

Dear Santa,

I am a first time buyer living in a cramped rental apartment in Stockwell. I have always dreamt of having my own place but every year house prices go up and my dream gets further away than ever.

I'm 29 now and you are my only hope of ever getting on the property ladder. I've been a really good boy all year and managed to save £15K towards a deposit, but the estate agent told me that I'll still need another £50K.

It doesn't need to be a big place but I am rather partial to granite worktops, Bosch appliances and hardwood flooring. In fact, I wrote a little description to help you.

I'm desperate to live in a choice position
Neighbours with a cheery disposition
Table tennis, residents lounge, sky garden
lots of things to overcome boredom

The apartment must be new, it must be pretty
very bright with state-of-the-art technology
Hardwood flooring, place for my hat
Superfast broadband, Nest thermostat

10-year warranty or something similar
Perhaps a concierge who looks familiar

Close to town and great transport links
Marble bathrooms with Boch & Villeroy sinks

Living here gets me down
I just want rid of this frown
Please find me somewhere before I cry
What's this thing called Help to Buy?

Hurry Santa, many thanks

Sincerely,

Michael Banks

PS - I hope you enjoy the cookies and milk!