

Flagship housing scheme hits the market in the north east

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- First Homes come onto the market in Newton Aycliffe, County Durham to support local people who struggle to afford market prices in their area
- Housing Secretary Robert Jenrick visits the site and meets key workers and families set to benefit from the scheme
- Scheme is part of the government's pledge to build 300,000 new homes a year as we Build Back Better and level up opportunity across the UK

Families and key workers are set to benefit from First Homes, the new flagship government housing scheme being made available today (26 August 2021) in Newton Aycliffe, Durham.

First Homes will support local people who are struggling to afford market prices in their area but want to stay in the communities where they live and work.

The Housing Secretary today visited the development in Newton Aycliffe which becomes the third early delivery project of the scheme following launches in Bolsover, Derbyshire and Cannock, Staffordshire.

The scheme offers homes at a discount of at least 30% compared to the market price.

That same percentage will then be passed on with the sale of the property to future first-time buyers, meaning homes will always be sold below market value – benefitting local families and key workers like NHS staff and forces veterans, for generations to come.

Housing Secretary Rt Hon Robert Jenrick MP said:

Enabling more people to own their home is central to the mission of this government, and First Homes will offer a realistic and affordable route into home ownership for even more people.

It's fantastic to be in Newton Aycliffe to see the new First Homes

become available to local people here in the North-East. By offering the chance to buy a home at a 30% discount, we are giving local people, families and key workers like NHS staff and forces veterans, a route into home ownership where they already live.

Further sites are set to launch across the country in the coming months. A further 1,500 will join the market through a government-funded pilot launched this year, with up to 60,000 First Homes projected to be built across England and Wales by 2029-30.

Delivery of the scheme is part of the government's wider pledge to build 300,000 new affordable and attractive homes a year and help put home ownership within reach for people across the country. This is part of the government's promise to Build Back Better and level up opportunity across the UK.

Major high-street lenders Lloyds and Nationwide, along with local building societies and community lenders, announced that they are offering high loan-to-value mortgages against First Homes to support the roll-out of the scheme. This follows on from the 95% mortgage guarantee scheme announced in the spring which helps first-time buyers secure a mortgage with just a 5% deposit.

It was also announced earlier in month that home builders [can bid for a share of £150m to support roll-out of the new First Homes scheme](#) helping local first-time buyers onto the housing ladder and supporting jobs across the country.

First-time buyers can find the right home ownership scheme for them, including Help to Buy: Equity Loans, via the [Own Your Home website](#) which provides a single gateway for all routes on to the housing ladder.

The website is an easy and accessible way for first-time buyers to start their home ownership journey and find the right government scheme for them.

Chief Executive of Keepmoat Homes Tim Beale said:

We are delighted to be working with our partners in government, Homes England and Durham County Council, to officially launch the First Homes scheme at our Elder Garden development.

Keepmoat Homes is one of the UK's leading home-builders for first-time buyers so it is great to be part of this initiative which will help even more people realise their dream of owning their own home. This is a true example of how working in partnership helps to support local people and communities.

Durham County Council's Cabinet Member for Resources, Investment and Assets, Councillor James Rowlandson said:

We are very pleased to have been involved in the First Homes pilot. This is a fantastic opportunity for first-time buyers and key workers across County Durham who aspire to own their own home.

Ensuring that our residents have access to affordable housing is a key priority for us. This pilot puts people and communities first, allowing residents to buy their dream home in their local area. Furthermore, as this discount will always be passed on, it is helping to meet the needs of future buyers in addition to those currently looking to get on the property ladder.

The Elder Gardens development is on the edge of Newton Aycliffe and will deliver 12 new First Homes on the site.

Each individual local authority can set a local connection test to determine who should be prioritised for the scheme based on the needs of their communities.

SLC prepares to pay record number of students

Chris Larmer, Executive Director, Operations on how students can make sure they are prepared for the first payment of the new academic year.

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News story

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The coming weeks look set to be very busy for the Student Loans Company (SLC) as we prepare to make student finance payments of over £2 billion to over one million students.

Whether you are a new or returning student, we know that you will be looking forward to returning to your studies and we are working hard to ensure that the first Maintenance Loan payments are received by term start, or as close to term start as possible. We are confident that despite a record number of student finance applications this year, we are on track to ensure that more students than ever will start the new academic year with funding in place.

Not all students will get their full entitlement all at once. It can take 6-8 weeks to process a student finance application, which means that if you applied late (after our application deadlines), you may not have your application fully processed by term start.

Our priority is to ensure that all eligible applicants have some money in place by awarding the minimum Maintenance Loan amount first, followed by a top-up payment if students are entitled to more funding. [You can find out more about how to get your first student finance payment if you are applying late online.](#)

If you are due to receive funding you will receive an email from us explaining how you can help ensure that the payment process is as seamless as possible. The email includes simple tips like making sure your bank details are up to date as well as a reminder that we can only release your funding once you have registered with your university or college.

This is our busiest time of year, and you may find it difficult to get through to us on the phone, however, you can check your payment schedule online to make sure your payment is on track. You can also get in touch with us directly via SFE's [Twitter](#) and [Facebook](#) pages and of course you can find the answers to the most common payment questions online.

To help prepare for payment students should follow the tips below:

- **Make sure you've submitted your application and provided any evidence you have been asked for:**

Sign in to your online account and check your to-do list is complete. If

your 'to-do list' isn't showing, this means you have no actions. Most evidence can be uploaded online, you can watch our short film explaining how to do this. Please only provide evidence you are specifically asked for.

[short film](#)

- **Prepare parents and partners too:**

Parents and partners may also be asked to provide financial information and evidence. They should do this through their own online student finance account which they can set up at www.gov.uk/studentfinance. They don't need to upload any evidence, especially not P60s, unless we ask for it – otherwise it'll take longer to process your application if we receive information that's not required.

- **Check your bank details and National Insurance number are correct in your online account:**

If you need to update your bank details, make sure you do this at least 4 days before your payment date. It's important that the details are correct to ensure your money goes to the right place.

- **Register on your course:**

Follow the registration guidance provided by your higher education provider and make sure you register as soon as possible. We cannot make payments to you until your university or college confirms that you've registered. It can take three to five days for payments to reach your account once you are registered so you should make sure you have money to cover any initial costs.

- **Remember if you are applying close to your term start date you may not get your full entitlement initially:**

It can take 6-8 weeks to process a student finance application, which means that applications may not be fully processed by term start. We will do our best to ensure that all eligible applicants have some money in place by awarding the minimum Maintenance Loan amount first, followed by a top-up payment if students are entitled to more funding. [Read our online guide on how to get your first payment if you are applying late.](#)

- **Check the status of your payments:**

You can view your payment schedule and check the status of your payments via your online account. Watch our handy film explaining what each of the payment statuses mean.

[handy film](#)

- **Let us know as soon as possible if you plan to suspend or withdraw from your studies:**

We hope it won't happen but if you have to leave or suspend your course it's important that you consider the impact on your funding. Talk to your university or college and let SLC know of any changes as soon as possible. Find out more [online](#).

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[Nottinghamshire man fined £840 for operating illegal waste site](#)

Tony Briggs-Price, of Barnby Road, Balderton, was successfully prosecuted by the Environment Agency for storing, treating and disposing of waste on land