

DepositBuilder

Young couple secure dream home thanks to Seddon's Deposit Builder!



Bucking the trend

Phoebe Shirley (20) and Andy Smieja (22) are a young couple who are making a great start in life. With their dream home reserved and a moving date to work to, they have proven that it is possible to buy your first home younger than the national average age of 32.

They have managed this due to two great schemes - Help to Buy and Deposit Builder. They had heard about the Government Help to Buy Scheme and started to think that, perhaps, moving in to their own home was at last a possibility.

First time buyers' struggle

With Andy in the RAF and Phoebe living in a small flat the couple were desperate to find somewhere where they had their own space and privacy that they could really make their own. They started house hunting, but came up against the familiar issue that affects so many first time buyers – lack of deposit.

“We’d see a home we loved, but without a deposit and a mortgage we were always unable to secure it, and we would watch as it was sold to another buyer. It was like a vicious circle, it seemed like owning our own home was completely out of our reach.

“Then we saw the Seddon Homes Mosaic development in Runcorn advertised on Facebook and decided to go down and have a look, thinking we may be able to buy one of these further down the line.

“When we saw the show home we fell in love with the modern and fresh style and set our hearts on the Marton housetype which was currently being built.” says Phoebe.

Andy added “The house was perfect for us, but the thought that someone else would buy it while we saved for our deposit was a real worry. That’s when the Sales Advisor told us about Seddon’s Deposit Builder scheme.”

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Deposit Builder Scheme made it possible

Andy stated “With the help of the Sales Advisor at the development and the Independent Financial Advisor, we were able to put together a savings plan to raise the deposit to buy our new home in time for the build completion later in the year. This meant we were able to reserve the home we wanted, and now we can plan our move knowing that it isn’t going to be sold to another buyer.”

Although it was daunting for us, Seddon Homes made the process so easy. There was no stress or worry and because the house was just being built, we’ve been able to choose the kitchen and fixtures and fittings that we wanted, which is a real added bonus.”



What is Deposit Builder?

Deposit Builder is a scheme for first time buyers who may be struggling to find the required minimum deposit and set up fees to secure a new Seddon home.

Seddon will agree a savings plan and ensure an independent IFA assesses your mortgage suitability. If acceptable to both parties, Seddon will hold the home of your choice for an extended period while you save your deposit (subject to a refundable reservation fee).



The saving scheme means you make weekly/fortnightly or monthly payments as agreed... secure in the knowledge your new Seddon home is waiting for you!

The Deposit Builder scheme was a real saviour for us

Gyllian, Sales Advisor at the Mosaic development who helped the couple achieve their dream said “Andy and Phoebe’s lack of deposit is an all too common issue we see with first time buyers, and it makes it such a struggle to secure and buy the home they want. We are over the moon that we have managed to help this lovely young couple secure their first home.”

If you are looking to buy your first home and are struggling to raise the deposit, Seddon Homes Deposit Builder scheme could be the answer. Contact us today and find out how we can help.

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