

## Becoming a homeowner – Keshia’s Shared Ownership story

**A new Newlon resident tells us how becoming a Shared Owner has given her a sense of pride and achievement.**



One of Newlon’s newest developments is Millstream Tower. Built in conjunction with Kier and offering 117 apartments for Shared Ownership, one of its residents shares her journey to becoming a first time homeowner.

34 year old Keshia, who works as an information governance manager for an NHS trust, has lived in North London all her life.

“I grew up in Islington and lived with my parents in social housing, eventually moving out to rent privately in Archway. After a few years I decided that I wanted to explore other housing options that were available to me, and remembered that a friend had previously bought a Newlon Shared Ownership property. I felt I already had a pretty good idea of the process involved but to work out how much I could borrow and which Shared Ownership properties were available to me in North London, I used the ‘Share to Buy’ website as a guide.”

Through the ‘Share to Buy’ website, Keshia found Newlon’s Millstream Tower development and was immediately drawn to its location. When she viewed the property, she knew it was right for her and less than three months later, Keshia moved in.

“Being close to my parents in Islington and to my friends in Walthamstow, as well as only a short distance from my office, Millstream Tower is the perfect place to call home. Having the major transport interchange of Tottenham Hale on the doorstep is a real bonus and with all the regeneration going on in the immediate vicinity, I’m actually really excited to see how the ‘Heart of Hale’ develops over time. The retail park close by makes shopping very easy but what really sets Millstream Tower apart is its location to fantastic green spaces. It’s so important to me that I’m close to the natural environment and with Tottenham Marshes and Walthamstow Wetlands just a short walk away, I know that I can enjoy being outside in nature whenever I feel the need to be.”



Keshia works from home and so it was essential that her apartment could accommodate this.

“Buying a new build property meant that my home was ready for me to move straight into. The high specification fitted kitchen has every appliance included and the bathroom feels so luxurious. My desk is in an area by the floor to ceiling windows, so it’s flooded with natural light and is a lovely bright place to work during the day. I also get to enjoy the sky garden on the seventh floor, it’s such a stylish outside space to sit back and relax in whilst enjoying the stunning views. ”

Keshia was surprised at how affordable Shared Ownership with Newlon was.

“As soon as I found out that buying a Newlon Shared Ownership property could work out less expensive than renting privately, I knew that I was ready to become a home owner. I’ve always been fairly sensible with money but winning a cash prize on BBC’s Pointless did help me to become mortgage ready, and with advice from the

Mortgage Warehouse, I was able to gather any other documentation needed to quickly secure my first mortgage.”

So would Keshia recommend buying a Shared Ownership property through Newlon?

“I would urge anyone wanting to get onto the property ladder to look at Shared Ownership through Newlon. It’s more affordable than you think and the support I have received through every part of the buying process has been fantastic. I can’t recommend Newlon highly enough. Even when there was an issue with the hot water and heating, Newlon were extremely responsive and it was resolved very quickly.”



Keshia says that owning her own home has had a positive impact on her whole life.

“As a young black woman, I feel empowered to own my own home. I have strong feelings of pride and accomplishment, and knowing that this is mine for as long as I want it gives me such a wonderful settled feeling. After the last few difficult years that we’ve all had, I am looking forward to positively building a future for myself in my very own Shared Ownership home.”