

First Homes Eligibility Criteria

Find out if you're eligible

You must:

- be 18 or older
- be a first-time buyer
- be able to get a mortgage for at least half the price of the home
- not earn more than £80,000 a year before tax (£90,000 if the property is in London) - this is your income from the previous tax year

If you're buying with others:

- you must all be first-time buyers
- you must apply together, even if you're not all getting a mortgage
- your joint income cannot be more than £80,000 a year before tax (£90,000 if the property is in London)

Your joint income is the total of what you all earned in the previous tax year.

Local eligibility criteria

Councils may set local eligibility criteria. For example, some councils may prioritise giving First Homes discounts to:

- key workers, as defined by the council
- people who already live in the area
- those on lower incomes

If you're buying with others:

- you must all meet any local income criteria
- only one of you needs to meet any other local criteria

These local criteria only apply for the first 3 months that a property is on sale.