

# Keyworkers helped on to the housing ladder through flagship government scheme

- Keyworkers in Derbyshire are among the first to get keys to discounted homes through government's First Homes scheme.
- 1,500 First Homes to be built across the country and sold at 30% market discount as contracts awarded to housebuilders.
- £150 million Help to Build scheme prospectus launches to make it easier and more affordable for people to build their own home.
- Both schemes part of government's plan to help first-time buyers, young people and families on to the housing ladder

A nurse and a police officer are among the first people to be helped on to the housing ladder through a new affordable home ownership scheme, the Department for Levelling Up, Housing and Communities announced today (26 November 2021).

The keyworkers from Bolsover, Derbyshire, are benefiting from the government's First Homes scheme, which offers homes at a discount of at least 30% of the market price to local first time buyers and keyworkers – helping young people and families stay in the communities where they want to live and work.

In addition, a total of 1,500 First Homes will now be built in over 100 locations across England by March 2023 following successful bidding by housebuilders. This follows plans by Eastleigh Borough Council to deliver 200 First Homes in the borough – the single largest to date.

The scheme is helping the government deliver on its mission to level up communities across the country by increasing the supply of affordable housing and creating jobs.

The government has also today published the [prospectus for Help to Build](#), a £150 million scheme announced in April to make self and custom build housing a realistic and affordable option.

The prospectus outlines how the scheme works, so that those thinking about building their own homes but are held back by affordability, can plan their projects and apply when applications are open.

The self and custom build sector could deliver up to 40,000 new homes a year, providing opportunity for small building firms and creating jobs.

Housing Minister Rt Hon Christopher Pincher MP said:

I am absolutely delighted that the first people to benefit from

First Homes include a nurse and police officer. They have been helped to own a home in the community where they have worked tirelessly during the pandemic to keep people safe.

This scheme is putting local people first and creating opportunities for young people and families to feel the sense of pride that comes with homeownership.

We are determined to help more people on to the housing ladder and are providing significant funding to regenerate derelict land, deliver new homes and create prosperous local communities across the country.

Nurse Laura said:

It feels very surreal now we have moved into our house, it has been a long time coming and something we have worked towards for the past few years.

When the First Homes scheme became available it was too much of a good opportunity to miss, it enabled us to put down a 10% deposit on our house – something we would probably not have been able to do without the scheme.

There are so many advantages with the scheme and it gave us a chance to own a 3-bed detached house and our first home to grow in to.

Police officer Phoebe said:

I've always wanted to own my own home, I secured my dream career at 22 and worked so hard to save up. It's such a nice feeling knowing you have something to call your own, it's my pride and joy.

It's great that through First Homes you can get a discount on a house which you would be saving up years and years for. It's also nice that the scheme prioritises people who are in key working environments – giving something back to keyworkers.

NHS worker Nicky Bembridge said:

I've been looking for a place since probably the end of last year and came across a few of the houses at Keepmoat and enquired about them.

It's just going to be nice to have my own space, that is actually mine, not rented or anything like that. It's just going to be fantastic.

First Homes is currently in its pilot phase with a number of early delivery projects supporting the roll out of the scheme. Sites in Bolsover, Cannock and Newton Aycliffe are among the first to put homes on the market. The government estimated that at least 10,000 First Homes will be delivered across the country each year by 2027/28.

The Help to Build scheme will help people onto the housing ladder through lower deposit mortgages. Lowering the required deposit will free up capital, so people can build the home that they want and need whether it's a commissioned, made to order home or a new design from scratch. The scheme will provide an equity loan on the completed home, similar to the Help to Buy scheme.

Today's prospectus launch follows on from Richard Bacon's review into Self and Custom Build in the summer, which proposed a major scaling up of self-commissioned homes to boost overall housing supply.

First Homes and Help to Build are among a range of flexible home ownership options from the government to help make buying a home more affordable. First-time buyers can visit the government's [Own Your Home website](#) to find out more about routes on to the housing ladder and the range of flexible home ownership options available.

Schemes such as Help to Buy and Shared Ownership have helped over 700,000 households on to the housing ladder since 2010. In April this year, the government launched the 95% mortgage guarantee scheme which helps first-time buyers secure a mortgage with just a 5% deposit.

Peter Denton, Chief Executive Officer of Homes England, said:

Helping people like Laura and Nicky take their first step on the housing ladder is the reason we're here, and we can't wait to see even more key workers and others get the keys to their own front door. Taken together, these two schemes will not only provide thousands of new homes, but will also support smaller builders and improve consumer choice.

Tim Beale, CEO of Keepmoat Homes, said:

We were delighted to support our partners at the DLUHC, Homes England and Bolsover District Council to pilot the First Homes Scheme at our Meadow View Development in Shirebrook. The scheme has proved extremely popular with local first time buyers and key workers who would otherwise be unable to buy their own homes.

It's great to be part of an initiative that helps even more people get a foot on the property ladder and fantastic to see the first customers enjoying their new homes at Meadow View.

Richard Fearon, Chief Executive Officer of Leeds Building Society, said:

First time buyers are the lifeblood of the housing market so we were proud the very first buyers through First Homes chose us as their mortgage lender.

Our purpose as a mutual is to put home ownership within reach of more people so we welcome innovative ideas such as First Homes. It's fantastic to see the scheme already delivering on its objective to enable more people to step onto the property ladder.

Eastleigh Borough Council Leader, Keith House said:

This is fantastic news that the government has again supported our groundbreaking One Horton Heath development. It's really important for Eastleigh Borough Council to be the forefront of any housing initiatives and projects that benefit our residents.

Being part of this new government initiative will help us provide more affordable homes for local first time buyers. The discounted homes will be available to first-time buyers for almost a third off compared with the market price so will really help to provide a route for them to get onto the housing ladder and stay in their local area.