

EVERYTHING HAPPENS IN THREES.

I had been on the South Hams District Council waiting list for 6 years, and the Teignbridge District Council waiting list for 2 years. I was told that I had more chance of winning the lottery than of being housed in social rented accommodation, what was I to do?

Well this was just the start of my story.

I had lived in private rented accommodation and these were 6 monthly winter lets, so when the summer months came I was once again moving and the summer lets always seemed so high in price. I found most landlords were somewhat prejudice, their adverts would read; NO DSS, PETS OR SMOKERS. Sorry no DSS, I do not think this exists anymore, please will these landlords get up to date with the times. So for me the choice was limited, I was working but not quite earning enough to cover all of my rent and so Housing Benefit would help by topping up the rent, but if the Private Landlord knew this then it was a Notice to Quit.

My savings were non existent, and any incomings were spent on large deposits and monthly rent payable in advance, I was spiralling into deep debt.

This all took its toll on my children's health and my own. The private rented accommodation was often damp, with no heating and any repairs that were reported fell on deaf ears, even the basics of a smoke detector was not provided. My whole family fell into depression and even spent time in hospital. My resentment and depression came from not being offered housing, when people around me were, and I felt that there would never be any light at the end of my families tunnel.

I was walking along the street and found a £10 note, then the next day my son found a £1 coin, we all looked at each other and said everything happens in threes, and low and behold we had a phone call from South Devon Rural Housing Association. The Housing officer Michelle Smith, offered us a house to rent on the SHIRE Scheme.

SHIRE scheme you may ask yourself, well this was an initiative set up by South Devon Rural and South Hams District Council.

South Hams Intermediate Rental Enterprise, was an innovative plan to provide more affordable homes. The council is developing this pilot project with the Housing Association to buy five properties in the district and let them out at around 20 per cent less than the equivalent market rent.

The homes were purchased from the private market and brought up to the Association's letting standard and are let directly to people on the Council's housing register. South Hams District Council has contributed (£10,000 as an equity loan) per property as part of the joint funding package with South Devon Rural Housing. To date the Association has purchased 5 homes in Totnes and Ivybridge with plans to purchase more in Dartmouth and Kingsbridge.

Now my complete life has changed, I have a warm, spacious home, a larger disposable income as the property is energy efficient and my rent is affordable and most importantly I feel enabled, as I can afford to pay my own rent. So my family and I are now settled knowing that we have the security of South Devon Rural Housing Association as our Landlord.