

Ross Payne, Cambridge

“With L&O’s support, this could be a home for life.”



Ross, who is diagnosed with Asperger’s Syndrome, had spent more than two years searching for his perfect home, so that he could begin living independently for the first time. With help from his mum Julie, Ross discovered L&Q’s Shared Ownership scheme in their local area of Cambridge, which would provide stability and security and meet Ross’s disability needs.

Ross recently purchased a 25% share of a two bedroom home (Full market value: £400,000) at L&Q at Darwin Green, a new development in Cambridge. To purchase this share of his new home MySafeHome helped Ross secure a HOLD (Home Ownership for people with Long-term Disabilities) mortgage.

As Julie explains, “We had spent 2 and a half years looking for a home for Ross near Cambridge, because it was important to us that he was able to stay close to us and live in the area he’d grown up in. Prices in Cambridge are horrendously expensive, and we were struggling to find any homes which were within budget and close to the services which Ross relies upon. We spent a long time thinking that a resale home was the only option, until we heard about Shared Ownership with L&Q.”

Discovering the new homes being built locally at L&Q at Darwin Green provided a new route for Ross to access the property ladder. Julie says *“We were very fortunate that L&Q decided to build Shared Ownership homes in the area. As soon as the properties were released, we registered our interest and made an appointment to see the show home. During the viewing, we were impressed with the finish of the homes, which included carpets and flooring throughout as well as the generous living space. The ground floor with the fitted kitchen and integrated appliances like the dishwasher and fridge/freezer were a real draw.*

The location of L&Q at Darwin Green offered a fantastic opportunity for Ross to find his new home in an area he already knew, with easy links into Cambridge whether by walking, cycling or by bus.”

A HOLD mortgage enabled Ross to secure a 25% mortgage, with the support of MySafeHome, who helped Ross throughout the financial side of the buying process. MySafeHome is the UK’s leading provider of support for people with disabilities who want to buy their own home, helping with finances, assessing eligibility, and assisting with mortgage and benefit claims.

Speaking about the buying process, Julie commented, *“L&Q were very responsive when we needed information, especially when we needed support to secure Ross’s HOLD mortgage.”*

To ensure that the buying and moving in process went as smoothly as possible, Ross and Julie created an organisational file with all his documents, which would act as a reference point for Ross to manage his new home.

As Ross explained, *“In the folder, we planned out everything week by week, including all the things that I would need when I moved in, from cutlery to furniture. The second bedroom is my study space. I have my desk and computer in there and there’s room for my drawing and art equipment. I have a huge collection of books and DVDs. The books are displayed on big bookcases along two walls of my study and the DVDs are downstairs by my TV.”*

Since settling in at L&Q at Darwin Green, Ross has taken control of managing his new home, as he says *“I’m really enjoying the responsibilities which come with having your own home. My new kitchen has everything I need to cook my own meals and I have a lovely little garden which is great for my cat, Freya. The house even came with a shed where I store garden equipment and my bike.”*

The location of my home is great, because I can cycle or get the bus from L&Q at Darwin Green to my clubs which I go to each week, like the swimming pool and art club.”

Speaking about how Ross has been getting on, Julie says, *“It was really important that we found Ross a home where he felt safe and comfortable, which was exactly what L&Q at Darwin Green provided. The homes are situated within a cul de sac and the neighbours are lovely, so there is a really nice community feel. Ross has taken the whole process in his stride, managing his new home, cooking his meals, looking after his cat, and now finally enjoying an independent life.”*

“We are really grateful for L&Q providing the opportunity for Ross to find a home where, for as long as he chooses, he can stay and be very happy. With L&Q’s support, this could be a home for life.”

For more information about MySafeHome and home ownership for people with a disability call us on 08000 121333, email enquiries@mysafehome.info or visit www.mysafehome.info