

## CASE STUDY

### A dream come true



**Spire Homes' shared ownership initiative helps a single mother afford her own home**

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“It’s a dream come true”. That is what Laurie Blockley has said about her new home in North Luffenham, Rutland. Thanks to Spire Homes and its shared ownership initiative, she has been able to provide a secure and stable home for her nine year old daughter, Danielle.

Laurie and Danielle have been settling in to their three-bedroom semi detached house, and she says it feels just like home. Every morning, they sit and eat breakfast together admiring the fantastic views of the countryside from their dining room table.

Originally from North Luffenham, Laurie moved to Kent with her partner but after their separation decided to move back to be close to her family. Due to the cost of homes in Oakham, it was virtually impossible to afford their own home, and had to live in Laurie’s mother’s spare bedroom. After hearing about the development from her mother, she rang Spire Homes and was informed of the need for a local connection to the area to qualify for the homes. Even though Laurie’s local connections weren’t as strong as others that never stopped her dreaming of owning one, “I remember driving past with my friend, Gemma and we joked about being neighbours. Now she lives next door! I couldn’t wish for a better home”.

It was only after another applicant was refused that Laurie was accepted, and when asked about Spire Home’s role in the purchase of her home, Laurie said, “I remember when I got the phone call to say I had been accepted – I was ecstatic! Spire Homes have been really helpful throughout and made it really easy for me and my daughter. They said ‘treat is as your own home, not as a shared owner’ and I really feel like this is mine”.

The incentives given to her at the time of purchase; free carpets, cooker and cooker hood were a huge relief. “This helped save us a lot of money, and the cooker hood is great as Danielle loves spicy food!”

Asked what she loves about her new home, Laurie said: “Everything! I love that we can call it



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our home, it's brand new and a fresh start for us. The size of the house is brilliant; having the third bedroom has helped me to set up an office so I can continue to work from home”  
Danielle's favourite part is her bedroom, which is home to all of her teddy bears, and she has already picked her new colour – turquoise!

When asked if there have been any problems since moving, Laurie says “only things that can be expected from a brand new home, you can't expect to not have any teething problems”. However, she says FWA West and Westleigh have been very responsive, and any issues she has had have been dealt with quickly and there have been no major faults.

Since moving in to her new home, Laurie has had a few funny moments. “I couldn't find my allen key to put the sofa feet back on. After asking my neighbour I found it with a huge label saying 'SOFA' right in front of me” she said, “I also have a huge round lamp shade in my lounge, and when I came to put it up it took me ages to figure out that I had to put my light bulb in first!”

Laurie says she would recommend shared ownership to anyone who wants to get on the property ladder. This initiative has enabled her to stay within the local community that she lived in for 20 years and remain close to her family and friends. Her home is now her hobby; she's happy spending time with her daughter and something else they can look forward to is a new addition to the family – a puppy!

Katy Sagoe, Director of Housing Services, said “Shared ownership is a really important way to make homes affordable for people in places like Rutland, where house prices far outstrip average salaries. People often think of shared ownership being for first time buyers, but it is an equally attractive option for people with only one income, like single parents such as Laurie. We have a really experienced sales team who can help ensure the property is affordable and that the process runs smoothly and we try to help with the costs of moving in by providing incentives, such as carpets. We have been really proud of the new properties we have built in

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Rutland; they are lovely homes and most have the latest eco features, like solar hot water systems. We have plans to build more new homes in Rutland to help local people stay in this beautiful area.

Spire also offers a Rent to Homebuy initiative, although not in Rutland yet, where tenants can rent for up to 3 years before you buy and then get the first years rent back as a deposit towards the purchase.”



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