

# LIFETIME AND HELP TO BUY ISAS WITH CYDEN HOMES

Whether you're a First Timer Buyer trying to save towards your deposit to get on the housing ladder or a parent trying to help their children save towards their first home, Cyden Homes and the Government have some superb schemes to help you.

Most major banks and lenders now offer the Government-supported **Help to Buy ISA** (designed for First Time Buyers saving towards their first home) and the **Lifetime ISA** (designed for people under the age of 40 saving towards their first home and/or a pension). In both instances, the Government offer a 25% bonus on the savings made by the saver.

## HOW DO THE SCHEMES WORK?

- For the **Help to Buy ISA** - visit [helptobuy.gov.uk/help-to-buy-isa/how-does-it-work](https://helptobuy.gov.uk/help-to-buy-isa/how-does-it-work)
- For the **Lifetime ISA** - visit [gov.uk/lifetime-isa](https://gov.uk/lifetime-isa)
- Who qualifies as a first time buyer - visit [helptobuy.gov.uk/help-to-buy-isa](https://helptobuy.gov.uk/help-to-buy-isa)

## HOW CAN CYDEN HOMES HELP?

At Cyden Homes, we also believe in helping first time buyers onto the property ladder where we can.

We have therefore decided that wherever a buyer proves that they have a Help to Buy and/or Lifetime ISA in place, at the point of reserving a brand-new Cyden home, we will add the following amounts as a contribution towards your moving costs.

This amount will be deducted on legal completion and is not available in conjunction with any other offer. Qualification relies on your solicitor confirming that Help to Buy or Lifetime ISA funds have been used towards the purchase.

- **Cyden Homes will contribute £500 towards the purchase of a 2 bedroom home**
- **Cyden Homes will contribute £1000 towards the purchase of a 3 bedroom home**
- **Cyden Homes will contribute £1500 towards the purchase of a 4/5 bedroom home**

