



# Communications Toolkit



# Overview



For too many people, no matter how hard they work, the dream of home ownership seems out of reach.

Under this Government, with the support we're providing, anyone who wants to take their first step into home ownership can.

This is why we are launching our **Own Your Home campaign** and **relaunched website**, with the key objectives of raising awareness and understanding of the different government schemes available to help people get on to the property ladder.

There are a number of schemes to support people onto the housing ladder and to boost home ownership. These include:

- [First Homes](#)
- [Help to Buy](#)
- [Shared Ownership](#)
- [95% Mortgage Guarantee](#)
- [Affordable Homes](#)
- [Right to Buy](#)
- [Help to Build](#)

We would like to work with you to promote the various homeownership schemes to the general public and potential homeowners, as well as direct people to the new Own Your Home website, where they can find the best scheme for their situation. You can download our communications assets including videos, graphics and logos for your use within our [Resource Centre](#).





# The Campaign



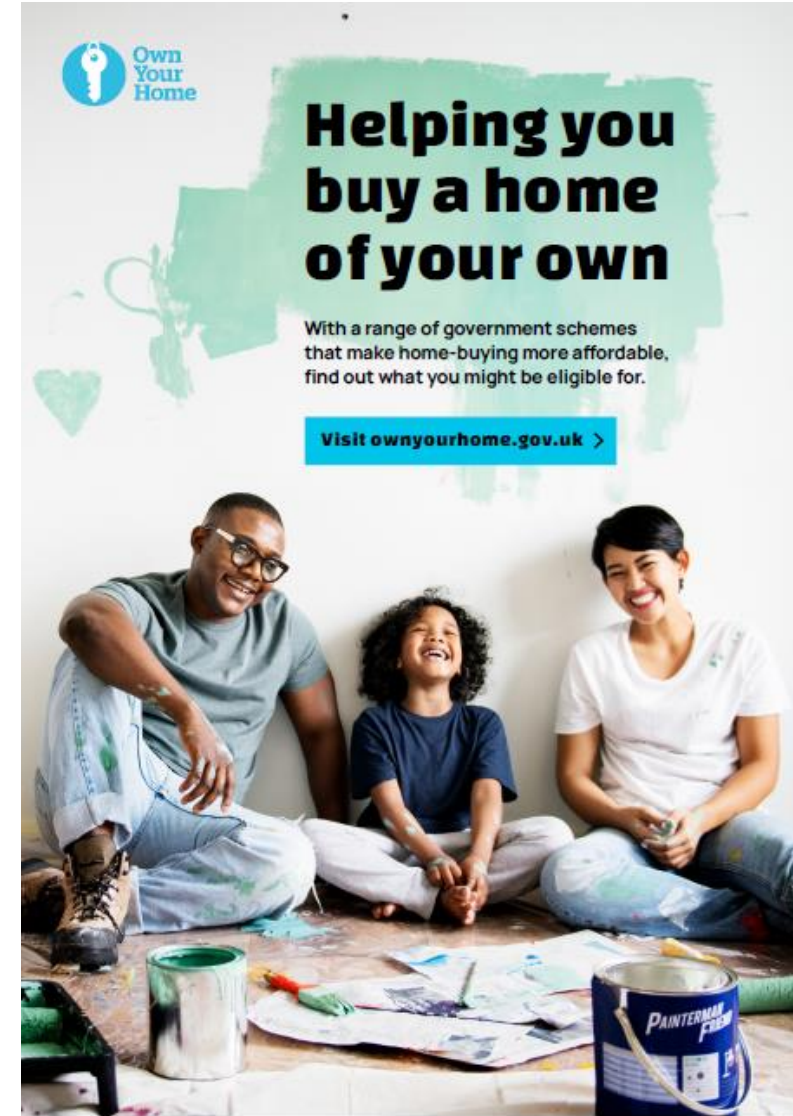
A multi-channel communications campaign will target first time buyers to help provide a greater awareness and understanding of the government home ownership schemes to help them own their own home.

The campaign aims to:

- Increase people's understanding of the home ownership schemes and products available to them
- Reassure the public that the government are supporting people into home ownership and are working with the industry to support people towards home ownership
- Increase in the number of the target audience owning their home, particularly first-time buyers, during the next 2 years, as part of supporting Covid-19 recovery

The campaign will initially run from 24 May until end of July across the following channels:

- Radio including digital radio
- Video on demand - ads running on ITV and Channel 4 catch up channels
- Social - across Facebook, Instagram and Twitter
- Digital display - online ads will run across a number of sites relevant to the first time buyer audience
- Local press
- Out of home



# The Website



HM Government



[Home](#) [Help to own your home](#) [Which scheme is right for you?](#) [All schemes](#) [News and advice](#)



## Helping you to own your home

[Learn how we're helping](#)

### Check which scheme is right for you

With a range of government schemes available to make buying a home more affordable, use our tool to find out which scheme is right for you.

[Get started](#)

### Already know which government scheme is right for you?

- [The mortgage guarantee scheme](#)
- [Help to Buy: Equity Loan](#)
- [Shared Ownership](#)
- [Right to Buy](#)

[Looking for a different scheme?](#)

The updated Own Your Home website showcases the range of flexible government schemes available.

First time buyers can find the right scheme for them via the [webpage](#) ([ownyourhome.gov.uk](https://ownyourhome.gov.uk)) which provides a single gateway for all routes to home ownership.

The list of the help available includes the new and growing **First Homes** scheme, the **mortgage guarantee scheme**, **Help to Buy: Equity Loans**, **Shared Ownership**, **Stamp Duty relief** and **Right to Buy** for council tenants.

Potential buyers can learn which scheme is right for them, understand the support better, and then look and enquire about properties for some schemes through links to the three regional 'Help to Buy' agents.

# The Schemes



The government wants to help more people own their home and is providing a number of routes to make this easier and more affordable. For full information of each of the schemes visit: [ownyourhome.gov.uk/all-schemes/](https://ownyourhome.gov.uk/all-schemes/)

## First Homes

First-time buyers stand to save an average of £70,000 through the [First Homes](#) scheme, which offers properties to local people at a discount of at least 30%, with some areas giving key workers priority. Deposits and mortgages therefore become much more affordable under this scheme which retains the discount forever, meaning that other first-time buyers will benefit every time the property is sold.

## The mortgage guarantee scheme

In the 2021 Budget the chancellor announced a new [mortgage guarantee scheme](#) to restore the availability of 95% loan to value mortgages. This will help slash the cost of a deposit reducing the time people need to save before they can get on the housing ladder.

## Shared Ownership

Our new £11.5 billion Affordable Homes Programme aims to deliver around 180,000 homes with around half of these available to purchase through shared ownership.

We are making [shared ownership](#) more accessible by reducing the initial share you can buy in your new home from 25% to 10% and allowing you to increase your share in 1% instalments.

This means that you can increase your share of the property in bitesize, manageable payments when you want, at a pace that is right for you.

## Stamp Duty relief

Since 2017, first time buyers purchasing properties worth under £500,000 have paid a reduced stamp duty – with over 90% of first-time buyers paying no tax at all. Building on this, as a temporary measure, due to the impact of coronavirus, further [stamp duty reliefs](#) have been put in place for all home-movers. These could save you up to £15,000.





# The Schemes



## Help to Buy: Equity Loan

The new [Help to Buy: Equity Loan](#) scheme was launched on 1 April 2021. It is for first-time buyers and includes regional property price limits to ensure the scheme reaches people who need it most. The new scheme will run until March 2023. As with the previous scheme, the government will lend homebuyers up to 20% of the cost of a newly built home, and up to 40% in London.

## Right to Buy

The [Right to Buy scheme](#) helps eligible council and housing association tenants in England to buy their home with a discount of up to £112,800 (£84,600 outside London).

## Lifetime ISA (LISA)

The [Lifetime ISA \(LISA\)](#) is a long-term savings product intended to support younger people saving for their first home, or for later life.

## Help to Build

We want to support people to take forward self and custom build schemes, with the support of a new equity loan style product. The [Help to Build scheme](#) was announced on 24 April 2021 and is currently being finalised. Further details of the scheme will be announced in due course.

## Discounted sales

When councils and housing associations build new homes for sale, some are sold at a 25%-0% discount. Councils and housing associations who run [this scheme](#) set the criteria but you must usually have a local connection to the area the home is in to be able to use this scheme. People who are interested should contact the council in their area to ask about opportunities.

## Older People's Shared Ownership (OPSO)

If you are aged 55 or over, the OPSO scheme in England could help you buy any home that's for sale on a shared ownership basis (part-rent/part-buy). You could buy a share of your home and pay rent on the remaining share.



# How you can support



Own  
Your  
Home

At last, a place  
that I own.



With a number of different  
Government schemes that  
could help you buy a home,  
it could be time to get your  
foot on the property ladder.

Find the best scheme for you at  
[ownyourhome.gov.uk](https://ownyourhome.gov.uk)

Government Home  
Ownership Schemes



We would appreciate your support to raise awareness and understanding among first-time buyers of how government schemes (including lenders' products) can make home ownership possible. You can support our ambition by:

- Create your own content on the various homeownership schemes where relevant to your audience
- Post on your social media channels about the different schemes available and include links to the Own Your Home website
- Use your influencers to create content around the different schemes for your channels
- Including the campaign in any direct communications with your members and customers in newsletters
- Include the links to the website [OwnYourHome.gov.uk](https://OwnYourHome.gov.uk) in your communications and on social media channels
- Share this toolkit with your colleagues and business networks and encourage them to support it
- Support and share social media posts from @MHCLG about the campaign and engage with content that's relevant to your network
- Encourage your staff and network to promote the different government schemes where suitable.
- Please share your thoughts and feedback with the MHCLG External Affairs Team on how we can create content together
- Visit our Resource Centre [here](#) to download our graphics, logos and videos

# Social media



Use your social media channels to share key messages:

- Create your own content and include the link to the [OwnYourHome.gov.uk](https://OwnYourHome.gov.uk) website when possible
- Create posts on the different homeownership schemes
- Ask your trusted influencers to promote the new website and the homeownership schemes
- Share government posts – follow @MHCLG for updates
- Use #OwnYourHome in any content
- Tag @MHCLG in any of your activity on the announcement
- Please share the link to the website [OwnYourHome.gov.uk](https://OwnYourHome.gov.uk) in any communications





# Social media



Below are some examples of social media posts you could share on your channels.

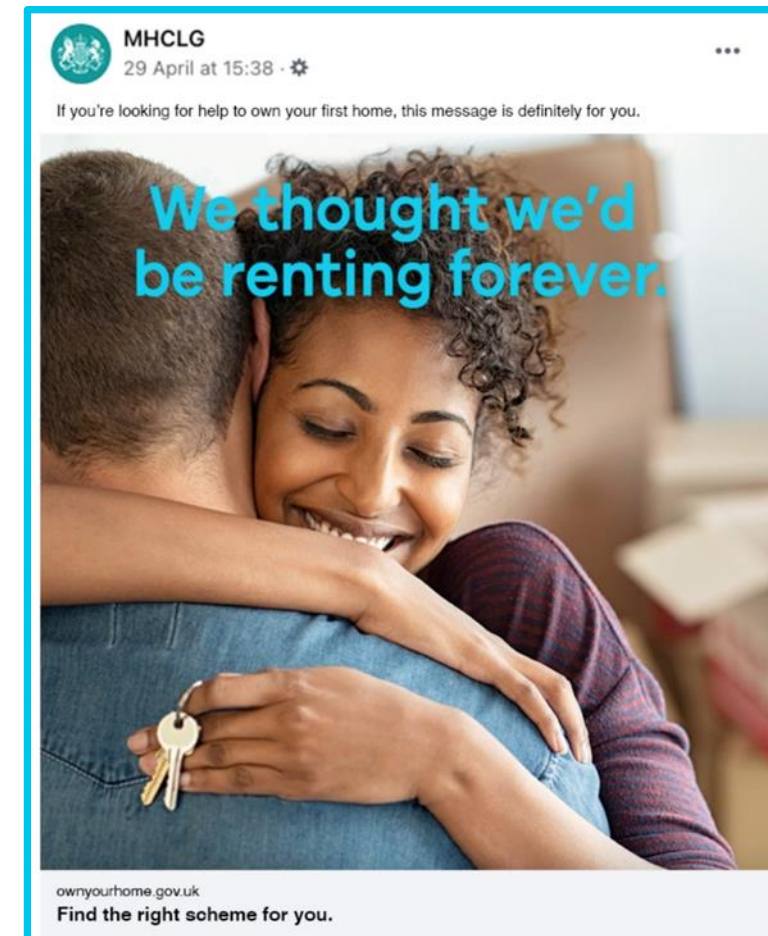
The government's First Homes scheme means you could buy a home in your local area with a discount of at least 30%. Find out about the First Homes scheme and other ways to get you on the property ladder by visiting [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

There are many different government backed schemes to get you in to your first home. It can be a little confusing so why don't you visit the new website to find the right scheme for you and get you on the property ladder. For more info visit [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

Thinking about buying your first home but don't know what different support there is? @MHCLG have launched their new website so you can search for the right scheme for you, visit [ownyourhome.gov.uk](https://ownyourhome.gov.uk) for more information.

Do you find yourself searching property websites looking at dream homes? If you're considering your first step on the housing ladder then check out the new website to find the right homeownership scheme for you at [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

Example social media post:



# Visuals



**We thought we'd be renting forever.**

With Help to Buy, the Government will lend you up to 20% of the price of a new-build home. And you'll only need to find a 5% deposit. You can also save £2,000 with the stamp duty discount for first-time buyers.

These are just two of the Government schemes that could help you get on the property ladder. Find the right one for you at [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

 Own Your Home


 HM Government




**I thought owning my own home was out of reach.**

With the new Mortgage Guarantee scheme, more 5%-deposit mortgages are becoming available every day.

It's just one of a number of Government schemes that could help you get on the property ladder. Find the right one for you at [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

 Own Your Home

 HM Government



**At last, a place that I own.**

With a number of different Government schemes that could help you buy a home, it could be time to get your foot on the property ladder.

Find the best scheme for you at [ownyourhome.gov.uk](https://ownyourhome.gov.uk)

Government Home Ownership Schemes

 Own Your Home

 HM Government



# Helpful links



Please see the below helpful links to support your communications:

Own Your Home Website:

[www.ownyourhome.gov.uk](http://www.ownyourhome.gov.uk)

Find the right scheme for you:

<https://www.ownyourhome.gov.uk/which-scheme-is-for-you/#age>

Download our assets and graphics here:

<https://bit.ly/3plwciv>

The different schemes:

<https://www.ownyourhome.gov.uk/all-schemes/>

Our social channels:

Twitter - <https://twitter.com/mhclg>

Facebook: <https://www.facebook.com/mhclg>

Instagram: <https://www.instagram.com/mhclg>

Flickr - <http://www.flickr.com/photos/mhclg>

LinkedIn - <http://www.linkedin.com/company/mhclg>



# Get in touch



## Media Enquiries

[newsdesk@communities.gov.uk](mailto:newsdesk@communities.gov.uk)

Please use this number if you are a journalist wishing to speak to the Press Office:

0303 444 1209

## MHCLG Communications – External Affairs Team

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