

# Becoming a homeowner

Applying for a mortgage for the first time can seem a bit scary, and it might not be the right choice for everyone. After a lot of planning, DSAN member Brooke Canham decided it was the right choice for her because she wanted to own her own place and live independently.

She shares how she applied for a mortgage with the support of her mother Sandra.

## Brooke



### What year did you apply for a mortgage?

Mum and I started talking about getting a mortgage early in 2016.

### Did you have to save money before you applied for a mortgage?

Yes, I had to save money beforehand and money for furniture.

### What documents did you need to give to the bank?

I had to give the bank all my history of my savings and all my employment details. I also had to tell them all the money I spent on my mobile, going out, food and things like that.

### Did you know which place you wanted to buy before you applied for a mortgage?

No, we got the mortgage first, and then looked for a house. Now I am super happy.

### What was hard about applying for a mortgage?

Getting all the paperwork together.

### Was anything easy when you applied for a mortgage?

Finding the house, but it did need to be near my family and public transport. Oh, and no garden as I hate gardening.

### Who supported you to apply for a mortgage and what did they do?

My mum Sandra and my stepdad Paul drove me to all the appointments to sign paperwork and were a really good support. They explained everything so that I understood what it meant to be taking on a mortgage and becoming a homeowner.

### What advice would you give someone with Down syndrome who wants to apply for a mortgage?

Save, save and save some more. Have family or someone for some moral support and getting all the paperwork together and making sure you are making the right decisions.

It's good to be in your own home because you have all the independence and a lot of freedom in your own home – it's the best.





## Sandra

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I knew and Brooke knew she wanted to live independently early, so I started looking at options early. Brooke had saved a fair bit of money so options opened up for her quite nicely around which mortgage we could set up. Brooke had very steady employment so getting all the paperwork together was not too bad and she had a great savings record. We got the mortgage approved pretty quickly then we just had to find the right place for Brooke.

Brooke needed something close to me as I am her main support person, close to transport so that she could get to and from work and the house needed to be low maintenance as Brooke is very busy with work, volunteering, family and her social life.

She ended up settling on a 3-bedroom 2-bathroom place with no lawns and minimal garden, as that is not something that Brooke wanted.

We had a few teething problems at the beginning as everything was new and Brooke was living alone, but nearly 4 years on I believe it was a great decision and Brooke has matured as a young person living independently with the fantastic support of her family.

*It's always a very pleasant feeling when I am invited over to Brooke's for dinner and she has cooked a feast and done it all by herself – it makes me proud and happy for Brooke that she is so independent.*

