



# HomeOwners Alliance

## Media information 2021

[hoa.org.uk](http://hoa.org.uk)

# Who we are

## Our Co-Founder and CEO Paula Higgins

*“The HomeOwners Alliance helps people make smart choices at every step of the homeownership journey – whether buying, selling, owning or improving their homes”*

We are the go-to site for home related expert advice and to shop around for the services you'll need at all the key moments of buying, selling and owning a home.

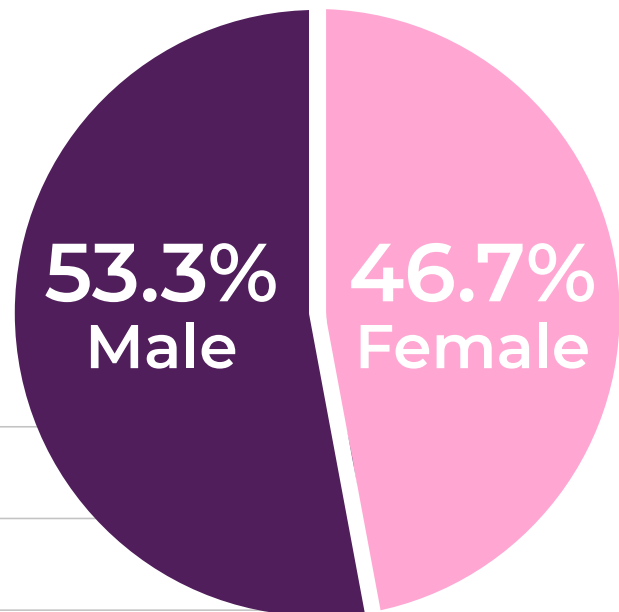
Our aim is to make homeownership a less stressful and a more rewarding experience.



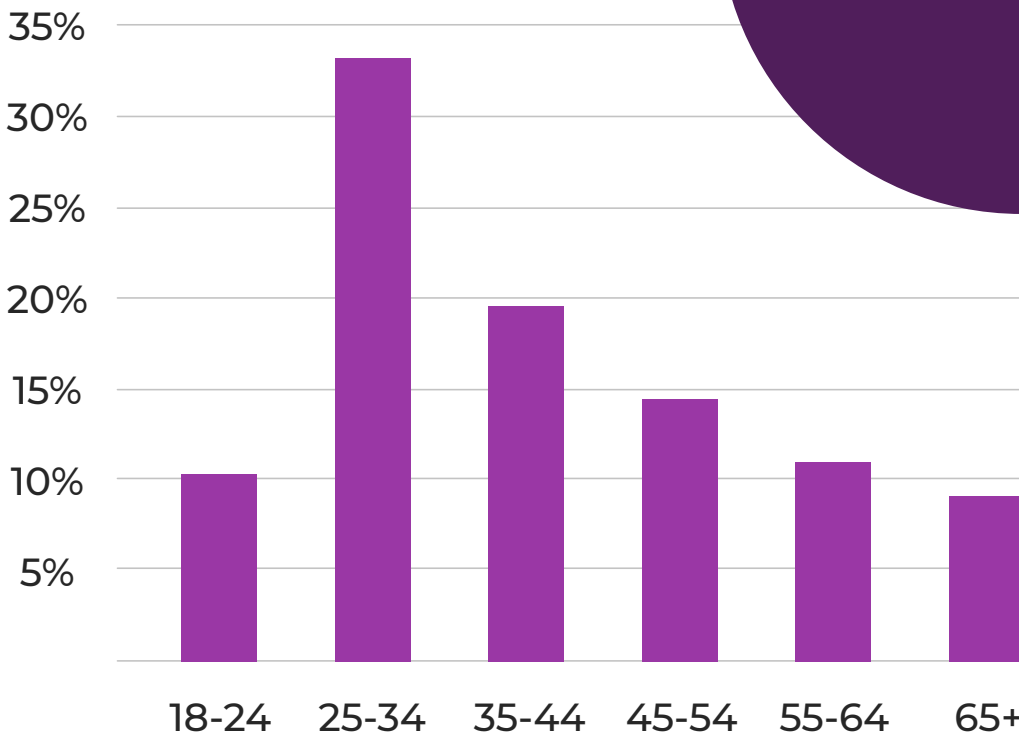


# Demographic Information

Gender Split



Age Split



All numbers are correct as of December 2020

# Our Audience

## Market overview

There are around 11 million UK residential property transactions a year and this includes 350k first time buyers. In addition, there are 7 million aspiring homeowners who are saving for a deposit to get onto the property ladder and 3 million who move every year who value our help and services. We cater for everyone in this market as well as advice and help for those already established in their properties.

## Home buyers

**The Struggling First Time Buyer:** It's hard to get on the property ladder, with raising a deposit and high house prices presenting the biggest hurdles. Many first-time buyers find the costs and process overwhelming. But mortgage rates are low, low deposit options and part-buy schemes are available, alongside the government's Help to Buy and Lifetime ISA's initiatives. We help first time buyers understand the pros and cons of the different options, how they work and what they need to watch out for with our expert, insightful advice. We also help them save money at all the critical stages of finding a solicitor, getting a survey, getting the best mortgage deal and more.

**The Downsizing Older Buyer:** Many homeowners have already been through the home-buying process before but not for many years. They are now at the stage of downsizing, but the property market is still a maze and they need guidance on the process, from choosing where to move to financing their next purchase. They also need expert advice on the pros and cons of buying a new build or retirement home, tax implications of their move, later life lending, equity release, and how best to balance that with funding their retirement and helping their family.

**The Second Stepper:** Our second steppers have been through the home moving process not that long ago but are now looking to stretch themselves financially and buy a larger home. They are a little more savvy this time round but need advice on where to move, remortgaging, how to sell a home and how to manage a property chain.

# Our Audience - continued

## Home sellers

**The Second Stepper:** Our second steppers are savvy and do a lot of research, especially when it comes to protecting their biggest asset. They have been through this process before and understand the costs involved. Their main goal therefore is to get the best possible price for their home whilst saving money on estate agent fees and all the other stages of the home selling process. They'll want information from finding estate agents, how to speed up the process, what price to sell for, contracts, instructing conveyancers, remortgage and removals.

**The Older Seller:** The older seller has been through the home selling process before but suddenly in later life may find themselves moving to release equity for retirement, to "right-size" their home or even to help their children or grandchildren get on the property ladder. They often find our site searching for advice on finding and instructing an estate agent, later life lending, equity release, inheritance tax and more.

## Home owners

**Technically Needy:** Some of our homeowners have very specific problems, they may need advice on noisy neighbours, indemnity insurance, buying their freehold or extending their lease, problems with a new build home, maintenance fees and ground rents. They come to us to find practical advice to help them address their problems.

**Home Managers:** The home manager is happy in their home but wants to make sure that they're on top of their bills and maintenance of the property. They come to the HomeOwners Alliance for advice on switching suppliers, reducing bills, switching their mortgage, how to make money from their home and general advice on managing their home checklist.

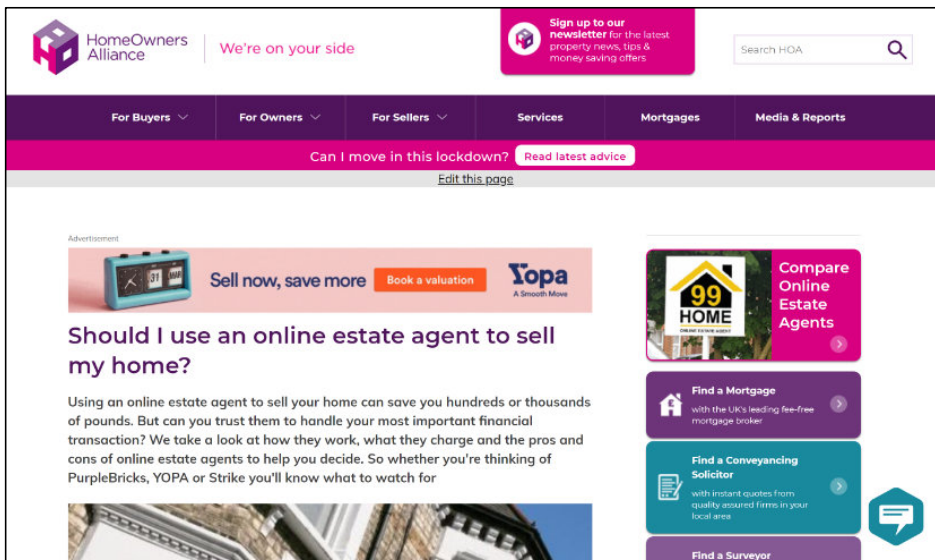
**Home Improvers:** The home improver is happy in their home and may at some point consider selling their house, but in the meantime they want to convert, renovate and extend to meet their immediate needs. They'll always be mindful that they're adding value but they want practical tips from us, rather than inspiration on how to go about a project. Content such as planning permission, structural engineers, how to find an architect, finding a builder, how to protect your money as well as fund home improvement projects are all types of advice that they seek.

# Advertising, sponsorship and partnership opportunities

## Banner advertising

Reach a highly targeted audience with banner adverts featured within specific content and guides, a great way of engaging with potential customers interested in topic related services.

Example of content with banner advert:



The screenshot shows the HomeOwners Alliance website. At the top, there is a navigation bar with links for 'For Buyers', 'For Owners', 'For Sellers', 'Services', 'Mortgages', and 'Media & Reports'. A search bar is also present. Below the navigation bar, there is a pink banner with the text 'Can I move in this lockdown?' and a link to 'Read latest advice'. The main content area features a large banner advertisement for Yopa, which includes the text 'Sell now, save more' and 'Book a valuation'. Below the banner, there is a section titled 'Should I use an online estate agent to sell my home?' with a brief introduction. To the right of the main content, there are several smaller links: 'Compare Online Estate Agents', 'Find a Mortgage', 'Find a Conveyancing Solicitor', and 'Find a Surveyor'.

<https://hoa.org.uk/advice/guides-for-homeowners/i-am-selling/should-i-use-an-online-estate-agent/>

# Advertising, sponsorship and partnership opportunities - continued

## Sponsorship of special reports and research

With up to **446,500\*** unique site visits a month and 74% of those visitors coming to read our content, sponsorship of an article is a great way to get your brand, service or product seen by our audience. The content will sit in [The Voice](#) and [Latest News](#) sections of our website as well as showcased on our homepage.

Articles will also be shared to our newsletter subscribers as part of our weekly newsletter. With 50,000 subscribers, our newsletter regularly gets in excess of 20% open rate (above industry average) and a click rate of 21% or more.

Sponsored articles must be compliant with Google guidelines (ie include nofollow links only) and ASA guidelines (be marked as sponsored).

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\*Figure for July 2020



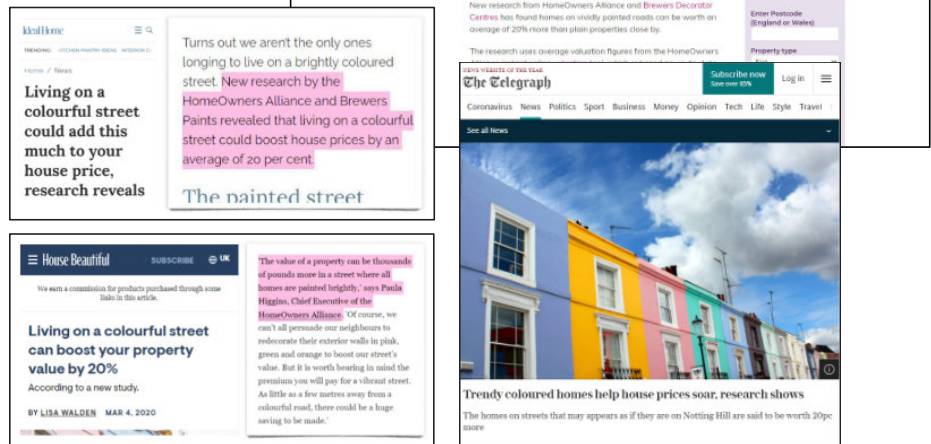
## Special report sponsorship

If you're looking to conduct research or need help with producing a bespoke report, we have a wealth of industry related survey experience to help you to develop, research, produce and launch your idea.

### Example - Homes on Colourful streets worth thousands more

<https://hoa.org.uk/2020/03/homes-on-colourful-streets-worth-thousands-more/>

This was a lighthearted piece of research that gave our sponsors, Brewers Decorating, the opportunity to reach their ideal demographic with practical advice and tips. Covered by Ideal Home; House Beautiful; Real Homes, Telegraph, Daily Mail and others.



### Example - How to add £50k to the value of your home in just 7 days

<https://hoa.org.uk/2018/03/add-50k-in-7-days-value-to-your-home/>

By joining forces with the Federation of Master Builders and the Guild of Property Professionals, we produced a list of quick low cost home improvement projects that would be ideal for those wanting to sell or invest in their home. Articles were published in many of the home-type publications such as Countryside Living and Good Housekeeping as well as dozens of local news stories.

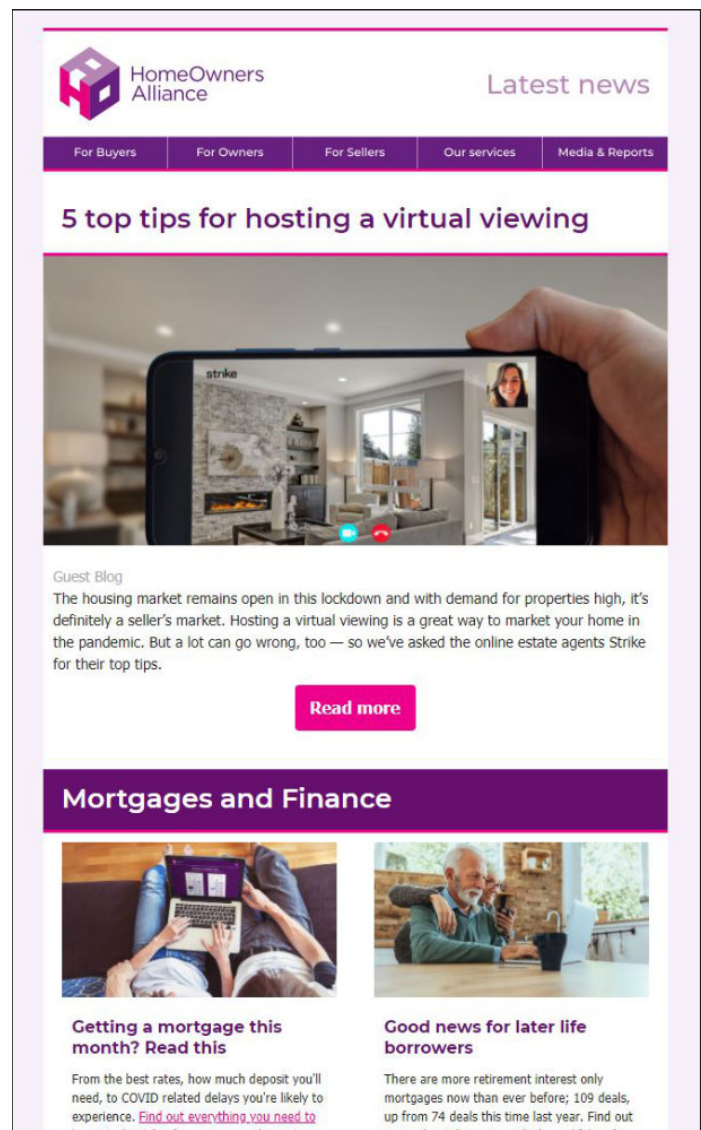


# Advertising, sponsorship and partnership opportunities - continued

## Newsletter feature only

We also offer brands the opportunity to have a feature within one of our weekly newsletters, driving our subscribers straight to your site. This is a great way to reach our active subscribers (50,000 subscribers, 20% open rate, 21% ctr). It works equally well whether you're looking to entice new customers with promotional offers, brand awareness or product/service education.

Example of newsletter with sponsored feature:  
<https://bit.ly/3uvROea>



The screenshot shows a newsletter layout for HomeOwners Alliance. At the top, there's a navigation bar with links: For Buyers, For Owners, For Sellers, Our services, and Media & Reports. The main headline is "5 top tips for hosting a virtual viewing" under the "Latest news" section. Below this is a large image of a hand holding a smartphone displaying a virtual tour of a house. The article is by "Strike" and is categorized as a "Guest Blog". The text discusses the housing market during the lockdown and the benefits of virtual viewings. A "Read more" button is provided. Below the article is a section titled "Mortgages and Finance" with two sub-articles: "Getting a mortgage this month? Read this" and "Good news for later life borrowers". Each sub-article has a small image and a brief summary of the content.

**HomeOwners Alliance** Latest news

For Buyers For Owners For Sellers Our services Media & Reports

### 5 top tips for hosting a virtual viewing

*strike*

**Guest Blog**

The housing market remains open in this lockdown and with demand for properties high, it's definitely a seller's market. Hosting a virtual viewing is a great way to market your home in the pandemic. But a lot can go wrong, too — so we've asked the online estate agents Strike for their top tips.

[Read more](#)

### Mortgages and Finance

**Getting a mortgage this month? Read this**

From the best rates, how much deposit you'll need, to COVID related delays you're likely to experience. [Find out everything you need to know and get fee-free mortgage advice along](#)

**Good news for later life borrowers**

There are more retirement interest only mortgages now than ever before; 109 deals, up from 74 deals this time last year. Find out more about this option which is a lifeline for



# Our coverage

**The Telegraph**

News Politics Sport Business Money Opinion Tech Life Style Travel

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**First time buyers to get 30 per cent discount on new-build homes**

First Homes scheme will primarily benefit key workers in their home towns

The Ministry of Housing, Communities and Local Government will carry out a consultation to decide what proportion of new-build properties should be offered at a discount.

Independent surveyors will determine the market value of the properties before the discount is calculated.

The MHCLG said the discount would apply "in perpetuity", meaning a covenant on the property would force each owner to sell it on with a 30 per cent discount so that the benefit is passed down the generations.

If the property increases in value, the owner will pocket two-thirds of the profit, helping them to buy their next home, with one third being wrapped into the discount. Surveyors will involve the property and re-apply the discount every time the home is sold.

Ministers will set a cap on the price of new build homes that qualify for the scheme, which is yet to be determined.

The average price of a new-build home is £384,000, meaning a 30 per cent discount would equate to £128,160. In Cornwall, the figure is £246,000, meaning a saving of £73,680.

**Paula Higgins, Chief Executive of the Homeowners Alliance, welcomed the scheme but said she would make sure the Government delivered "what it says on the tin"**

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ecoconnectevents CEO of The Homeowners Alliance, Paula Higgins who is speaking at Eco Connect London discusses what homeowners want and what the... more

14 JUNE 2017

**HomeOwners Alliance**  
@HomeOwnersAll

Advice on #buyingandselling from our CEO in the latest @guardian buff.ly/2vi0N8p



**The Guardian**

**Modern Law Magazine**  
@ModernLawMag

Our current Conveyancing Awards judging panel ... more to be announced soon!  
Delighted to welcome @RSTOW  
@thornycroft\_uk / @eddiegoldsmith  
@GWiegall / Simon Law - @DC\_Law / Paula Higgins - @HomeOwnersAll / @katefaulkner / Mike Harlow - @HMLandRegistry  
mlconveyancingawards.co.uk

**The Judges...**



**Kirstie Allsopp**  
@KirstieMAillsopp

Following

Replying to @HenryPryor @HomeOwnersAll

**Really can't see reservation agreements panning out. We need less hassle not more.**

5:26 PM - 3 Nov 2017



**this morning**

**Nightmare Neighbours 08000 30 40 44**

Calls are free for all consumer and mobile phones. Phone-in lines are open until 11.00. Terms and Conditions at [DaytonMedia.com](#)

**Henry Pryor** · @HenryPryor · 30 Dec 2018

How does the government help first-time buyers? Help to Buy loans & ISA, Shared ownership, Starter Homes under the spotlight by @BBCRealityCheck with comments from @HomeOwnersAll & me.



**BBC NEWS**

**What help can first-time house buyers get?**  
Which government schemes do people use most when trying to get on the housing ladder?  
bbc.co.uk

**BBC RADIO 4**

**Pitfalls of Property Auction Websites**  
youtube

Edit from Radio 4, You and Yours, 11 Dec 2019: Paula Higgins, HomeOwners Alliance CEO discusses the pros and cons of property auction websites as they become...

**EXPRESS**

HOME NEWS SHOWBIZ & TV SPORT COMMENT FINANCE  
LIFE STYLE HEALTH GARDEN CARS PROPERTY FOOD TECH DRINKS




**House for sale? How to spend £2,800 and add £55,000 to the value of your property**

**THE SUNDAY TIMES**

**Mortgage deposits: the £100 legal fee for help from the family**

First-time buyers are being stung with extra solicitors' charges for family gifted deposits

Kate Parker  
January 18 2020, 1:45pm, The Times




First-time buyers are being charged up to £100 by law firms if they use money from their parents or grandparents for a deposit, even though this involves little or no work for solicitors. They can also be required to pay up to £50 for lawyers to fill in a simple form that is sent to banks and building societies when using money from a Help to Buy or Lifetime Isa.

If you use the money before the age of 60 for anything other than buying a house, however, you have to pay a 25 per cent exit penalty. HMRC has charged savers £9 million in penalties since Lifetime Isa was set up in 2017.

**"It's crucial that buyers cast a critical eye over quotes to ensure they won't be hit with extra fees," says Paula Higgins of the Homeowners Alliance, a campaign group.**  
**"The good news is that the charge for releasing Help to Buy Isa funds is capped at £50 plus tax."**

**THE SUNDAY TIMES**

What you'll pay  
New stamp duty



Property Value Range	Main property (%)	Additional properties (%)
Up to £500,000	0%	3%
The next £425,000 (the portion from £500,001 to £925,000)	5%	8%
The next £375,000 (the portion from £925,001 to £1.3 million)	10%	13%
The remaining amount (the portion above £1.3 million)	12%	15%

Paula Higgins, chief executive of the Homeowners Alliance, said: "The government has handed investors and second-home buyers preferential treatment, with a sizable cut in the stamp duty surcharges they now have to pay.

"This begs the question as to whether first-time buyers have been forgotten as investors will again be competing for similar properties as first-time buyers."

**Sun** NEWS FABULOUS MONEY TECH TRAVEL MOTORS DEAR DEIDRE

**Cut VAT on extensions campaign**

A THIRD of home-owners are paying cash to avoid paying VAT on home improvements, a shock study from the HomeOwners Alliance has found.

The top excuse for VAT-dodgers was that they could not afford alterations if they had to pay 20 per cent tax on top.

The Alliance is now campaigning for VAT costs on home improvements to be slashed to five per cent so more Brits can afford the work and to boost Treasury takings.

Find out more at <https://hoa.org.uk/campaigns/cut-vat-on-extensions>

**Ideal Home**

HOME NEWS BUYING GUIDES LIVING ROOM BEDROOM KITCHEN BATHROOM GARDEN ROOMS REAL HOMES ADVICE

TRENDING: TRAINING CLEANING HACKS SINK SAVING TRUCK FOR STORAGE WORST DECORATING TRENDS SHOPPING EDIT NEXT TABLE LAMPS 3P14

Home / News

**The home improvement that adds £48,000 to the value of your home in SEVEN days – and it's MUCH cheaper and easier than you think!**



**Paula Higgins**  
CEO, HomeOwners Alliance

**LONDON**

# Contact us

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