

## An Englishman's home and all that

Coming of age, your first job, your first car and of course buying your own house. Many of us would recognise these as adult milestones in our lives. I remember my first car – it was a 1959 Morris Minor, and my first job was as a waiter in a local restaurant.

But it is the latest reports about owning a house that are worrying for the future, especially the future of our young people.

Their parents and grandparents have probably owned their own house but a large percentage say they can't see themselves ever getting on the property ladder. Why? Because many say they do not, or wondered if they ever would have, the money available to put down a deposit.

This month a pilot scheme will go before the council. It has already been approved by Cabinet, and its introduction could not be more timely. Its aim is simple – to help people get that foot (and not just a toe) on the property ladder.

It is one of those initiatives when the public and private sector can come together and make a real difference to a section of our community – those struggling to get a mortgage because they don't have a big enough deposit.

We are not just handing cash over. It will still have to be paid back. But in very simple terms the council will put some money it has in reserves into a pot which someone who can't afford a deposit will be able to access from a mortgage lender.

One of our priorities as a council is that we lead and deliver for our community and this type of scheme is a good example of how we can do that.