

## CASE STUDY

**Holly Marston and Matt Hill**



**Spire Homes helps couple realise dream of  
owning their own home in Rutland**

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A young Rutland couple have thanked Spire Homes for helping them to realise their dream of owning their own home; thanks to its shared ownership programme in Empingham.

Hollie Marston (a hairdresser) and Matt Hill (a Railway Maintenance Engineer) are happily settled in a brand new two-bedroom semi detached house in Empingham. With their two cats Indie and Frankie, the couple are enjoying the benefits of an energy efficient home with a good-sized garden that Hollie plans to convert into a vegetable garden. "I can't believe how warm the house is, we hardly need to put the heating on which is good considering the price of heating at the minute," said Hollie.

The couple previously rented a home in Stamford and were itching to get onto the property ladder; however, the cost of homes in Rutland seemed to rule out outright purchase. Having put the idea on the backburner, Matt's mother, who lives in Oakham, spotted an advertisement in the Rutland Times for shared ownership properties in Empingham. They rang Spire Homes immediately and were informed of the need for a local connection to the area in order to qualify for one of the homes.

Hollie and Matt were determined to stay in Rutland, both have locally based jobs and family and friends in the area. "We never thought we would be able to afford to buy outright. It's such an expensive area," said Hollie.

Commenting on Spire Homes' role in the purchase of their home, Hollie said, "I was really impressed with the staff at Spire. They were really helpful and made the process easy. They kept us informed of developments all the way."

Hollie also believes that the incentives given at the time of purchase; £750 towards legal fees and free carpets, helped them get started. "That made all the difference, it probably wouldn't have happened without that."

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With the credit crunch starting to take effect last summer, Hollie and Matt found themselves having to wait 5 months for a mortgage because lenders were being so cautious. During this time, the couple were concerned that they would lose the house to another buyer. "I got really nervous at that time, but Spire worked with us and kept on reassuring us."

Asked what she loves about her new home, Hollie said: "I love the way it looks from the outside, the area is lovely and rural, and I like the big garden with room for a vegetable patch. I think the size of the house is brilliant, it feels so spacious compared to what we had before and the quality of the fixtures and fittings is really good."

Since getting settled into their new home, Matt and Hollie have been recommending shared ownership to anyone that will listen. Hollie believes that there is a widespread lack of awareness of shared ownership as an option. "Shared ownership is really good for young people and I've told all my friends about it."

Ends

Spire Homes also has homes for Shared Ownership available in Uppingham and North Luffenham. For more information please contact 0845 60 80 059

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