Dominion Apartments occupies the site of a former cinema in the heart of Walthamstow and is Newlon's most recent Shared Ownership development. New Shared Owners, Naveed and Nazish have recently moved into the Dominion Apartments with their young family. Here Naveed explains how finally having a place to call their own has improved their family's lives beyond all recognition.

"We've always lived in Walthamstow and love the area. I work from home as a Quality Assurance manager and my wife works at a local school and in a nearby chemist. We used to privately rent but just before Christmas 2021 we found out that we had to leave our family home at short notice because it was being sold. It was a really tough time for everyone and it meant that we were relying on the local authority to house us. We had never been in a position like this before and as a father



and husband, I felt like I had let my family down. We ended up being housed temporarily but decided then that we never wanted to be in that position again."

Shared Ownership offered Naveed's family affordable housing and a secure home when they needed it most.

"I had heard a bit about Shared Ownership properties and decided to investigate this option further. When I found out that Shared Ownership could be cheaper than private rent, I knew that it was the only way for us to own a home in London and to get on the property ladder in an affordable way. I also found out that buying a home through Shared Ownership is yours for as long as you want it, as long as you keep up with the payments, no one is going to sell your home from under you or ask you to leave. Knowing that we could have a permanent family home was a very comforting prospect."

The importance of staying in Walthamstow

"We wanted to stay in the Walthamstow area because we felt that being in London could provide better opportunities for our 16 year old twin boys. It was also important to stay in Walthamstow for our 10 year old daughter who has additional medical and educational needs. We felt that moving her further away from the special school that we had waited two years to get her into and starting again in a new area with health specialists who didn't know her, could be detrimental to her development and wellbeing."

Securing a mortgage was an important step in buying their Shared Ownership home.

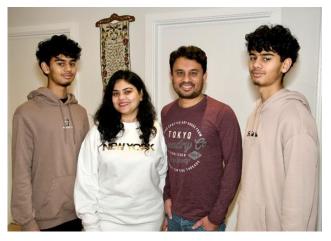
"We already had some money towards a deposit as we had been saving whilst privately renting. We then took Newlon's advice and used the Mortgage Warehouse to help secure a mortgage for our Shared Ownership home. Despite having a few set-backs along the way, our personal advisor at the Mortgage Warehouse couldn't have been more helpful and with her support and guidance, advising us to raise a bit more of a deposit - which we did by selling our large car and buying a smaller one we finally received our mortgage offer.

In March 2022, Naveed came across the Dominion Apartments Shared Ownership development.

I immediately liked Dominion's central location close to Walthamstow High Street and transport links but what really set the development apart was the fact that it offered spacious three bedroom apartments complete with their own private outdoor space. We had our hearts set on a ground floor apartment because it would be most suited to my daughter's needs but when we first enquired, only the upper floor apartments were available to reserve. However, Natasha from Newlon's Sales Team worked hard to make sure we were able to reserve the three bedroom ground floor apartment, having to supply supporting documents to show that it was the most suitable apartment to accommodate our whole family."

When Naveed, Nazish and their children eventually moved into their apartment in December 2022, they were completely overwhelmed by its light, spacious feel and superior quality.

"Our apartment was better than we could have ever imagined. We love the large rooms and clever storage spaces. Our stylish fitted kitchen is such a great place to relax in and eat together, and we are completely spoilt with two luxurious bathrooms. We can't wait to be outside enjoying the private garden in the coming warmer months. Our new home is extremely energy efficient, sound proof and despite living in a central location, it's



actually very quiet and peaceful. I never thought that I would be able to provide a home of such a high standard for my children, it's given me such a feeling of accomplishment and pride."

Living in their brand new home has had an unexpected but welcome effect on the family.

"Having a home like this to call our own has had such a positive effect on my wellbeing and confidence. I'm already more self–assured at work and have enrolled on courses to further my career prospects. Now we are settled and don't have to worry about moving any time soon, we can all concentrate on other aspects of our life that are important to us."

Naveed's twin sons are particularly enjoying living in their new home.

"We love living in our new home and feel very privileged to do so. Being so close to the centre of Walthamstow with its cool vibe is fantastic. We are taking our GCSEs this summer and we really appreciate having a spacious, tidy environment to study in. We are aiming for the highest grades possible to get into the best sixth form college and then on to the top universities. Having a home like this has somehow inspired us to do even better in school, it's given us a confidence that we didn't have before."

Would Naveed recommend Shared Ownership through Newlon to other prospective home owners?

"I would absolutely recommend buying a Shared Ownership property through Newlon. We have felt supported through the whole process and to know that we are owners of this stunning home for as long as we want it, has created a truly blessed felling amongst us. In my opinion Shared Ownership is ten times better than renting and I can't thank the British Government and Newlon enough for giving us the opportunity to buy a home in the area that we love."