



FIRST STEPS

Savvy first-time buyers are heading for places with good growth near the capital, finds Cheryl Markosky

It's love at first sight, as novices stepping onto the property ladder fall for sensibly priced homes in commuter towns that are on the way up.

Top performers include Basingstoke, Farnborough, Maidenhead, Walthamstow, Walton-on-Thames and Guildford, according to a www.totallymoney.com study assessing commuting times, house prices and life satisfaction.

Staines-upon-Thames, which features in the best commuter hotspots list, is just 35 minutes from Waterloo by train, and 7.7 out of 10 residents declare that they're happy living in the area.

And it can only get better in Staines, thanks to a £120 million regeneration scheme by London Square. The High Street will be transformed, with modern riverside apartments converted from old offices, a new piazza, shops and commercial space.

London Square Tadworth Gardens, also in Surrey, is proving equally popular, attracting youngsters who can't afford to buy in nearby Epsom or Reigate, says regional sales manager Sarah Turpin.

"Homeowners get the best of both worlds. They're in an established village with shops and a station, near the rolling hills of the North Downs, and less than an hour by train to London Bridge and Victoria."

Sarah reveals that a couple wanting to start a family stretched to a 5% Help to Buy deposit of £28,000, missing a step on the ladder to become the proud owners of a good-sized, three-bedroom house with a garden.

Help to Buy homes are available, too, at Bewley Homes' Acacia Gardens situated on the edge of Farnham – number two in Rightmove's Happy at Home Index. You get more bang for your buck, with a two-bedroom,

INNOVA CROYDON, SURREY FROM £305,000

First up: 197 two-bed micro-apartments and 38 larger one- to four-bed apartments in this tech-savvy new scheme. www.innovacroydon.co.uk

semi-detached house costing £350,000.

Brett Reeves of Bewley Homes is selling homes to first-time buyers in their thirties, who plan to have kids. "They love knowing that the scheme backs onto an ancient woodland, but is also walking distance to the bars and restaurants of Farnham."

Instead of paying a fortune in rent, a number of Brett's buyers are happy to leave the London rat race and own a property on a large plot and with space on the driveway for two cars.

Sterling Square in Bracknell is another hotspot for those calling first dibs on property. A one-bedroom flat in this conveniently located project is an affordable £219,995 – well under the £300,000 cap on stamp duty tax.

"It's about a 15-minute walk to both Bracknell and Martins Heron stations with a train run of 58 minutes into Waterloo, and a 20-minute walk to the new Lexicon shopping centre in Bracknell," comments Bellway Homes' Greg Allsop.

Techie millennials desiring super-fast broadband and the ability to control heat and hot water from their mobiles should look no further than Innova Croydon, where these must-have amenities come as standard.

"We try to be intelligent with design, offering hallway-free interiors to avoid wasted space, Bosch appliances and granite worktops," Inspired Homes' Alexei Ghavami explains. Prices are intelligent as well, with micro-apartments starting at £305,000.

Alexei says other highlights of the first time-friendly development include a fast 15-minute



THREE WATERS, BOW CREEK, BOW E3 FROM £371,500

Only a three-minute walk to the Tube, first-time buyers in studio and one- to three-bed flats enjoy good connectivity and a tranquil waterside setting. www.mountanvil.com

rail link to Victoria, big town centre with plenty of nightlife, and communal shared spaces, such as the terrace and wi-fi-ready lounge.

Helen Todd of Stubbings Property Marketing advises first-time buyers to ensure the property reflects what they want: "A convenient distance from work with a social life nearby – and somewhere you'd be proud to call home."

At Marsham House in Gerrards Cross, within walking distance of the train station, 50 one- and two-bedroom apartments and penthouses are for sale from £400,000.

"You're close to both a Waitrose and an Everyman Cinema. But if you fancy going to a concert in London, it's only 23 minutes

by train to Marylebone," she points out.

Another plus for cash- and time-strapped first-timers is that everything's included in the price, from a washing machine and oak flooring, through to underfloor heating and fully-fitted bathrooms.

"Almost all of the homes have either terraces or balconies, and furniture packages by Alexander James Interior Design are available," Helen adds.

Going away from established spots to an up-and-coming area, such as Acton, could make sense for potential purchasers.

There are a number of big regeneration projects



AVIATOR PLACE, ACTON W3
FROM £375,000

Fully-fitted kitchens and allocated off-street parking, plus Crossrail is coming next December.
www.nhgsales.com



MARSHAM HOUSE, GERRARDS CROSS, BUCKINGHAMSHIRE
FROM £400,000

First-timers can live in apartments and penthouses right in the heart of this smart town, with views over the Chiltern Hills.
www.stubbingsltd.co.uk



ACACIA GARDENS, FARNHAM, SURREY
FROM £365,000

Get to first base with a two- to four-bed house close to the heart of town and the South Downs National Park.
www.bewley.co.uk



CHAPEL GATE, BASINGSTOKE, HAMPSHIRE
FROM £202,995

One- and two-bedroom apartments with open-plan kitchen/living/dining rooms and in a popular commuter town, only 50 minutes by train to Waterloo.
www.barratthomes.co.uk



LONDON SQUARE, STAINES-UPON-THAMES TW18
FROM £329,950

Riverside regeneration project of studios, and one- to three-bed flats, with London Squares' signature central courtyard garden.
www.londonsquare.co.uk



STERLING SQUARE, BRACKNELL, BERKSHIRE
FROM £219,995

One- and two-bed apartments on a landscaped communal square, close to the town centre and the station.
www.bellway.co.uk

around Acton, where first-time buyers can pick up homes at lower price points.

Jim Munson of Notting Hill Genesis notes that private one-bedroom homes at Aviator Place start at £375,000. And for those struggling to find that amount of cash, they can buy a 25% share for £92,500.

"If you look at longer-term prospects, it's a good time to invest in this west London zone," he says. "New shops and green spaces are being developed, and Acton mainline, where Crossrail opens in December 2019, is less than a mile away."

First-rate homes in suburbs and commuter towns, with access to speedy transport links and plenty of things to do, offer excellent potential for those venturing into the sales market. After all, it's the first time for everything – including taking the plunge and buying that first home.

FIRST MOVE

After renting with others in a shared house in Southfields, executive assistant Dana Dobson put down a 5% Help to Buy deposit of £13,700 on a studio apartment at Joseph Homes' development, 43 Durnsford Road, in Wimbledon.

Dana, 41, loves owning her first home in a converted commercial building on Wimbledon's old football ground. "It's a new-build, but has an industrial feel with exposed pipework and brick, like a New York loft." Her studio consists of a sleek open-plan kitchen with a chic urban concrete worktop, a bathroom with retro tiles, and zoned spaces that can be used flexibly.

Dana notes that she now lives close to her friends, and also has an easier commute to her workplace in Croydon.

"Given my budget, I wasn't sure I'd find a home of the standard I desired at a price I could afford," she recalls. But Dana's fulfilled her dream of getting onto the property ladder without sacrificing her love for living and working near the capital.

www.josephhomes.co.uk

