

#### FAST FACTS

Development: Chandler Court

Market value of apartment:  
£220,000

Share bought: 40%

Monthly mortgage  
repayments: £1,000



## VANESSA BENNETT, CROYDON

Vanessa Bennett, a primary school teacher in Vauxhall, couldn't wait to move out of rented accommodation. Together with her young daughter, she was living in a council flat just a few minutes from her school. At the weekends, there was simply no escape from pupils, parents and fellow teachers.

To add to this pressure, Vanessa had been trying to get a first foot on the property ladder for a long time. She had been hoping to move just a little bit further out of the city, but realised that London house prices, even well into the suburbs, had risen out of her reach.

"Finally I didn't even bother looking," she says. "I knew that on my salary I wouldn't even be able to afford a garage space in London by myself."

However, Vanessa then heard about Tower Homes in early 2005 from a colleague at school. Vanessa thought a part-rent, part-buy scheme could be the perfect solution.

After completing an application form online, she began to look at suitable properties. In September 2005, she saw a 3-bedroom flat in

Chandler Court, Croydon.

"I had to buy off-plan, but I knew even then that I would fall in love with it," she says. "When we saw the flat, I was just blown away by the size. I'd heard new builds could be big, but this was bigger than a house I'd seen previously!"

Vanessa's new home is located on the lower ground floor of a modern, three-storey block. She has her own parking space, a spacious patio, and says the development feels extremely safe.

"It is really well maintained," she explains. "There are lots of key workers living there, and everyone looks after it really well. It has a nice atmosphere."

The daily commute is also a bonus. With excellent links into central London, Croydon is very well located for work. And when classes are over, Vanessa can leave Vauxhall and the stresses of the school day far behind her.

As for her nine-year old daughter, she couldn't be happier with her new surroundings.

"She absolutely loves it," laughs Vanessa. "I'm not surprised either – her room is even bigger than mine. She can grow up and grow old in that room." ■

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