

Elizabeth Lawler – 18th May 2021

Scrutiny Matters Feedback - Affordable Housing

We have been on the gateway scheme for several years and we're recently offered a beautiful house at the Samare Site, we had four days to pull together a 28,000 deposit. Which we did through asking family and friends to help. Unfortunately we could not obtain a mortgage as the deposit was mainly being gifted by several people and we could not evidence affordability. Had we had more than 4 days notice we would have been in a better position and how can you demonstrate affordability if you have two kids and rent to pay. We were obviously really upset. I think the essence of the scheme is there but even if you are lucky enough to get offered a house you still have to obtain mortgage approval which does not differentiate between affordable housing schemes and normal mortgage applications. Due to our age we only maybe another year or two to obtain a mortgage