



#### FAST FACTS

Market value of apartment:  
£187,500

Key worker loan: £29,000

Monthly mortgage  
repayments: £800

## DAWN GEARY-ANDREWS, KENLEY

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**D**awn Geary-Andrews is 31 and works for the ambulance service. She and her husband Nigel, a 33-year-old civil servant, used to live in a rented flat in central Croydon, but it was small and they were keen to move into a house.

But how? Their incomes weren't going to get them far in London's booming housing market.

“We thought we'd just have to save for a really long time,” says Dawn. “But we were living in this one-bedroom flat above a shop and it was so noisy and small. We'd been there for two and a half years and really wanted to move.”

Dawn didn't think they had many options until she saw a poster on a noticeboard at work advertising Tower Homes. As a key worker, she was eligible for a key worker loan through Tower Homes. She rang up for more information and was sent a registration form to fill in. After that, she attended a presentation, which explained how the scheme works. Equity loans are available to many key workers such as NHS staff, teachers and police, and the money doesn't have to be repaid until the property is sold or a key worker leaves their profession.

“Once we'd established that we were eligible, Tower Homes told us we could go and look for a home we wanted to buy,” says Dawn. “We weren't sure

what area we wanted to live in – we'd thought about Penge, maybe. However, we were sure that we wanted a house, rather than a flat, with an extra bedroom and some outside space.”

After just two weeks of looking, Dawn and Nigel had found the perfect home. “It's a semi-detached house,” says Dawn. “It's actually quite old – it was built in 1840, so it has lots of character. It has two bedrooms, a front and back garden, and a real fireplace.”

At £187,500, the property would have been out of their reach, but using a key worker loan of almost £30,000 made it affordable. The whole process of sorting out the purchase through Tower Homes was simple, says Dawn, “Everyone at Tower was very helpful and explained things at every stage”.

Now that they're settled in, Dawn and Nigel are ecstatic to finally have a proper house of their own.

“We're so much happier,” says Dawn. “It's just great to have more space, and to feel that you've got your own space. It's a better area – we can hear the birds singing here. Without Tower Homes we would never have been able to get this house, and would have maybe ended up in another small flat. Our house is also only 15 minutes from my work. Being able to buy this home has really changed our lives for the better.” ■

