

Helping you say  
**“yes”**  
to first time buyers

Whether it's through innovative products, tailored service or streamlined processes, we're focused on supporting you to get your clients into their first home.



## Get your clients **mortgage ready**

- **Discuss deposits.** Are your clients aware of savings products that will help them get a deposit together?  
**Did you know? We have a [Home Deposit Saver](#), which could help your clients build the deposit they need.**
- **Check their credit score.** Remind your clients they could benefit from using [Experian Boost](#).  
**Did you know? Our [Reach Mortgage](#) range is designed for those whose credit scores mean they don't qualify for our standard residential mortgages.**
- **Talk options.** Discuss which mortgage might suit your client best.  
**Did you know? We have a range of products designed with first time buyers in mind, such as 95% LTV - we also offer affordability support on A/B EPC-rated new builds.**
- **Remind them how you can help.** Support your first time buyer clients through the mortgage process, including when it comes to finding solicitors and insurance providers.
- **Keep in touch.** Support them right up until they get the keys, so they think of you for support when it comes time to remortgage.
- **Make sure they know the process.** From the initial steps, to application, and all the way to completion, give your clients the lowdown on what's involved.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 164992.

## Products to get **first time buyers moving**

We're putting affordability centre stage to help your first time buyer clients achieve the dream of home ownership.

### New first time buyer range

Featuring our Income Plus mortgages at up to 5.5x LTI, supported by an enhanced, but responsible affordability model - offering on average £66k more.\*

### Reach Mortgages

Creating options for buyers whose credit scores mean they don't qualify for one of our standard mortgage products.

### Shared Ownership expertise

We've won What Mortgage's Best Shared Ownership lender award 9 times in a row.

### Experian Boost partnership

Aimed at boosting credit scores prior to application submission.

\* Calculation based on assessment of Leeds Building Society applications between March 2024 and August 2024 which meet Income Plus credit criteria. The £66,000 figure is the average increase in maximum loan size when comparing Income Plus with standard residential products.

## Useful content for you

**Lending Matters** - [Episode 3 of our video podcast](#) delves into the first time buyer landscape, and our in-house experts discuss how barriers can be overcome.

**Trade media** - Our thought leaders, such as Martese Carton, Director of Distribution, often have their voices heard in top mortgage broker publications.

**Social media** - Follow us on [LinkedIn](#) to stay up to date with all we're doing for first time buyers.

**Working together to lift people onto the ladder** - A range of contact options, all staffed by our knowledgeable team, for support that works for you. [Contact your local, telephone or web chat BDM today.](#)

**First time buyer affordability calculator** - Find out quickly how much your first time buyer clients can afford with our new [affordability calculator](#).

**This product information is for use by FCA authorised intermediaries only and must not be distributed to potential borrowers.**