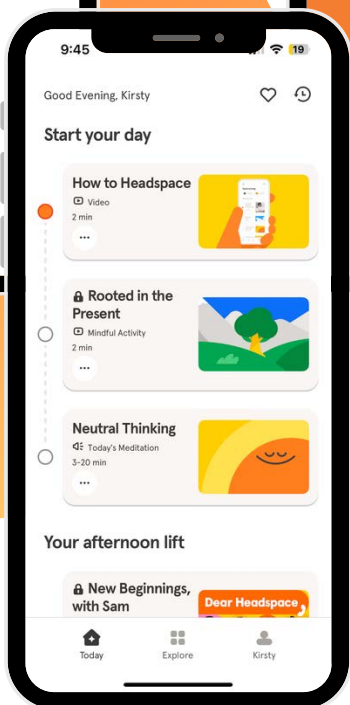


Figure 13

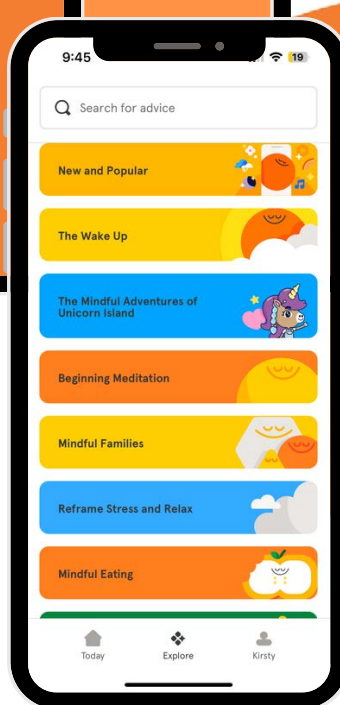


Figure 14

DESIGN CONSIDERATIONS

The information collated through the research findings of this report have been analysed into categories that will influence the proposal of the Homely app.

The App aims to educate first time buyers in Scotland with the proposal striving to aid the understanding of a very confusing process in which most people will go through at some point in their lives. Keeping the key market in mind and considering the generational shifts, the app aspires to address the current home buying market in a simplistic format.

Considering the contents available within the app is essential to the success of the proposal. Below are some important topics and suggestions of information that buyers should know, which would be included within the finalised app.

10.1 Who to trust

- New build housing schemes can be deceiving.
- Organisation that are governed by the law society of Scotland are trustworthy.
- Housing portals such as TSPC (example for Tayside) have many member firms and don't sell the properties themselves, allowing for unbiased information and guidance.
- Friends and family may have been through the property buying process before however, procedures, requirements and money values have changed so speaking to a professional who knows the current market is essential.

10.2 What you need to know

- Understanding what a mortgage is, what equity means or what is involved in a property deposit is essential to understand before starting your journey.
- Understanding that the property market is different across Scottish regions is important to note, it can change with the economic status and external factors such as the cost-of-living crisis and the pandemic is important.
- Understanding what a mortgage is, what equity means or what is involved in a property deposit is essential to understand before starting your journey.
- Understanding that the property market is different across Scottish regions is important to note, it can change with the economic status and external factors such as the cost-of-living crisis and the pandemic is important.

10.3 Legalities

- It is important to know it is highly encouraged to have life insurance when owning a property as a mortgage is the biggest debt many people will have and in the event of an unexpected death the last thing you would want is your family left with the debt of a mortgage.
- It is a legal requirement to have building insurance when purchasing a property. This covers cost of damage including structure, roof, walls, and windows.

10.4 Finances

- A good credit score is important to be successful for a mortgage.
- Previously paying rent can also be sufficient evidence to be approved for a mortgage.
- From initially viewing a property to being the owner entails a lot of hidden costs, from solicitor fees to mortgage advisors there are a lot of fees before buying a property which you will need to consider before starting the journey.
- Realising that when buying a house, you are not only paying a mortgage there are many other required bills to pay including, council tax, electricity bills, water bills etc.

10.5 Sustainability

- Understanding that buying a property is a lifelong decision not a spur of the moment thing is important.
- Truly understanding the long-term implications of buying something worth tens of thousands of pounds is extremely important.
- Understanding that sometimes starting small and working to bigger is more sustainable.

10.6 Help/available schemes

- The government have offered a freeze on stamp duty, the help to buy isa scheme and many other great schemes in the past to first time buyers to help them get onto the property ladder. So, it is important to keep up to date on this information in case it could benefit you.
- Talking to mortgage advisors, solicitors or a property centre can all be free resources and a lot of organisations offer free drop-in services or are more than happy to have free conversations over email so take advantage of that.

10.7 Advice/ experiences

- Allowing people to feel at ease reading other people experiences and stories of buying their first property.
- Simple tips and tricks to share with one another allowing a community to build. Also providing a growth in moral or level headedness going into a process.

Homely

An educational capsule to aid
Scottish first time property buyers.

Figure 15

11.1 Logo

A survey was carried out to gain opinions on a selection of five different logo designs. The designs all incorporate the chosen colour scheme in a different hierarchy. The question was sent out to the target audience with 20 respondents. Option one was the chosen design with 47% of participants choosing it.



Figure 16

As just under 50% of respondents chose design one it was taken forward and consistently used within the final design proposal.

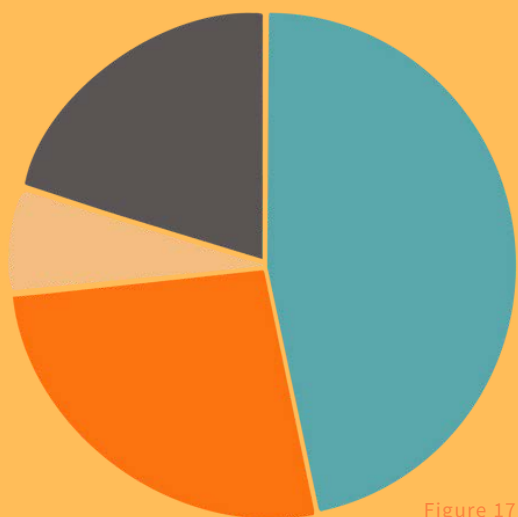


Figure 17

- Option 1
- Option 2
- Option 3
- Option 4
- Option 5



Figure 18

The logo design chosen to be used within the project proposal.

11.2 Introduction

This project proposal is a downloadable app for apple and android users named Homely. It is a simple yet detailed informative capsule of figures, facts, professional opinions, and guidance from other buyers to aid you in the Scotland property buying market.

An all you need to know app which encapsulates the joy and excitement of home ownership alongside the reality and considerations that come alongside this wrapped into one. Homely aims to be encouraging as well as realistic by providing tips and tricks from industry experts, things you may not think of as well as the what ifs... The app strives to make the process feel as familiar and exciting as possible to take the stress out of home buying.

11.3 Mock up

The app opens to see the home page which then splits off into topics such as legalities, financials, personal opinions, professional advice, and live market updates. The app includes all the essential information as well as what if scenarios and embedded links to external property sales agencies for specific house information and the availability for booking viewings etc.

The app is designed with a colour scheme consisting of a pallet of 5 colours (detailed in section 11.5) introduced to provide a cohesive and curated body of information. The app was deigned to be educational as well as providing designated areas from real opinions and human interactions through chat areas and opinion boxes.

BUYING A PROPERTY?

A 24/7 information capsule designed to help all first time buyers.

[DOWNLOAD NOW!](#)



Homely



Figure 19

11.4 Home Page

The app home page reflects the brand identity, through colour pallet, visual consistency, and graphics. The page is designed to be easy to navigate and provide simple access to all information within the platform.

The home page should encourage the user to feel familiar and enthusiastic to learn while refreshing information they might already know. The centre of the user experience and the first impression to the user, the home page strives to be simple yet effective.

11.5 Colour pallet

Taking inspiration from headspace an app that prioritised mental health, good sleep, and meditation. The main colours being orange blue and cream. (Figure 21) The orange denotes enthusiasm and encouragement while the other colours radiate tranquillity and balance. The colour pallet used helps to inspire the desired user experience for Homely.

The chosen colour scheme and the emotions these colours provide are perfect for the Homely app (see figure 20). As the users want to feel encouraged as well as balances and calm through the buying process using an already successful app colour pallet as inspiration was highly important as the design wants to be unique but also perform to the best abilities.



Figure 20

Bright orange and deep orange are used as the main two colours within the design and using deep teal and grey as secondary colours allows for a contrast throughout the proposal creating depth and consistency.



Figure 21

The app Headspace’s colour scheme which has been used as inspiration for the Homely apps colour pallet.

11.6 Example pages

For this proposal some examples of the pages that will be included within the app have been proposed (Figures 23 - 29). The app will include numerous pages for each topic.

As this is a proposal there are seven example pages to highlight the variety of information included as well as the option to ask questions or state opinions. These pages are only a glimpse into the apps contents and do not cover all topics.



Download Our New App

Available to download now!

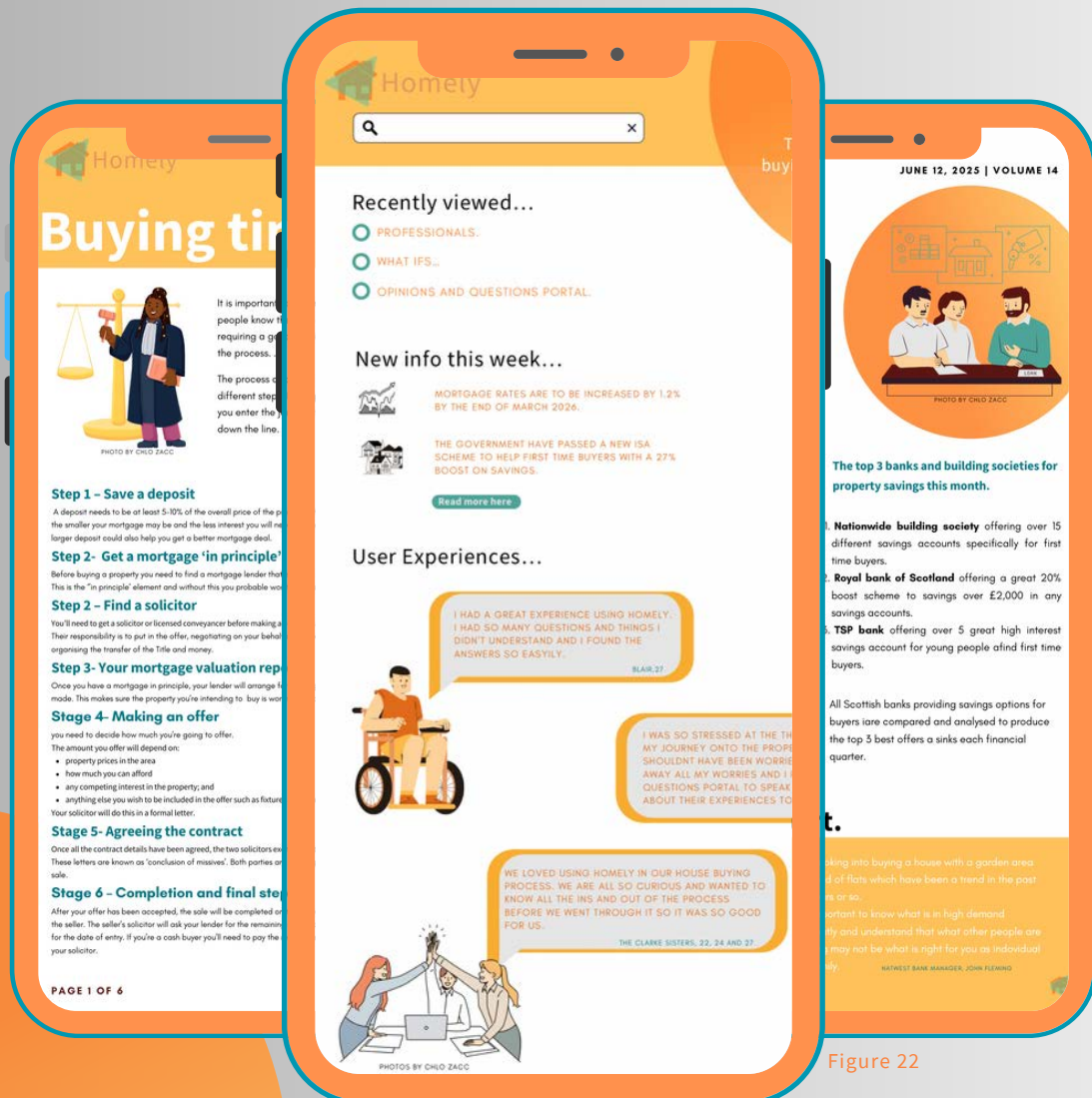


Figure 22

An educational capsule to aid Scottish first time property buyers.

Recently viewed...

- PROFESSIONALS.
- WHAT IFS...
- OPINIONS AND QUESTIONS PORTAL.

New info this week...



MORTGAGE RATES ARE TO BE INCREASED BY 1.2% BY THE END OF MARCH 2026.



THE GOVERNMENT HAVE PASSED A NEW ISA SCHEME TO HELP FIRST TIME BUYERS WITH A 27% BOOST ON SAVINGS.

[Read more here](#)

Quick access

PROFESSIONALS.

FINANCIALS.

WHAT IFS...

OPINIONS AND QUESTIONS PORTAL.

LEGALITIES.

User Experiences...

I HAD A GREAT EXPERIENCE USING HOMELY. I HAD SO MANY QUESTIONS AND THINGS I DIDN'T UNDERSTAND AND I FOUND THE ANSWERS SO EASILY.

BLAIR, 27



I WAS SO STRESSED AT THE THOUGHT OF STARTING MY JOURNEY ONTO THE PROPERTY LADDER. BUT I SHOULDN'T HAVE BEEN WORRIED, HOMELY HAS TAKEN AWAY ALL MY WORRIES AND I REALLY LIKE THE QUESTIONS PORTAL TO SPEAK TO OTHER PEOPLE ABOUT THEIR EXPERIENCES TOO.

PATRICK, 21



WE LOVED USING HOMELY IN OUR HOUSE BUYING PROCESS. WE ARE ALL SO CURIOUS AND WANTED TO KNOW ALL THE INS AND OUTS OF THE PROCESS BEFORE WE WENT THROUGH IT SO IT WAS SO GOOD FOR US.

THE CLARKE SISTERS, 22, 24 AND 27



PHOTOS BY CHLO ZACC



Buying timeline



PHOTO BY CHLO ZACC

It is important to understand the process of buying. Many people know the main steps such as needing a solicitor or requiring a good credit score but there are many steps to the process. .

The process of buying a property in Scotland contains many different steps. It is important to know what is to come when you enter the journey to not be surprised or stressed further down the line.

Step 1 – Save a deposit

A deposit needs to be at least 5-10% of the overall price of the property. The bigger your deposit, the smaller your mortgage may be and the less interest you will need to pay in the long term. A larger deposit could also help you get a better mortgage deal.

Step 2- Get a mortgage ‘in principle’

Before buying a property you need to find a mortgage lender that is willing to lend you money. This is the “in principle” element and without this you probable won’t be taken as a serious offer.

Step 2 – Find a solicitor

You’ll need to get a solicitor or licensed conveyancer before making an offer on a property. Their responsibility is to put in the offer, negotiating on your behalf and check the contract and organising the transfer of the Title and money.

Step 3- Your mortgage valuation report

Once you have a mortgage in principle, your lender will arrange for a mortgage valuation to be made. This makes sure the property you’re intending to buy is worth the price you’re paying.

Stage 4- Making an offer

you need to decide how much you’re going to offer.

The amount you offer will depend on:

- property prices in the area
- how much you can afford
- any competing interest in the property; and
- anything else you wish to be included in the offer such as fixtures and fittings.

Your solicitor will do this in a formal letter.

Stage 5- Agreeing the contract

Once all the contract details have been agreed, the two solicitors exchange letters.

These letters are known as ‘conclusion of missives’. Both parties are now legally committed to the sale.

Stage 6 – Completion and final steps

After your offer has been accepted, the sale will be completed on the date of entry agreed with the seller. The seller’s solicitor will ask your lender for the remaining money owed in preparation for the date of entry. If you’re a cash buyer you’ll need to pay the rest of the purchase price via your solicitor.

helpful website for more information...



Need to knows - keeping yourself safe.

BY KIRSTY LAMOND

Information Highlights

SAVING A DEPOSIT

FINDING A SOLICITOR

MAKING AN OFFER

COMPLETION OF SALE



Top 10 things to do when starting to save for a property.

1. Create a **budget** and try to stick to it
2. Set up a dedicated savings account
3. Create standing orders to savings accounts
4. **Reduce any debts**
5. Access direct debits for unnecessary debits
6. **Minimise unnecessary spending**
7. Budget in advance for yearly events (birthdays)
8. Understand what advice is available to you
9. Locate local advice providers
10. **Seek professional advice**

This list of suggestions was made to simplify the main elements to be considered when starting to save for buying a home. The list aims to provide pointers to keep you feeling driven and motivated.

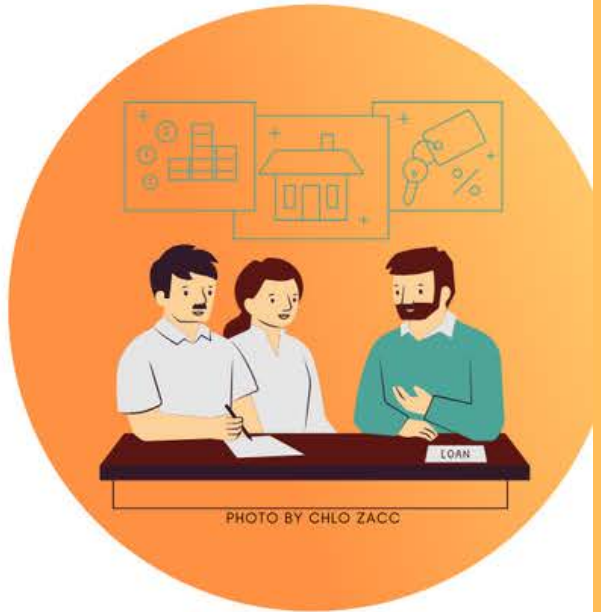


PHOTO BY CHLO ZACC

The top 3 banks and building societies for property savings this month.

1. **Nationwide building society** offering over 15 different savings accounts specifically for first time buyers.
2. **Royal bank of Scotland** offering a great 20% boost scheme to savings over £2,000 in any savings accounts.
3. **TSP bank** offering over 5 great high interest savings account for young people and first time buyers.

All Scottish banks providing savings options for buyers are compared and analysed to produce the top 3 best offers each financial quarter.

Resources

BY JAMIE THOMSON

Providing the top 3 banks and building societies for savings accounts allows you to easily access these great accounts to aid your savings for a property.

We understand that some of these options may not be right for yourself. However, we try our best to provide the best allrounded suggestions for first time buyers.

A Message from the Expert.

I have worked within the property buying industry for the last 30 years and throughout this time I have seen a great increase in first time buyers. Understanding that the changes in society can have a great impact onto the property market as more younger people are looking for the same types of 1 or 2 bedroom houses or as recent trends have shown more first time buyers

helpful website for more information...

are looking into buying a house with a garden area instead of flats which have been a trend in the past 10 years or so.

Its important to know what is in high demand currently and understand that what other people are buying may not be what is right for you as individual or family.

NATWEST BANK MANAGER, JOHN FLEMING





What ifs..

BY JAMIE THOMSON

Although every situation is different, there are some common things that may cause stress during the process of buying. Hopefully you can find some answers to any queries you may have through these information sheets.

What do i do when I'm struggling to save?

It is a long process to save enough money for a deposit and it is advised to start early but there are also many different bank accounts and professions to give advice too. Looking at the resources page which outlines the top 10 things to do when saving as well as the top three bank accounts that homely would advice to use for savings accounts might be really helpful to your savings.

What do I do when my credit score is bad?

Although it is advised to maintain a good credit score there are many ways to improve this.

- Minimise your wallet. get rid of all unused credit cards and store cards.
- personal payment. Make sure you are paying bills in your own name.

More information available on this in the credit and scores page.

it's important to be aware that the buying process can be stressful. Many things can be difficult and can slow down the process but it is totally normal thing to happen and these suggestions should help to calm nerves when things my not go to plan.

What do I do when my offer has been rejected?

It is only human to have your heart set on your perfect house. And it can be shattering when an offer is rejected but to keep your moral up is it important to know it is not over. The seller may just need some time to process especially if there are no other offer on the table and after a couple of days they may accept it, or even come back with a realistic counter offer.

Something has not went to plan?

A Message from the Experts.

something I would say to first time buyers is... please don't stress about what is to come next in the process. There are so many things which may not go to plan but that doesn't mean that it's the end of the road. I have dealt with hundreds of young people and first time buyers who get themselves in a right mess helpful website for more information...

over something not going to plan but unfortunately that is the nature of this industry and there is always another option. I would always suggest to make sure you have a backup option, so for a bad credit score for example it isn't the only way to prove credit anymore if you have been paying rent that can be used also towards credit.

TAYSIDE PROPERTY SOLICITORS CENTRE MANAGER, MARY LAMB



Finances.

Not skint – Just a little sceptical.

BY KIRSTY LAMOND

what to remember...

- Finances are the biggest consideration that needs to be made when getting onto the property ladder.
- There are a lot of costs in the background that you may not be taking into consideration.
- The cost of living crisis currently facing the UK is quite damaging to the buying industry, it is important to consider this when looking into your finances.

Understanding the amount of money you can afford to pay towards a house is incredibly important. Budgeting is where to start.

- Budgeting how much you can save to begin with to them further budgeting in how much you will be able to afford in monthly payments is so important to spend time doing.
- Understanding what is involved from speaking to a mortgage advisor to get a mortgage in principle to then holding this agreement while viewing properties has a cost attached.
- so it is vital to be aware of the costs involved within this process otherwise it may be a component to you unfortunately not having enough money to buy a property.

Budgeting.

Being able to identify where all your money is going is essential to being able to plan for the future. Especially in these harsh times of living and the cost of day to day life it is important to budget.

- **Do the budget together. (If in a relationship)**
- **Remember that every month is different.**
- **Start with the most important categories first.**
- **Don't be afraid to trim the budget.**
- **Have goals.**
- **Track your progress.**

helpful website for more information...



The need to know info.

Information Highlights

DEPOSIT SAVING

BUYING COSTS

HIDDEN FEES

COST OF LIVING



Professionals.

The professions are there to help you with every part of the journey.



Although these individuals may seem slightly intimidating and very busy. They will always have time to speak to you about anything to do with property buying.

- **Banks and building societies**
- **Mortgage advisor**
- **Solicitor or licensed conveyancer**
- **Estate agent**

Banks and building societies are who will help you with savings accounts, and also access almost all areas of your personal finances. This includes your credit score, existing debts, and any source of income you'll use to qualify for the loan of a mortgage. These factors help determine what house you can afford, the loan amount, and interest rate.

Solicitor or licensed conveyancer handles all the legal aspects of buying a property for you. A good one will keep you updated regularly, and can support you by answering questions about the process of buying a property.

The sole job purpose of these property professionals is to aid you and all other buyers when buying a property. If it is the first property or the last, these professionals are more than happy to help you with everything involved.

Don't underestimate the professionals.

BY REBECCA JONES

Mortgage advisors will check your finances to make sure you are likely to meet the individual lender's lending and affordability criteria. They might have exclusive deals with lenders, not otherwise available. They often help you complete the paperwork, so your application should be dealt with faster.

Estate agent play a vital role in both buying and selling property, ultimately an estate agent represents the seller - the person who pays their fee. This means the majority of their work focuses on helping homeowners to sell their property.

helpful website for more information...



Opinions and questions portal

JUNE 12, 2025 | VOLUME 14

“
Ask a Question.



“
What is your opinion?



Other peoples questions or opinions...

Q- What is the process of getting a mortgage in principle? What is the best way to go about getting this?

BLAIR, 21

I managed to get a mortgage in principle quite easily through nationwide, ive attached the page with the information that helped me @mortgages- the process.

MIA, 27

Q- What is the most important things to look for when I'm viewing a property? I know there is a page describing it all but I won't remember them all!

JENNA, 27

The three most important things to look for is damp, space and facilities. It's so easy to forget when you are so excited viewing a property.

CRAIG, 23

Homely is the perfect pocket guide through the buying process. As a total beginner in this world it is so reassuring to speak to other people who are in the same situation.

RHIAN, 24

I genuinely don't think I would have been able to get through the buying process without this app, it has been so helpful and has answers all my questions.

KATIE, 27

Q- I'm struggling with finding a property that suits me and my family's needs in our price range, has anyone been through a similar thing?

SARAH, 25

I struggled to find a property with the correct accessibility for me as I have MS, however my estate agent was great and we eventually found the perfect home for me.

RACHAEL, 30

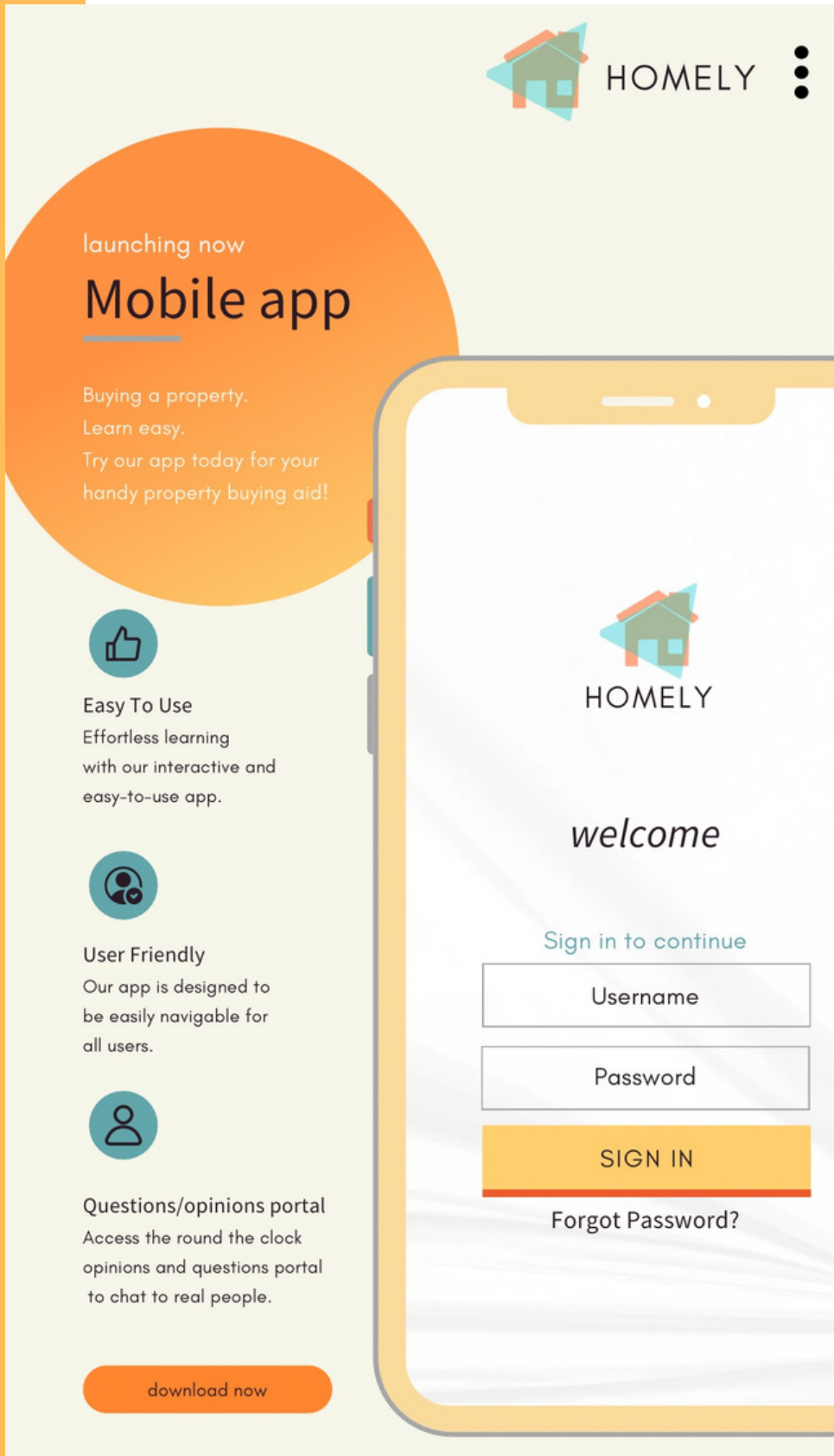
[Read more here](#)



12

FURTHER CONSIDERATIONS

For this proposal to be integrated into society there are further considerations that need to be addressed. Including the consideration of finances, distribution opportunities (e.g. social media advertisement) and the ease of updates (e.g. houses being added to the market each day).



These considerations would be vital to providing the apps success. A mock up advertisement has been designed to give a taste of what the app may look like when being advertised to the public (see figure 30).

Understanding the need for further design testing and user feedback it also important to be able to successfully launch the app and engage the correct audience of user.

Figure 30

CONCLUSION


This study had a goal to initially understand the significance of home buying within Scotland. Followed by the consideration of the existing resources available to people when researching into buying. The aim was also to gain a stronger appreciation for the detailed and lengthy process of buying property and the significant life decision it is. Although not to be mistaken as a challenging and unjoyful thing it is very important to stress the need for a level-headed understanding of such a process when entering the journey.

Throughout research it has been clear that having a broad knowledge of property buying is vital to making the best decision for yourself as an individual. The impact of introducing the correct support systems is critical to the success of the education of the next generation of buyers and although the internet is the teacher of the current generation it is clear from research undertaken throughout this report that the best teachers of this information are the experts.

The current access to professional advice is available. However, there are currently no solely Scottish alternatives to the endless online website links and out of date booklets many professions may provide. The Scottish property buying market needs a solution to the many people struggling with knowledge and confidence when entering onto the property ladder. This issue needs to be resolved through an easily navigated and simply accessed platform that encourages and excites first time buyers.

Therefore to provide an informative location aimed to engage the generation of internet users the homely app was proposed. The app is aimed at first time buyers and people in Scotland interest or already in the process of property buying. This proposal provides the evidence of a need and the solution to a decade long struggle of house buying. The proposal has been validated following interviews with young people in the process as well as professionals in the field as a much-needed solution to an ongoing problem.

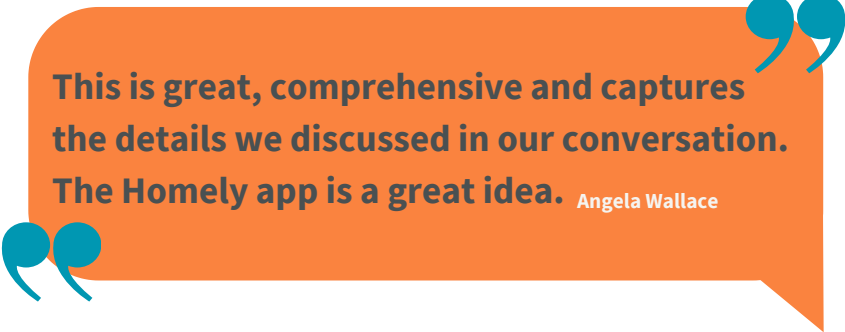
13.1 Validations



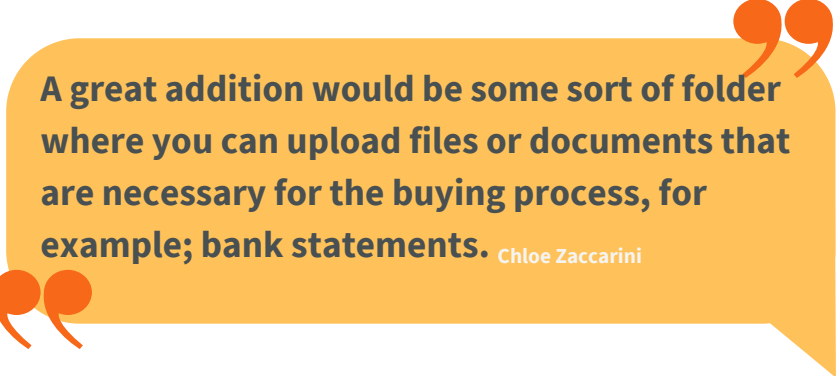
App looks great, would be good to have an input from solicitor/estate agent etc to answer any specific questions that cannot be generally answered. Katie Beattie

Validations were carried out with interview candidates Katie, Angela, and Chloe. Each vocalised their opinions on the proposed design solution being critical and honest. This feedback is vital to understanding if the proposal is successful in addressing the research aims and requirements.

A selection of the validation comments can be seen below. (see appendix 9-11)



This is great, comprehensive and captures the details we discussed in our conversation. The Homely app is a great idea. Angela Wallace



A great addition would be some sort of folder where you can upload files or documents that are necessary for the buying process, for example; bank statements. Chloe Zaccarini



I would probably introduce an element of AI to it so that it stays current and future proofed. Angela Wallace



13.2 Recommendations

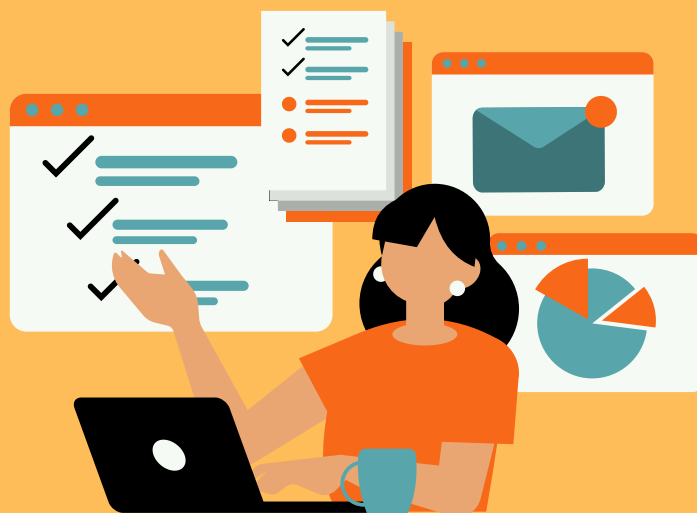
From the validation feedback obtained it was clear the design is a successful proposal. However, there are elements in which require more detailed information or to be included within the solution.

The inclusion of some recommendations has strengthened the proposed design. Hyperlinks have been added to the example pages to provide easy pathways to more specific and detailed information (if required) following each page.


Considering the inclusion of all constructive feedback from the validation the proposal would also include details that have not been covered within the example pages such as...

- In-depth mortgage information as well as solicitor and estate agent advise (examples) creating a solution for each specific scenarios.
- A budgeting calculator where individuals can plan and view their progress in saving (could be joint with a buying partner)
- An AI element to ensure a future proof proposal. (the ability to track interest rates as well as be able to see the predicted future patterns therefor enhancing the process for the buyer.)
- Buying schemes in Scotland details (specific to first time buyers).


Although there is a large range of data covered throughout the proposal, there is still a substantial quantity of absent information and topics which would be included within the finalised app. The examples chosen show a small range of information included and portray the style of delivery the app aims to achieve.



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Overview

Project Name: Homely

Target Date: 10/01/2024

The Primary Objective

Objective	Success Metrics
to create a platform that aids Scottish first time property buyer through the process.	Industry insights professional and first time buyer
	insight into design solution (App)
	Project validations

	Month 1 - August	Month 2 - September	Month 3 - November	Month 4 - December	Month 5 - January
Phase 1 Research and planning	Create a plan				
	Primary Research				
		Secondary Research			
Phase 2 Development and data	What are the main issues needing solved?				
		consider solution options and decide a route.			
		Develop and compare researching findings			
Phase 3 design solution and outcome			Translate research findings into a design solution		
	Develop design solution to incorporate researching findings				finalise report contents
				finalise design solution	Compose research report

Survey

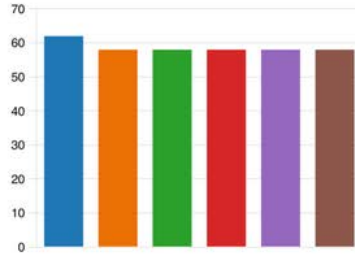
2

[View results](#) [Open in Excel](#)

1. Please read the information below and tick all boxes if you consent to the data you provide being used within my dissertation.

[More Details](#)

- I have read and understood the ... 62
- I agree to take part in this project 58
- I understand that taking part is ... 58
- I understand my words may be ... 58
- I understand any data or figures... 58
- I understand that the data is su... 58

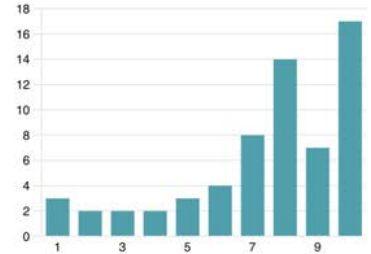


4. On the scale, please indicate how interested you are in buying property.

[More Details](#)

[Insights](#)

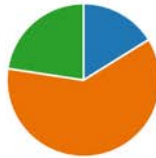
7.44
Average Rating



2. Please select the age bracket that you are in below

[More Details](#)

- 18-20 10
- 21-24 38
- 25-27 14



5. If last answer was above 5, What prompted you to start thinking about buying a property?

[More Details](#)

[Insights](#)

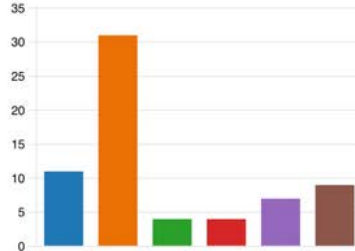
51
Responses

Latest Responses
"Rent prices"
"Increased prices in rental market"

3. How far along the process of buying a property would you say you are at?

[More Details](#)

- Haven't started anything 11
- Started to save money 31
- Spoke to mortgage advisers/bank 4
- Have a mortgage in principle 4
- Starting to look at/putting offer... 7
- Have bought my own property 9



9 respondents (18%) answered rent for this question.



6. When/What age were you when you started to take action on buying a property (saving money/educating self/getting advice etc)

[More Details](#)

[Insights](#)

Latest Responses

10. The average first time buyer in the UK is 34 years old. Do you feel this is a good representation of when people want to be buying a property for the first time? Why is this?

[More Details](#) [Insights](#)

58
Responses

Latest Responses
"No, I think it will be younger because I feel parents are more likely to ..."
"People a lot of the time want to be in their own home before starting ..."
"I would rather own a home by 25, as renting till I am 34 will waste a si..."

17 respondents (29%) answered property for this question.



11. If there is any other information or personal experiences you feel would aid the research of my design topic please leave them below.

[More Details](#) [Insights](#)

12
Responses

Latest Responses

2 respondents (17%) answered time buyers for this question.



6. When/What age were you when you started to take action on buying a property (saving money/educating self/getting advice etc)

[More Details](#) [Insights](#)

60
Responses

Latest Responses
"Started saving when I was 17, this savings may be used for uni though"
"24"
"18 when I started saving but have barely saved for 2 years now"

8 respondents (13%) answered 20 for this question.



7. Do you think external factors such as Covid-19 and the recession have affected your outlook on owning property. Please explain why.

[More Details](#) [Insights](#)

60
Responses

Latest Responses
"No, I still want to own my own property. I don't want to rent as the th..."
"Even with mortgage rates so high it is still cheaper than renting most..."
"I think general cost of living crisis and such have made it more essenti..."

14 respondents (23%) answered prices for this question.



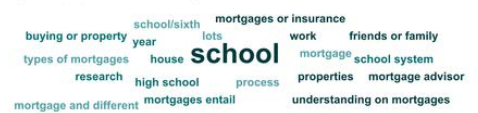
8. Do you think as a generation we are being taught enough about the process of buying property to understand how to go about it ourselves? Please explain why.

[More Details](#) [Insights](#)

60
Responses

Latest Responses
"No, I don't recall being taught anything in high school/sixth form"
"No, there is nothing in schools taught about bills, debts and saving"
"I don't think we are taught enough. Most of what I know is from friend..."

28 respondents (47%) answered school for this question.



9. From your experience, is there anything in the process you feel could be done better to aid first time buyers? Why is this?

[More Details](#) [Insights](#)

50
Responses

Latest Responses
"Teach about it as early as possible"
"More education, more restrictions on rental increases, more resources..."

9 respondents (18%) answered help for this question.



10. The average first time buyer in the UK is 34 years old. Do you feel this is a good representation of when people want to be buying a property for the first time? Why is this?

Interview 1

3

Interview 1 – Chloe Zaccarin

Speaker 1 [00:00:01] It's Friday the 13th of October, and that is the second interview for the dissertation module. And so what is your name?

Speaker 2 [00:00:14] Chloe Francis Zaccarin.

Speaker 1 [00:00:17] Your age.

Speaker 2 [00:00:18] I am 23.

Speaker 1 [00:00:19] What is your occupation?

Speaker 2 [00:00:22] I'm a full time uni student and I work part time at McDonald's.

Speaker 1 [00:00:26] Your gender?

Speaker 2 [00:00:29] I'm a female. She. Her

Speaker 1 [00:00:31] and what is the location of property you're looking at?

Speaker 2 [00:00:35] We're looking in Dundee area, but also Fife.

Speaker 1 [00:00:42] So both sides of the bridge.

Speaker 2 [00:00:43] Both sides of the bridge.

Speaker 1 [00:00:45] And the next question is. Have you had any struggles in your experience of buying and looking at property so far?

Speaker 2 [00:00:53] Em, Do you mean like. Like getting the mortgage or just like looking at stuff, or, anything.

[00:01:01] So it could be like too expensive, the ones you're looking at. there might be too much wrong.

[00:01:05] Yeah, Well, it was quite hard to get an agreement cause i am a student. A lot of lenders dont lend you to when you dont have a job. Shockingly enough. Em, But I'm quite lucky that my boyfriend has a good job so we are able to kind of really rely on his paychecks and his job security. Em, and I'm just kind of seen as an added extra. It was definitely, the most difficult thing because I'm not doing it alone is agreeing with him. Yeah, about what we want, what we're looking for, what location like and budget as well, like he's a bit of a cheapskate, whereas I'm just like it costs what it costs. And especially because we're young, we don't want to be tied in a 35 year mortgage that we can't afford. And it's really difficult to kind of judge the sacrifices and like, we can afford at the end of the day, like it's all right, the bank saying this but is that actually realistic. Can we still go on holiday? Can I get a new car in a few years? Like we kind of have to consider all of this?

Speaker 1 [00:02:20] So from that. Do you feel that education is prioritized enough throughout the process or before you even start?

Speaker 2 [00:06:25] yeah. to be stable. and to have that kind of equity.

Speaker 1 [00:06:27] Yeah.

Speaker 2 [00:06:28] Although I don't really know what equity means, but I've got it. Well I'm going to have it.

Speaker 1 [00:06:34] So leading on from what you said about renting, do you feel it's the only choice between leaving home and buying a property of your own when you're not financially ready for a deposit or fees?

Speaker 2 [00:06:45] Yeah, there's not really any other option unless you go to like, down the council rent but then even then is very oversaturated. There's massive long lists and you're still paying rent at the end of the day for a council house. So yeah, private rent is really the only really other option if you want away from home, unless you want to live in a tent.

Speaker 1 [00:07:09] Do you feel a communal living accommodation would be a good stepping stone in the process of buying. So it could be a shared kitchen area with a private rest or a shared additional community space with private living areas. Just as examples.

Speaker 2 [00:07:27] Yeah, I think it would be a good stepping stone like because currently me and my boyfriend, we're wanting to buy and but we both still live at home with our moms. So say, in the future we do buy and we move out. We've never paid a water bill, we've never paid a heating bill, electric bill, and all of a sudden that's going to be our responsibility. So maybe if we had a little stepping stone, like I said, of like a community place where you learned this is how you pay your bills, how you make sure it's paid on time, like you learn more responsibility without having the mortgage weighing you down or like having to pay for that rent. It's kind of like a taster of living alone, being away from home because especially like I didn't go away for uni, like I feel like maybe people learn that when they go to halls and when they go to the students flats. But I mean, me and my boyfriend didn't have that experience. We stayed home for education. So I think a stepping stone is something that would be really helpful.

Speaker 1 [00:08:27] Yeah. What would you feel would be beneficial to be included in the process of buying property to educate first time buyers? You said that a drop in session at places like the overgate in Dundee might be helpful, but is there any other kind of options you feel would be beneficial to be included with the process?

Speaker 2 [00:08:52] Just like I'd want someone to explain it to me, like I'm a child, like. They do it and they throw all these weird words like.

Speaker 1 [00:09:01] Like jumping from child to adult is alot. Yeah.

Speaker 2 [00:09:04] yeah. Like they throw out all this jargon. And I'm like, Can you please bullet point and explain it to me? Like, I've just landed on this country from, like, another planet. Like, I need it simplified so easily, because at the end of the day I'm giving you hundreds of thousands of pounds, well I'm maybe giving you, like, tens of thousands of pounds. You're like, I need to understand fully everything. And even just I've not even had the booklet handed to me explaining to just, even a printed out booklet would be great. Or like, I love watching location, location, location. Like, can we have a show, a TV show on Channel four that says, like, Like, this is how you buy your first house?

Speaker 2 [00:12:01] Yeah. Yeah.

Speaker 1 [00:12:02] And I think that's it then. Thank you for your help. Hopefully that'll help my dissertation.

Speaker 2 [00:02:27] No, it was so confusing. Like, em, you don't get taught any of this in school. schools just like you need to go to uni and get a good job and then you'll be able to get a house. But there's nothing like, no one told us all that we should save this amount every month and put it into a help to buy isa. em, this is a good mortgage adviser. Speak to them because they're the only person that actually has helped us. The mortgage adviser because they've done it so many times. And especially like for first time buyers, they know like what to say to help you. Even like estate agents. They act like you're stupid. Because I'm like, How do i book a viewing? And they say, You don't know. You know, youve never booked a viewing before? tell me! Like, no one's really there because it's supposed to be like this big adult thing. You're like, in the adult work world now. You're like your mums and dads are there, but they bought a house in pure 19 oat cakes or like they bought a house years ago. So all their information is outdated and then every different family member and every friend is telling you different things from when they got like a 100% mortgage in like 1990 and all these things. So you don't know what's right, what's wrong, what's left and what's right. And really, the only person that can guide you is the mortgage adviser. And I feel like it would be helpful if they maybe did like, a drop in session or something like at school or even like maybe to have a community hub, like a center, in town in the overgate maybe. That could be like, a place to come talk to us and we'll show you what you need to actually do to achieve a mortgage. So, I mean, like that would be so helpful because Google as well, it's all different in Scotland. In England you Google stuff and it's like, Oh, that's actually just for England. It's got nothing to do with Scotland or like, it's American and it's just completely gobledeegoope and there's like no connection to what we're actually trying to do or look for.

Speaker 1 [00:04:27] So, from a survey I completed, I found 50% of respondents said either renting or wanting ownership was a main factor for their desire to buy a property. What's your opinion on renting?

Speaker 2 [00:04:42] My personal opinion on renting is like it's a waste of money, but that's only because I'm lucky enough to have, like, my parents who let me stay with them and they know, like, I'm saving up for a mortgage, so they don't expect board as well because I'm I don't have any money. So they don't they expect board from me and they want me to put all my extra cash aside. So I'm really, really fortunate that I have that opportunity, whereas I understand some people don't have that option and they need to rent and struggle to kind of save at the side of renting. And I do understand like one in the house and like rent into it because if you can't afford a house in the first like to buy a house you would rent to get your own space and freedom and especially hard these days because our families are all like, Oh, when I was your age, I owned a four bedroom house with a double garage. Why can't you do that? And it's like, I can't even afford to rent, never mind buy it.

Speaker 1 [00:05:46] So leading on from that, what's your opinion on ownership of property?

Speaker 2 [00:05:52] It's always been like a goal for me. Like since I was young, like, like my mom rented quite a lot and we were always like chucked about flat to flat like landlord selling or this is a better flat, this one was cheaper, this one's in a better location and never had like roots. So I think I always wanted to own something and have my roots down somewhere and, like yeah.

Speaker 1 [00:06:24] Be stable.

Speaker 1 [00:09:46] Yeah.

Speaker 2 [00:09:46] You know what I mean.

Speaker 1 [00:09:47] Martin money saver vibes.

Speaker 2 [00:09:48] Yeah, Some sort of, like, workshop, I don't know, some sort of information that's actually insightful and makes you want to save money.

Speaker 1 [00:10:03] Is there any other information or opinions or anything in your process you feel would be beneficial to my research.

Speaker 2 [00:10:11] I'm not sure. Definitely. Like our help to buy ISA has helped us out so much, and that's something I would really look into because I'm sure they have stopped them now, you can only get a lifetime ISA or something. But we were lucky enough to get it before the deadline and it is really helpful. Also things like what is it called when like a house isn't like. Like, I really wanted this house and it was, it wasn't like up to building standards or something. Like the way it was built. It was like you couldn't get a mortgage on it. And I'm like,.

Speaker 1 [00:10:52] Oh, yeah, yeah, I know what you mean.

Speaker 2 [00:10:53] What is it called?

Speaker 1 [00:10:55] You have to buy it outright or you cant have it.

Speaker 2 [00:10:56] Yeah. Or like only certain people do mortgages for it because it's not like legal stuff. Yeah. and I had no clue on that. I'm like, a house is a house, but you can't get a mortgage if it doesn't have a kitchen or if it doesn't have a bathroom.

Speaker 1 [00:11:12] Yeah.

Speaker 2 [00:11:13] I'm going to rip those out anyway. Why does it matter?

Speaker 1 [00:11:15] Yeah.

Speaker 2 [00:11:17] And there's also like the part mortgage things as well that like all the government owns.

Speaker 2 [00:11:21] Yeah, we looked into that, but my boyfriend makes too much money to be included for that and yeah, I think I don't know what else. I think you might want to know stuff about like is your parents helping you out. i would be like, NO.

Speaker 1 [00:11:45] or the process of obviously the finances help, but that's more the process of buying the actual house and the educational side.

Speaker 2 [00:11:52] i keep googling stuff trying to find lots of different stuff and it just makes me even more confused.

Speaker 1 [00:11:59] Yeah, it's just going round in circles.

Interview 2

4

1. What is your name/age/occupation/gender and location of property? *

Enter your answer

2. How old were you when you purchased the property? *

Enter your answer

3. What was the biggest struggle in your experience of buying a property? What was the highlight of the process to you? *

Enter your answer

4. Do you feel education is prioritised enough in the process of buying a property? Please explain why. *

Enter your answer

5. From my survey I found 50% of respondents said renting or wanting ownership was a main factor for the desire to buy property. What is your opinion on renting? What is your opinion on ownership of property? *

Enter your answer

6. Do you feel renting is the only choice between leaving home and buying a property when financially not ready for a deposit and buying fees? *

7. Do you feel a communal living accommodation would be a good stepping stone in the process of buying property. (example - shared kitchen area with private rest area or shared additional community space with private living space) *

Enter your answer

8. Is there currently any facilities available you feel provides support/education for first time buyers? *

Enter your answer

9. What would you feel would be beneficial to be included to the process of buying property to educate first time buyers. (example - mortgage advice - drop-in sessions- classes to learn - school talks) *

Enter your answer

10. Is there any other information or opinions you feel would be beneficial to my research? *

Enter your answer

+
 Choice
 Text
 Rating
 Date

1. What is your name/age/occupation/gender and location of property

1 Responses

ID ↑	Name	Responses
1	anonymous	Katie Beattie 24 Secondary School Teacher Female Brechin, Angus

2. How old were you when you purchased the property?

1 Responses

ID ↑	Name	Responses
1	anonymous	23

3. What was the biggest struggle in your experience of buying a property? What was the highlight of the process to you?

1 Responses

ID ↑	Name	Responses
1	anonymous	Working out the amount we could afford realistically alongside other bills (broadband, council tax, tv license, electric, gas, house insurance). Although mortgage lenders give you a rough idea usually these are way over what can be affordable whilst actually living. Knowing that it would be our house and nobody else's and we can make any changes we like without asking permission from anyone else.

4. Do you feel education is prioritised enough in the process of buying a property? Please explain why.

1 Responses

ID ↑	Name	Responses
1	anonymous	No, this can be seen from two perspectives though. We know that schools are not covering enough of this as people are coming out of education without any awareness of underlying bills, cost of living without assistance from parents/carers and there is no education of how to go about buying a property. However, coming from a teacher I see that pupils feel this is too far down the line for them even in S6 as it is not as easy to buy a house as it use to be previously and they are aware of this. Most then have the attitude of we will learn about this when we need it 10/15 years down the line.

5. From my survey I found 50% of respondents said renting or wanting ownership was a main factor for the desire to buy property. What is your opinion on renting? What is you...

1 Responses

ID ↑	Name	Responses
1	anonymous	Renting is good for people who want the independence of living themselves learning about different bills that they may occur without having the worry of having to fix anything that may go wrong in a property. I personally thought it gave me great experience renting for 21/2 years about how to budget and gives an idea of things to think about when buying but didn't like the fact I was getting nothing back from all the money I was paying on rent (basically had nothing to show for it). Although very very expensive between mortgage and keeping property up to date with fixes it was the best option for us as it is an investment that we feel is best for us and we can give our own "stamp" to it without having to get permission from anyone else. We also love having little projects which we never would have done in a rented property as it would have added value to a property that wasn't ours and we would have spent lots of time doing it.

6. Do you feel renting is the only choice between leaving home and buying a property when financially not ready for a deposit and buying fees?

1 Responses

ID ↑	Name	Responses
1	anonymous	Yes, there are no other options available for people. The only options are stay at home and save (very hard) to buy a house or rent and even when renting it can be extremely difficult to save a large enough deposit and have money for the extra fees needed.

Do you feel a communal living accommodation would be a good stepping stone in the process of buying property. (example - shared kitchen area with private rest area or...

Responses

ID ↑	Name	Responses
1	anonymous	This may be a good idea for some but feel this may be difficult to do. Think people that are willing to do this would co- rent a house/ flat with others. This would be difficult if buying communal living accommodation as may cause issues as to who pays for damages in communal living, who cleans it etc?

8. Is there currently any facilities available you feel provides support/education for first time buyers?

1 Responses

ID ↑	Name	Responses
1	anonymous	There is lots of advice online but you have to be willing to look for it. Martin money saver helped us lots with mortgage advice and working out what we could afford. Finding yourself a good mortgage advisor will be any buyers saviour! The best education/ support we got was from those that had recently bought property or already pay for mortgages.

9. What would you feel would be beneficial to be included to the process of buying property to educate first time buyers. (example - mortgage advice - drop-in sessions- classes to...

1 Responses

ID ↑	Name	Responses
1	anonymous	I think lots of people are unwilling to drop in to sessions anymore as people are so busy. The best way I can personally think of would be having an online one stop shop with mortgage advice, information on fees and bills. One stop shop on what needs to be done and what information is needed to apply for a mortgage as this can take lots of time to get all documents needed!

10. Is there any other information or opinions you feel would be beneficial to my research?

1 Responses

ID ↑	Name	Responses
1	anonymous	Buying houses are going to become more difficult over the coming years not only from the price of houses but the interest rates are making buying a house unmanageable (if we had bought now we would never have been able to afford the interest rates). Speaking to a well used mortgage advisor may give you a great insight into info that would benefit your study.

Interview 3

5

Interview questions

Your name – job role

1. What is the average first time buyer looking for in Tayside at the moment?
2. Any other common problems that stand out stopping people – affordability etc
3. Do you feel first time buyers know enough when starting the process? is there anything commonly noticed about this?
4. On average what age would you say that people are, buying properties for the first time in Tayside.
5. Is there anything that you feel stands out when dealing with first time buyers compared to individuals or couples who have been through the process before.
6. From interviews people have said there is a lack of clear information available on buying a first property and there may be adequate information online however it can be confusing and stressful scrolling through and trying to find all the relevant information. From your experience do you feel this is a common opinion among the first-time buyers' market?
7. I am proposing an all-in-one informative booklet for first time buyers in Scotland to educate and provide tips. What impact do you feel this would have?
8. What would you say would be the top important things to know before buying a house for the first time?
9. Do you feel there could be more done by the government to educate young people on the important things such as mortgages, payments, and affordability.
10. With world events such as the corona virus pandemic and the UK facing a recession. What is your opinion on these things having an impact to property buying in Scotland? And considering the future
11. What is your outlook for the future considering first-time buyers in the property buying market in Scotland?
12. Any other input to aid my research

there's no point in starting looking at houses if you haven't got an agreement in principle. Yeah, but there's no point in having an agreement in principle and looking at houses if you've got an engaged a solicitor in case you see something you like and you have to put in a note of interest. so they don't realize that it all goes hand in hand.

Speaker 1 [00:03:25] Yeah, it's all quite a you have to be organized, I think.

Speaker 2 [00:03:29] Absolutely.

Speaker 1 [00:03:30] Rather than just saying I like that house.

Speaker 2 [00:03:32] Yes.

Speaker 1 [00:03:33] Is there any sort of commonality you see pop up quite a lot with the lack of knowledge and stuff that is quite common so do people not know, for example, about mortgages in specific, or is it just more broad?

Speaker 2 [00:03:53] Yeah, I think people don't understand what goes into applying for a mortgage and what you have to prove to enable a mortgage to be there for you. So for example, if you don't know your credit score, that's a good place to start, because if you've got a really poor credit score that's going to impact on the mortgage that you get, doesn't mean you won't get one.

Speaker 1 [00:04:12] Yeah.

Speaker 2 [00:04:12] But the mortgage that you get will have much higher rates. So it might be worth your affordability. And so I think that's really important. But the other thing is if people don't understand so they decide that they're going to move and they want to buy a house, the first house, but they don't understand the market. So a house might be marketed at offers over 95,000, but the home report could be 120,000. So they think 95,000 I'll buy that house for 95,000. That's not how it works. you have to know the home report and you have to know the history of the market because things might go five, ten, 15, 20 and sometimes 40% over the asking price. So you need your solicitor agent, to be able to say to you, this is what's happening in the market here. So if you're going to offer in for that house, you're not going to get it for 95. You're going to have to come in about there. Then that's going to impact on what you can borrow. So that's really important to understand the market and you're only going to get that from a professional.

Speaker 1 [00:05:16] Yes, quite from someone who has never been through it. It's quite deceiving to see like 95,000, you kind of assume it would be five, maybe 10,000 above that.

Speaker 2 [00:05:27] And sometimes it is. But the whole point of selling a house is, we are a portal. So we don't sell houses, but our member firms do. But what they have to do is bring in the best possible buyer for that property.

Speaker 1 [00:05:43] Yeah.

Speaker 2 [00:05:44] So the only way to get as many people in as possible is to have an asking place that is juicy.

Speaker 1 [00:05:50] Yeah.

Interview 3 part 1 – Angela Wallace

Speaker 1 [00:00:01] So it's interview three of the design enterprise dissertation module. So it's just kind of a casual conversation, just running off of my questions to get your insights of first time buyers experiences in around Dundee.

Speaker 2 [00:00:18] Okay.

Speaker 1 [00:00:19] So first of all, what is the average first time buyer looking for in tayside at the moment?

Speaker 2 [00:00:25] So generally speaking, it's the sort of lower end of the market. So up to about 165,70,000. And usually actually they're missing out flats and going straight for terraced or semi-detached houses with a small piece of ground, which that's changed some from before COVID. And because during COVID, people were quite well before COVID Sorry, interested in flats and things like that. But now less so than something with a garden space.

Speaker 1 [00:00:59] Yeah, something to kind of, have free rain as well instead of a shared garden spaces. And is there any common problems that stand out for people coming into the market so, affordability or anything like that?

Speaker 2 [00:01:15] Yes. So that changes and fluxes depending on what's happening in the economic arena. So sometimes it's deposits because now you don't get 100% mortgages. So a lot of people need a deposit. so its where that deposits coming from. And then sometimes it's about the interest rate being so high that it's not affordable.

Speaker 1 [00:01:39] Yeah.

Speaker 2[00:01:40] And historically although, it's just changed one of the barriers were not being able to prove to mortgage advisor that you have the affordability to create a mortgage and contract. That has changed now because there's mortgages that you can use paying rent and utilities as proof of affordability to create a mortgage. So that is now negated that barrier that was there before. So mortgages, deposits and maybe some lack of understanding about the process.

Speaker 1 [00:02:15] Yeah. Was that quite recently like this year that changed?

Speaker 2 [00:02:20] Last year.

Speaker 1 [00:02:21] Last year perfect. So going on from that, do you feel first time buyers in general know enough about the process when coming into the buying market?

Speaker 2 [00:02:33] I would say definitely not. here at the TSPC we run first time buyer events and they're advertise through Facebook and we are always oversubscribed. So people come in and they have free access to a solicitor and a mortgage adviser. Now, a lot of people don't know that when you buy a house, you have to have a solicitor.

Speaker 1 [00:02:56] Yeah.

Speaker 2 [00:02:57] And unless you're very lucky, you have to have a mortgage. But a lot of people don't really understand that process and they don't really know where to start. So

Speaker 2 [00:05:51] to get people interested in coming along because if you fall in love with something and you've probably done it yourself, you've seen a handbag or a pair of shoes and you think they're really expensive but fall in love with have to have it.

Speaker 1 [00:06:02] Yeah.

Speaker 2 [00:06:02] Yeah. It's the same with houses. If you fall in love, it ticks all your boxes, you'll pay a little bit more. But yeah, you need to be educated and all of that. Sometimes a house can go on at 95,000 and you could go for 96,000 and you might get it depends on the motivation of the person selling the house.

Speaker 1 [00:06:21] And the amount of people that are kind of after it as well. Yeah. And is there an average age you see with first time buyers in tayside.

Speaker 2 [00:06:33] I think I think there's a higher proportion that are under 35. Okay yeah and that's that's the general throughout the UK is usually under 35.

Speaker 1 [00:06:44] Yeah. I think the average when I was looking is about 32, the average. So that's not too different for tayside. And is there anything that you feel stands out for first time buyers compared to people who have been through the process before?

Speaker 2 [00:07:03] That's a good question. And I think what I would see is that whether it's a first time buyer to a first time sell, it is different, but it's fairly similar. You have to have all the information at hand. You have to understand who you're selling agent is. Do you trust them? Are they telling you the right things? Because some, so we are governed by the Law Society of Scotland. But some estate agents don't have to be governed by anything like that. So what we often see as estate agents, saying your house is worth 300,000. where actually, it's not. It's worth maybe 250,000.

Speaker 1 [00:07:42] Yeah..

Speaker 2 [00:07:43] But they want the listing because they get a marketing fee from you.

Speaker 1 [00:07:46] Okay, yeah

Speaker 2 [00:07:47] You get the marketing fee, they put you on the market in six months that you haven't sold. And guess what? It's because you're on at the wrong price. So everybody needs to have the information. That's the most important thing. Have up to the main benefits information from a reliable source. whether you're a first time buyer or a first time seller, or a last time mover, that's what you need.

Speaker 1 [00:08:11] You have to be able to trust those people.

Speaker 2 [00:08:13] Absolutely.

Speaker 1 [00:08:14] And there is, like you said, like deceiving companies and businesses out there. And from previous interviews, a lot of people have said like a lack of clear information available for buying a first property is lacking, although there's adequate information online, it can be confusing and stressful to pick it all together and see what's relevant, especially in Scotland. And from your experience, do you feel this is a common thing among first time buyers, that a lot of people see it is confusing?

Speaker 2 [00:08:50] Yes, it definitely is confusing. And what you'll find mostly when you go online is you'll get a lot of English information that is not relevant here. And that's confusing. But unfortunately, what happens now is we jump. So we Google, we Bing, we search, we are all over the place because we want to read as much information as we can. But most of this information is coming from areas where people are trying to get your business, so they're telling you what they think you need to know to get your business. So whether that be for the mortgage or, you know, whatever. So I think the right thing to do is. So the government website actually has really good information about buying homes in Scotland and what a home report does and what that means and how to interpret home report and what your right are as a buyer, you know, what constitutes false advertising. And that's all on the government website. But you wouldn't normally look at a government website to learn about buying a house, would you? because that is not where you would naturally go so you rely on People like us to produce events or or information to help you along your way. But everybody's journey is different.

Speaker 1 [00:10:09] yeah.

Speaker 2 [00:10:09] And everybody's reason to want to move is different and their time scales are different. So you might say, Oh, my boyfriend proposed last night and we want a new place in six months and that's it. We're going to go. The information I would give you is way different from someone else that might say I've got a learning disability, but I've outgrown my family home and I'm scared. But I knew I need to go and my mum and dad are going to support me financially to do that. That's a whole different set of information, but that is a lack of working information. Yeah. So, you know, in many things you could have a like a click box that takes you down the avenue of well if it yes you go that way, if it's no you go that way.

Speaker 1 [00:10:54] Yeah.

Speaker 2 [00:10:54] That isn't a lot of that. And I guess that's because information is changing all the time, the interest rates go up, the stamp charges is frozen or its not called stamp duty anymore. It's called Land and building Transaction tax LBTT.

Speaker 2 [00:11:09] So these things change with government protocols and things like that. So you need to be for somebody to produce something it has to be easily changed.

Speaker 1 [00:11:09] Yeah.

Speaker 2 [00:11:09] with the trends and the only way people are going to want to do something like that is if it's funded and if it's funded, that means the dreaded advertising. You have to pay for advertising to keep it funded because you won't get a grant to do it. It's difficult. It is difficult.

Speaker 1 [00:11:47] Yeah. So for my dissertation, I have decided to propose a like an all in one informative booklet type of thing to kind of educate and provide the tips of right from saving your first pound for your deposit. Right the way through you say to the legal like the legal side of things. What impact do you feel this would have on the market for first time buyer or something like this.

Speaker 2 [00:12:19] So it's not gonna impact the market because the market is the market. People people move for emotional reasons.

Speaker 2 [00:14:26] I've offered on five properties and I haven't got any of them. What do you do next? or Two or three properties I like have gone to a closing date and I've been out bid. And what can I do to be the preferred buyer of a property? These things are equally as important because it's soul destroying and it can make you just especially if you're excited about buying your first house. And you're going to do that. And then you hit barriers and roadblocks and things like you've got your mortgage agreed in principle and you get excited about that.

Speaker 1 [00:15:00] Yeah,.

Speaker 2 [00:15:01] But then you go out and take out a new credit card because you're going to buy your new sofa, and buy this and that, and you go back to get your mortgage, your full mortgage and they go, yeah, you're not getting it, you have not taken out all this credit, and people don't know that.

Speaker 1 [00:15:17] Yeah

Speaker 2 [00:15:19] that is really important. It changes and you've put in an offer for the house and you've probably had to accepted. Yet halfway through you're ready to draw out your funds and then they go, No you can't get that mortgage anymore and then you're devastated. And so is the seller, everybody is. So having all these negative things in a booklet or your digital booklet to say, What happens if I think that's a massive important part. Not just for first time buyers, but everybody, but for first time buyers who have never experienced any of it. That's a good one.

Speaker 1 [00:15:52] There's a whole emotional side, like you say as well, Like people forget about, like the disappointment, the excitement, the rollercoaster.

Speaker 1 [00:16:06] We've kind of touched on this, but my question was, what would you say are the top things to know before going into buying your first property? you said about the educational side of it and like we were saying about the things going wrong, you kind of need to be prepared for that as well.

Speaker 2 [00:16:24] So if I was to list them off for you and I think the important part is when you buy a house. Doesn't matter what that house looks like, I can promise you you're going to want to change something really soon and that costs money.

Speaker 1 [00:16:39] Yeah,.

Speaker 2 [00:16:40] And maybe more than you've ever thought. And mortgage rates go up. Okay. And recently, mortgages have gone from 1.7% up to now, 6.4%. That's a big difference when you're paying a mortgage. Right. So you can't just plan for today. You've got to look ahead and say how long am I doing this for. And the one thing that I will say is, when mortgage rates are good, people should actually overpay on their mortgage because most mortgages allow you to pay 10% a year.

Speaker 1 [00:17:14] Okay, yeah.

Speaker 2 [00:17:17] But that could take ten years of the length of time to pay a mortgage. Right. So the rule of thumb is, if you were never to move again, would you rather have your mortgage finished at 40 or would you want to wait until you're 60? You know what you want to do. But people don't realize that because we live in the today and the now, when

Speaker 1 [00:12:26] Yeah. Okay.

Speaker 2 [00:12:27] So having information they will plod their way through. If I can be blunt with you a booklet is not going to hit the mark because people don't read booklets anymore.

Speaker 1 [00:12:40] Okay.

Speaker 2 [00:12:41] It's all digital, so people want an app.

Speaker 1 [00:12:45] Okay. Yeah.

Speaker 2 [00:12:46] Some kind of digital walk through of what the pros and cons are. And if you look on most estate agents websites or solicitor based agents websites, they will tell you processes. And so if I was to produce a booklet, I would produce a digital booklet rather than a physical one.

Speaker 1 [00:13:04] Yeah, yeah.

Speaker 2 [00:13:05] It costs a lot of money and these things go out of date so quick, you know.

Speaker 1 [00:13:09] Yeah. Like you say, it will change.

Speaker 2 [00:13:11] Yeah so a digital one that's flexible and changeable is more appropriate. And what will it do? it will maybe help some people have a bit more clarity and help people at the very early stages of their journey. And I think that's really important, but you have to be able to educate people that I'm telling you this now, but actually it might not be relevant when you come to buy. It might not be relevant by the time you think you've got enough for the deposit. Yeah, because if I took you back two years, it was a minimum of 10% deposit. Now it's only five.

Speaker 1 [00:13:51] Mm.

Speaker 2 [00:13:51] And actually if you do the rent as proof. You can have £1,000 deposit, you know you don't.

Speaker 1 [00:14:01] Yes. Yes.

Speaker 2 [00:14:02] And some lenders are allowed a 100% mortgages. But that could and probably will change within the next 6 to 8 months.

Speaker 2 [00:14:10] Yeah. You know what I mean.

Speaker 1 [00:14:12] Yeah. It's always changes.

Speaker 2 [00:14:13] It really is. I have to say as well I think what's more important than just the information is what do you do when it goes wrong.

Speaker 1 [00:14:24] Yeah. Yeah.

actually, when it comes to the largest asset you'll even own, it's really, really important to go. You know what, I don't really need those new Versace jeans. I'm going to put extra money to my mortgage. That is really sensible, right? But then on top of your mortgage, people forget that you're going to need insurance and not just for the house. You need life insurance. If you've got a mortgage.

Speaker 1 [00:18:02] Yeah,.

Speaker 2 [00:18:03] You need really critical illness insurance in case you can't get work and can't pay your mortgage because your house will be taken off you. So you'll need to get insurances. All that adds up to quite a lot of money. People don't realize that. Then you've got the cost of living going up and up and up and you think okay, I can manage it today, but what about next year. What about the year after that. oh, and now I want a baby.

Speaker 1 [00:18:27] Yeah.

Speaker 2 [00:18:27] You know, Having a mortgage is like getting a dog at Christmas. You've got it for life, you know. And so you really need to work within your parameters of affordability and realize that this is a purchase that you need to be really serious about and treat it like a pension. Treat it like, right, I need to get this paid down. So the longer you pay your mortgage, the less you're paying in interest and the more you're paying off your mortgage. Get that done as quickly as possible so people don't really realize that. And things like boundary issues. This come up time and time again. You know, my neighbors parked on my parking spot and, all of that, my neighbors put a new fence up and sits in my garden. And you have to be really clear where your boundaries are. Keep your boundary documents your title deeds they're called keep your title deeds on hand. Make sure you know exactly what's yours, what's not yours, if there's rights of way. So we understand what that means. That's quite serious stuff, which is why you need a good solicitor to be able to say to you its okay to go ahead with this.

Speaker 1 [00:19:35] Yeah,.

Speaker 2 [00:19:34] But here's the distinctions. So all of this is a massive thing. All of this information that you need to have before you think about, you know, you've got council tax, right? So you forget about all of these things, you know. And I think it's important that when you're buying your first house, you sit down and seriously think about what you want today and why do I want it. But what does five years look like and ten years look like? Because if you buy a house and sell it within the first seven years, unless you have a really strong market, you're not going to make money because it costs thousands to move. You know, it's not cheap. So if you spend 7000 pounds moving and you move three or four times. You know, there's 28,000 pound gone. Yeah, they could have been paid off. Think about it and that's what a lot of people don't do because it's an impulsive purchase.

Speaker 1 [00:20:38] I think social media has a lot to do with it as well. Yeah, you see people with their keys and they're all happy and they've just bought a house. You don't fully think that they'll be paying this and that for the rest of their life.

Speaker 2 [00:20:50] But sometimes that's okay. Sometimes if you can afford that and you've got your keys to a nice new house and you've got. Your. You know. Beautiful tiled floor and your persian rug and yet and it's all beautiful if you can afford that. but Good for you. Well done but probably your mum and Dad give you a whacking great deposit to do

that. And that's okay too. And sometimes it's just a rosy glow transaction, you know, but not always, you know. So it's not always that people need to remember the Yes, you can get through it. But the professional advice, now Professional advice from solicitor based agents is free. You get free advice. Why would you not take it? You know, if you can an independent mortgage broker, you know, advice is free. Take it, you know, and build that relationship up. And because you need these people to help you in the marketplace, so that's key.

Speaker 1 [00:21:53] You rely on this network of people to keep you on the right information and everything as well. And we've kind of touched on this as well. But do you feel the government itself could do more to educate young people on things such as mortgages, payments and affordability?

Speaker 2 [00:22:11] Yes and now This is going to be a bit controversial, but I'm serious about this. I don't understand why school children at high school, are not taught about economics and living in the real world and what that looks like. You know, what is a high interest bank account, what are stocks and shares, what does the mortgage look like, what do bills look like? What happens if you can't pay the bills? You know, the general running of the house isn't on the curriculum. And yet every single person that attend school, God willing, because one or two will end up on the streets, needs to run a house whether its a bought house, a rented house, a social house. Everybody needs to do it. And yet its not in the curriculum. It's nuts. It's like having a baby. Most people tend to have babies. You don't get taught how to look after a children in the curriculum.

Speaker 1 [00:23:12] I know myself from leaving high school about four years ago. That you come out into the real world and even with a car, you don't get taught. Like if you've got it on finance or anything like that, you have no idea what it means. And I think that makes the transition from high school to the real world so much worse.

Speaker 2 [00:23:33] Absolutely.

Speaker 1 [00:23:33] Because you're just totally oblivious to what real life is. Really?

Speaker 2 [00:23:37] Definitely.

Speaker 1 [00:23:38] And you're just in your own routine of high school.

Speaker 2 [00:23:42] So the government can do more and the government at times do more. So they will freeze stamp duty at certain levels. You know, if you buy something under £125,000, you say there's no stamp duty. That's a help from the government.

Speaker 1 [00:23:56] Yeah.

Speaker 2 [00:23:57] But they're limited about what they can do because the government also needed money. And so that's where taxation is all about. But I think that there's more could be done to help people. There's other countries, for example, that. Excuse me one second.

that's happened as a result of the pandemic is the rental market's changed because as a landlord during lockdown, you couldn't evict anybody. Even if there weren't paying rent, you couldn't evict anybody and you couldn't put rent up as there was a rent freeze. So interest rates have gone up, but you can't charge any more for rent. And so a lot of landlords have off stocked all their portfolios. So all of these flats are on the market. The first time buyers don't really want them, and nobody wants to be a landlord anymore. And so it's driving prices down for flats and apartments and but nobody really, you know, its effected the market quite a bit.

Speaker 1 [00:03:19] It's changed the wants of the market as well.

Speaker 2 [00:03:22] Definitely.

Speaker 1 [00:03:24] What is your outlook for the future? Looking at first time buyers, do you think there'll be any changes? Post-coronavirus could come in like maybe up to five years from coming out of that? Or just in general as well?

Speaker 2 [00:03:40] Yeah. So yeah, I think that are going to be changes and I've, I've seen little snippets of it so far where people are pushing their affordability to the limit to get better than they once wanted. I think social media has got something to do with that tik tok. People going in nice houses, that are done out for them, you know, their quite fancy. You know, in my day you bought your first house. It was a massive achievement to be able to buy your first house. When nowadays it's expected that you don't just buy your first taste. The first house has to be pretty impressive as well. And that's really changing what's happening. That is, I fear for them in the future because it's not sustainable, because the affordability is not there. Unless like yourself, you go to university and then you go and get a job and you got a better job after that and youre making money. You have income's coming in and it's better. But people definitely want more than they've ever wanted before, even though it costs much more to get it. And gone are the days where, you know, I, I do up property. I've got a portfolio myself and I bought a fantastic ex-council house really solid and start in gorgeous huge garden flung huge garden at the back parking there. And I have done that house-up, and it is stunning. And I offered it to my son as a gift. And he said, I don't want to live in an ex-council house because he's of your tiktok generation that wants a detached house. You know.

Speaker 1 [00:05:16] I can see it in my generation, people my age, I'm just 21, passed in September, and a lot of people my age are starting to buy the, the brand new houses that have just been built specifically for them and getting bigger and better. But like you say, we're pushing our boundaries of affordability and expecting that we should kind just be there. You do don't want to work for it. Yeah.

Speaker 2 [00:05:43] And then you've got your issues. Then again that are Impact. Also, you can't go out with your friends for those cocktails on a Friday night because you can't afford the £100 it's going to cost you to do that. And you can't buy that new dress or pair of shoes that you like. And actually, no, you can't go on that hen weekend because you don't have the affordability for that. And then if you've got a spouse that becomes, what you spend money on that for? you've got the bills to pay before you know it you've got, you know, tension, broken relationship, your mental health is impacted because you're not living. You're just paying to stand still and nobody wants that. And that is what's going to be happening in the future.

Speaker 1 [00:06:21] Yeah, it's quite, it's quite sad, actually.

Interview 3 Part 2 – Angela Wallace

Speaker 2 [00:00:00] I'm sorry.

Speaker 1 [00:00:00] That's okay. Don't worry.

Speaker 1 [00:00:03] All right. So, yes, the government have done some things to help it in other countries. And the government actually give you a startup grant. That don't pay back to allow you to buy a house. Now, that's great, but we have a housing shortage in the UK.

Speaker 1 [00:00:19] Yeah.

Speaker 2 [00:00:20] So we don't have the houses to buy, but in other countries they've got it much better. And I think that if we had a longer term plan for social housing and or for people, to give you an example. I used to have a great big house and I had all my kids and du du du du but they've got a life now. If I had decided to stay in my big house and I'm now 80. Right. There's no way for me to go. I don't want to live in a flat. because im used to my nice big house with my big garden, where am i going? So I think the government should be looking at making more retirement villages.

Speaker 1 [00:01:02] Mhm.

Speaker 2 [00:01:03] And done very well in Sweden. Retirement villages. So you know, it's not just that you move to that retirement villages because they've also got apartments, terraced houses, detached houses. So you could move to somewhere where your daughter or son of whatever could live in the same village but they're looking after the older community as well.

Speaker 1 [00:01:24] Yeah.

Speaker 2 [00:01:25] So that can a modeling that I think should be done but we're not progressive enough to do that.

Speaker 1 [00:01:29] Yeah.

Speaker 1 [00:01:31] So, do you think world events such as the coronavirus pandemic has affected the first time buyer market in Scotland?

Speaker 2 [00:01:41] Yes, massively. We touched on it at the beginning when I said first time buyers now are not looking for flats.

Speaker 1 [00:01:48] Yeah.

Speaker 2 [00:01:50] They tend to be looking for a house now and the other thing is that people's mental health have been affected quite badly with being in lockdown and the change and everything that went with it. And so, that desire to want to be out on their own, doing something on their own also means that they put in a quite a vulnerable position. And so they want to be maybe closer to family, closer to amenities, so that if there was another lockdown, there's a park or, you know, things like that where they know there's safety, there if we were locked down again, go for a walk, I could go ahead and do that or whatever. That's definitely had an impact on what they're looking for. But the other thing

Speaker 2 [00:06:24] It's sad. But we are creating through social media a world of desire today. In my day it was fixed and mend and worked towards something and when you achieved something that was amazing. Now, **want that and I want that yesterday**. And we have to again, it's about educating people and saying, we don't need that, you know, you just don't need that. And my brother and his wife bought their first house when they first got married and im going back and they stayed in that place and have done it up beautiful. It's beautiful. But they've never, never moved. Right. So they finished their mortgage when in their forties. They've traveled all around the world. Then you've got me, who got my first taste at the same time. But I wanted bigger, better and move, move, move, move. Till I find the best house ever. I'm not 40, I'm a lot older than that. And I've just paid my mortgage off and I haven't traveled around the world. But if you took me back to the very beginning and said to me, what would you rather do, have a big house? That's a nightmare to clean or traveled around the world. I knew I would have picked travel round the world.

Speaker 1 [00:07:36] Yeah.

Speaker 2 [00:07:36] But nobody sits and explains to you the future. Absolutely. Yeah. Yeah, definitely.

Speaker 1 [00:07:42] Yeah. I think speaking to you has definitely for me personally opened my eyes to you definitely have to think farther than next Christmas. You know the Christmas after putting the tree up in the new house.

Speaker 2 [00:07:57] Absolutely.

[00:07:57] You've got to think when I'm my mum and dad's age, my granny and granddad age. Look right along.

Speaker 2 [00:08:04] Yeah. I mean you do want to the joy of it because it's a joyous thing.

Speaker 1 [00:08:07] Yeah.

[00:08:09] but you have to be practical and because it's such an emotional purchase, practically goes out the window because we all do it. I've done it, you know, you just want it and that's it. Done. But we really need to think seriously about what that looks like. You know, and how. How sustainable is what you're doing for your life? Because life is for living, not not working. To have a nice house where you can afford to go and have your lovely holidays. Yeah, that's my my opinion.

Speaker 1 [00:08:43] And everyone's life is different as well like. Some people will be brought up with like money in their family, like generations of money, and others will struggle to just to buy the essentials.

[00:08:55] Absolutely.

[00:08:56] I see a lot of comparison. I think in this day and age. Yeah, like social media definitely is probably the main cause. Because I know when like my parents were younger, they didn't have that and they were so proud to own their first home and like, everything was so, everyone was so happy for them. Whereas now it seems totally opposite, I feel.

Speaker 2 [00:09:18] Yeah, and it's expected. I mean, my son is, has a beautiful flat, stunning. I own it, but he lives in it and now he wants a house. he is just about to have a baby any minute now. Yeah. And but his expectation is that I'll use the equity in that house to give to him. To buy a house.

Speaker 1 [00:09:45] Mm hmm.

Speaker 2 [00:09:46] And I will, right, because I can do that. But not everyone can do that.

Speaker 1 [00:09:53] Yeah..

Speaker 2 [00:09:54] So he's a very lucky boy. But more and more people are taking equity out their own house that they live in to give to their children, to give them a deposit, which means that they're going to have longer. They're going to be pensioners basically paying off some of the equity they've taken out to give to the children.

Speaker 1 [00:10:11] Mm.

Speaker 2 [00:10:12] So the argument is so you wouldn't get it when I'm dead anyway. That fair enough. But it just means that older people are having to compromise for the sake of their offspring.

Speaker 1 [00:10:23] Yeah, I think that's definitely changed over the generations.

Speaker 2 [00:10:27] Definitely. Definitely.

Speaker 1 [00:10:28] And that was the last question. But is there any other input you feel would be helpful to my research or my writing?

Speaker 2 [00:10:36] I think definitely look on the government website, you could find some information there? That's good. And I think definitely look into the new build sector and the market. It'll tell you a little bit ahead. They're trying to influence first time buyers because they'll do thing like we'll pay your stamp duty. We'll give you £1,000 a month to help you on your way. So that encouraging that now purchases. And not encouraging too look down the line. So I think that's really important to to think about that and to put that into a magazine to say look, don't be fooled by these deals at the end of the day. You've still got that mortgage to pay in a year's time and all these deals are done. You still need to do it, or it might look like good buy, but you're still going to have to put a fence up and then put carpets down. And with a second hand house you have already got all of that, you know, and its these things that we need to educate people on not just the easy things.

Speaker 1 [00:11:41] I think some people kind of play on the fact that first time buyers are quite vulnerable to the market.

Speaker 2 [00:11:47] Yeah, I get that.

Speaker 1 [00:11:48] I know. Like I know myself, if I went through it right now, I would just take any professional's word for it because I think they're trustworthy. But like you say, they might not be.

Speaker 2 [00:12:00] If you go to any new build site and you tell them that you're a first time buyer and you've got an agreement in principle, they will fall over themselves to get you to take out, to sign an agreement to buy one of their houses. Yeah, that's just the way it is. Yeah, it's the way they are. And, you know, if you're a first time buyer, they make it bigger, add contributions to your deposit gave you this, give you that. And that's because they know, we live in a want now society. So I would definitely do something about that in your writing, for sure.

Speaker 1 [00:12:34] Okay perfect thank you so much for all your input, that's really valuable.

Speaker 2 [00:12:40] youre welcome, youre welcome, And youll let me read it when youre finished?

Logo design opinions

6



20

Responses

00:29

Average time to complete

Active

Status

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- This is an anonymous survey and your personal information such as name or age will not be used in the final report. However, please tick each box below to consent to your opinions to be incorporated within my report.

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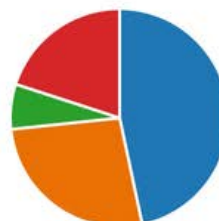
- I agree to take part in this project. 20
- I understand my participation is ... 17
- I understand that my answers m... 17
- I agree to any data I disclose to ... 17



- Please select which logo you feel is most suitable for this proposal.

[More Details](#)

- Option 1 14
- Option 2 8
- Option 3 2
- Option 4 6
- Option 5 0





User Description:

- Becca is a full-time student who also works part time and has a fast-paced lifestyle.
- She values honesty, collaboration and drive in other people and feels these are the key to success.
- She is currently looking at some properties in her area of Glasgow to buy her first home.

“Although I am excited about buying my first home I am worried I don’t know enough about the process before going through it myself.”

Name:

Becca Whyte

Age:

28 years old

Occupation:

Full time nursing student
Part Time work at Sainsburys

Location:

Glasgow

Personal Characteristics:	Hobbies and Interests:
<ul style="list-style-type: none"> • Eager to grow • Driven 	<ul style="list-style-type: none"> • Art • Walking
Goals:	Challenges:
<ul style="list-style-type: none"> • To find an easy-to-use learning app or platform • To feel confident when going through the process 	<ul style="list-style-type: none"> • Increase in complex online resources • Lack of available time to learn
Needs:	Sources of Info:
<ul style="list-style-type: none"> • Easy solution to learn and grow knowledge as busy lifestyle 	<ul style="list-style-type: none"> • Audio Books • Online media



User Description:

- Amy is a busy Manager who has a fast-paced lifestyle.
- She believes skill acquisition, collaboration and hard work are the key to success.
- She is currently looking at some properties in her area of Perth to buy her first home.

“Claire and I have been savings for a deposit right through since lockdown and we feel we are ready to start our buying process.”

Name:

Amy Baxter

Age:

23 years old

Occupation:

Assistant Manager of Marks and Spencers

Location:

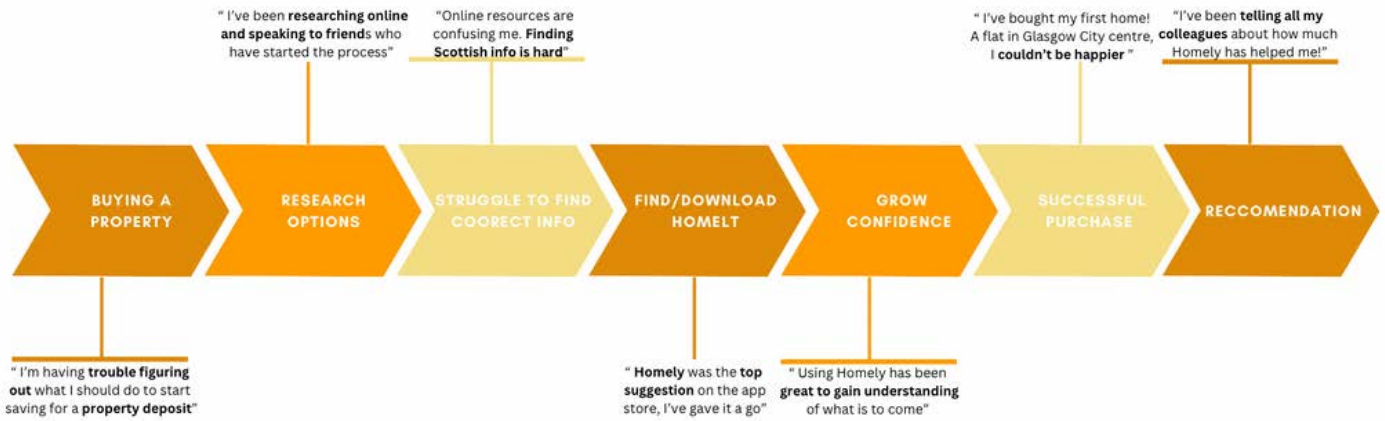
Perth

Personal Characteristics:	Hobbies and Interests:
<ul style="list-style-type: none"> • Willing to learn • Solution-oriented 	<ul style="list-style-type: none"> • Pottery • Cycling
Goals:	Challenges:
<ul style="list-style-type: none"> • To find an easy-to-use learning app or platform • To expand her Knowledge 	<ul style="list-style-type: none"> • Increase in complex online resources • Lack of available, up-to-date learnings apps
Needs:	Sources of Info:
<ul style="list-style-type: none"> • Comprehensive solution easily answering multiple questions easily 	<ul style="list-style-type: none"> • News • Online media

User journey map



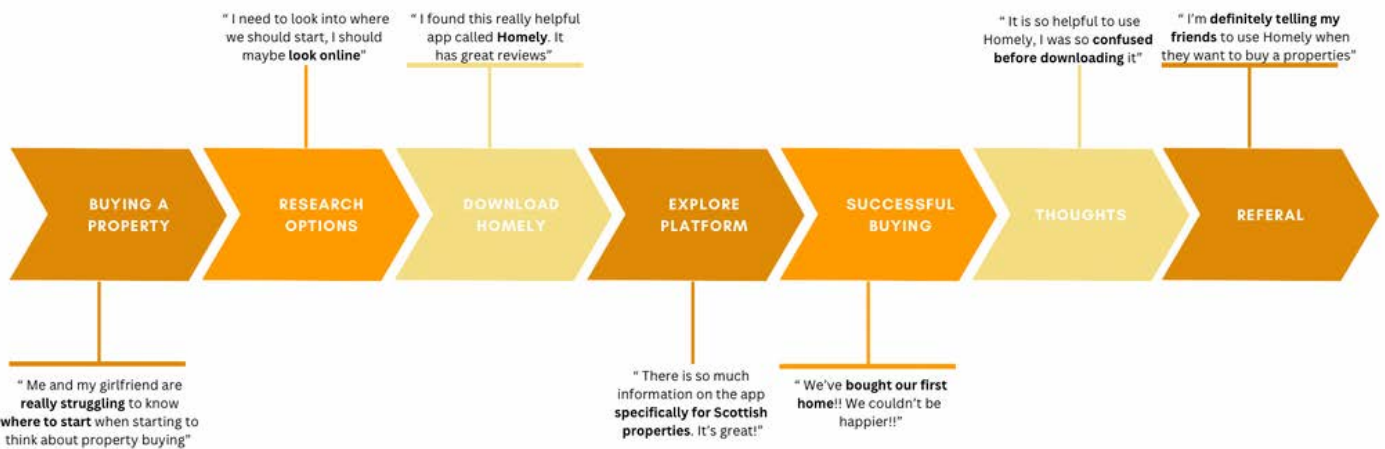
Becca Whyte



User journey map



Amy Baxter



DI42001 Design Enterprise 2 dissertation project validation

Invitation

I would like to invite you to review my initial output and provide your comments and suggestions to help me refine my project proposal. From an industry professionals' perspective, it is important to gain opinions from a professional working in the industry to better fit the projects contribution to a real-world situation.

Research aims and key research questions.

Research Aims

The aim of this research is to further understand the process of buying property for the first time in Scotland. Specifically, the education in which is given to the people who are going through buying for the first time and the problems that underlie this.

The research report aims to identify the areas in which need the most clarity and what can be done to aid first time buyer in their process to buy their first home. Through investigating current strategies of education methods, exploring real people's opinions and needs the report aims to clarify the need for help and understanding. The research undertaken has created a wide and detailed comprehension of the problems and gaps in the education currently being provided on the topic. Truly understanding these needs will help to outline what is required to aid the next generation of buyers to feel equipped with the knowledge and confidence to buy their first property.

Research Questions

- To outline the lack of knowledge young people have when approaching becoming a first-time homeowner.
- To find out what the main problems are when facing the process of buying a first home.
- To highlight the consequences external factors such as covid-19 and the recession have had on home ownership.
- To understand what is required to provide a rounded and unbiased body of information to the Scottish buying market.
- To understand the most successful solution to providing education of home buying to first time buyers in Scotland.

Research methods

Primary research

Interviews - gathered data from young people who are going through or have gone through the process of buying a property in Scotland as well as industry professionals. Focusing on the experience and understanding their journey, hi points and confusions helped to strengthen the proposal. Also understanding the process from the professionals' point of view was a key insight to aid the proposal.

Surveys - gathered a wide range of perspectives from participants aged 18-27. The answers provided allowed for a heightened understand of the data field and provided statistical data.

Secondary research

Case studies - allowed for in-depth understanding of the property buying market in real-life context. An affective process to gain insights into the topic and to understand further the opinions of others and professional agencies of first-time property buying in Scotland.

User journey map - allows for a deeper understanding of the targeted audience. Taking the target audience that the design is targeting and specifying their needs, wants and problems. Furthermore, taking these opinions into a map of the journey and emotions that may occur which creates a unique method which can be essential to driving a good proposal.

Reviewer's feedback

- Are the key findings and initial output addressing the research aim and key research questions?
- What are the merits of the project output?
- Could you please comment on improvements and give suggestion on further development or considerations?

Kirsty

This is great, comprehensive and capture the details we discussed in our conversation. The Homely app is a great idea, and I would probably introduce and element of AI to it so that it stays current and future proofed.

It would be good also to include some facts about mortgages and the complexities in the changes to interest rates and how best to navigate that by tracking (again, AI would help with this).

There is no holding deposit in Scotland.

I would also add information about buying schemes in Scotland – you can find these on the government website.

Maybe also add some information about new homes and again, some of the new homes schemes, like affordable homes.

Happy to help.

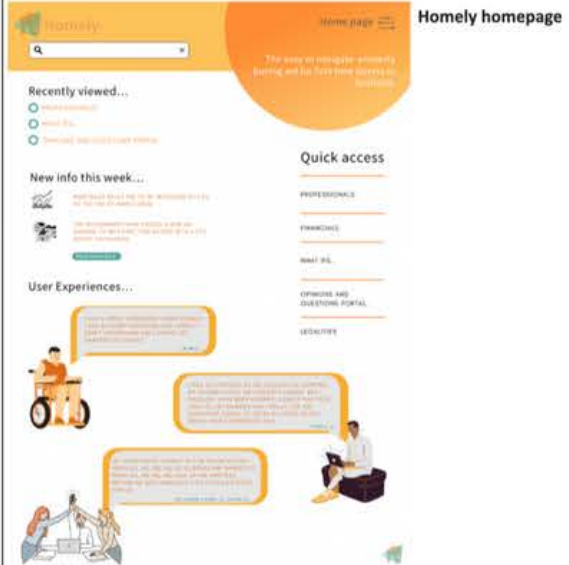
Reviewer sign: aw

date: 27/12/23

Key findings and initial output:

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Current design mock up



Here are some examples of what will be included within the app. They are just suggestions of some of the information and pages and I acknowledge that there is only a minute amount of information within these examples compared to what would be needed for the real app.

A buying timeline



A buying timeline

Questions and opinions portal



DJ42001 Design Enterprise 2 dissertation project validation

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Reviewer's feedback

- Are the key findings and initial output addressing the research aim and key research questions?
 - Yes, the initial output will help to address the key research aims.
- What are the merits of the project output?
 - To provide clarity for first time buyers on any questions and queries they may have throughout the whole buying process. As it is real people that are using it is also a good way to get recommendations.
- Could you please comment on improvements and give suggestion on further development or considerations?
 - App looks great, would be good to have an input from solicitor/estate agent etc to answer any specific questions that cannot be generally answered possibly from different regions as cost can range drastically for fees in different parts of scotland/england.

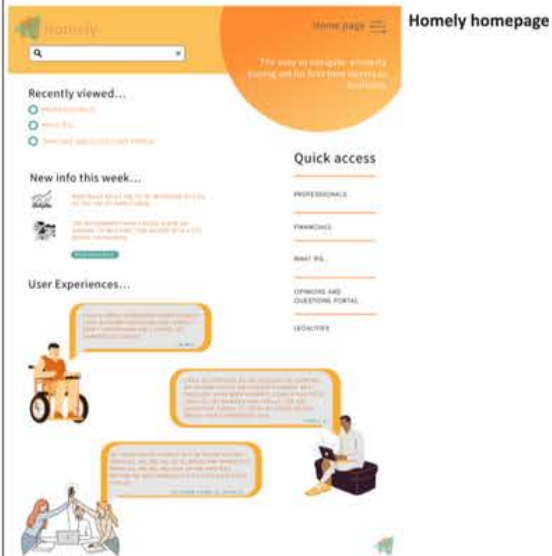
Reviewer sign: Katie Beattie

date: 31/12/23

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Opinions and questions portal



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Reviewer's feedback

- Are the key findings and initial output addressing the research aim and key research questions?

The outcome addresses the aim and questions successfully. The outcome is an information filled app that focuses on first time buyers. Possible there could be more of a focus on information for young (18-27) first-time buyers as this was the aim.

- What are the merits of the project output?

The merits are a helpful guide for young first-time buyers. This app provides all information needed in one place with a space for advice and questions. It eliminates the confusing jargon and figures often shown in other guides. It is also helpful to be focused on buying in Scotland as there are different rules and regulations in different countries.

- Could you please comment on improvements and give suggestions on further development or considerations?

The buying timeline can be interactive and act as your own personal checklist, could set goals for when you want each step to be achieved. Also add hyperlinks on each section to a page that gives more information than the bullet point.

A personalised savings tracker would be helpful that could be updated every month with set goals and reminders included

A great addition would be some sort of folder where you can upload files or documents that are necessary for the buying process, for example; bank statements, home reports, and mortgage agreements. This would help keep everything important in one place and provide a visual of what still needed to be obtained. Along with this a contact list where you can save the details for your own mortgage advisor, solicitor, or estate agent.

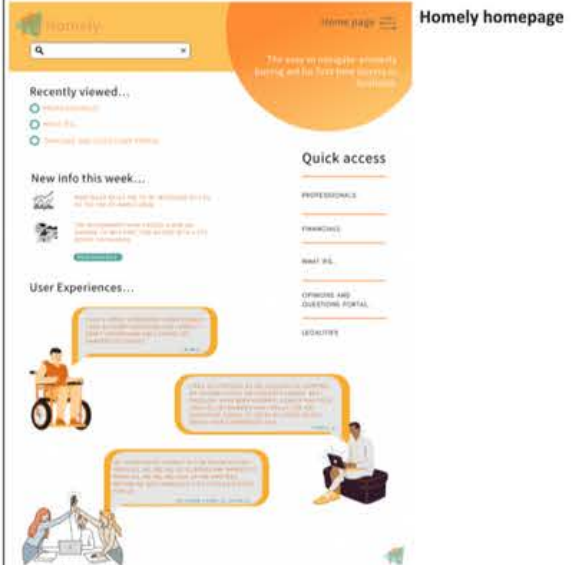
Reviewer sign:

date: 3/1/2024

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