

London
rebuilding society



Would you like your home improved?



Healthy Homes, Healthy Lives

Homeowner, 55 or over?
This could be for you

Working with



ABOUT



London Rebuilding Society (LRS), set up in 2000, is a not for private profit enterprise run for social and charitable purpose.

Healthy Homes, Healthy Lives is a unique programme designed for homeowner(s) 55 or over to carry out much needed repairs and improvements, so that they can live in a warm, comfortable home adaptable to their changing needs as they age.

You may have been unable to get finance or afford the cost of the works. You could now benefit from accessing an equity release product suited to your needs. Through this programme, you will be introduced to **The Equity Release Experts (TERE)**, and they will provide you with independent equity release advice and make the application on your behalf.

LRS is working in partnership with fellow social enterprise, **Brighton & Hove Energy Services Co-op (BHESCO)** to include energy efficiency in the design of the improvements so that your home is as economical to run as possible.

Now you can create the home of your dreams – designed for you, and a long term happy, healthy environment.

- Free initial consultation with no obligation¹
- No monthly repayments²
- Full time client relationship manager
- Full project management
- All works guaranteed
- 6 year defects warranty on your house
- Lifetime mortgage only repayable on death or entry into long term care of the last remaining applicant
- Lower energy costs

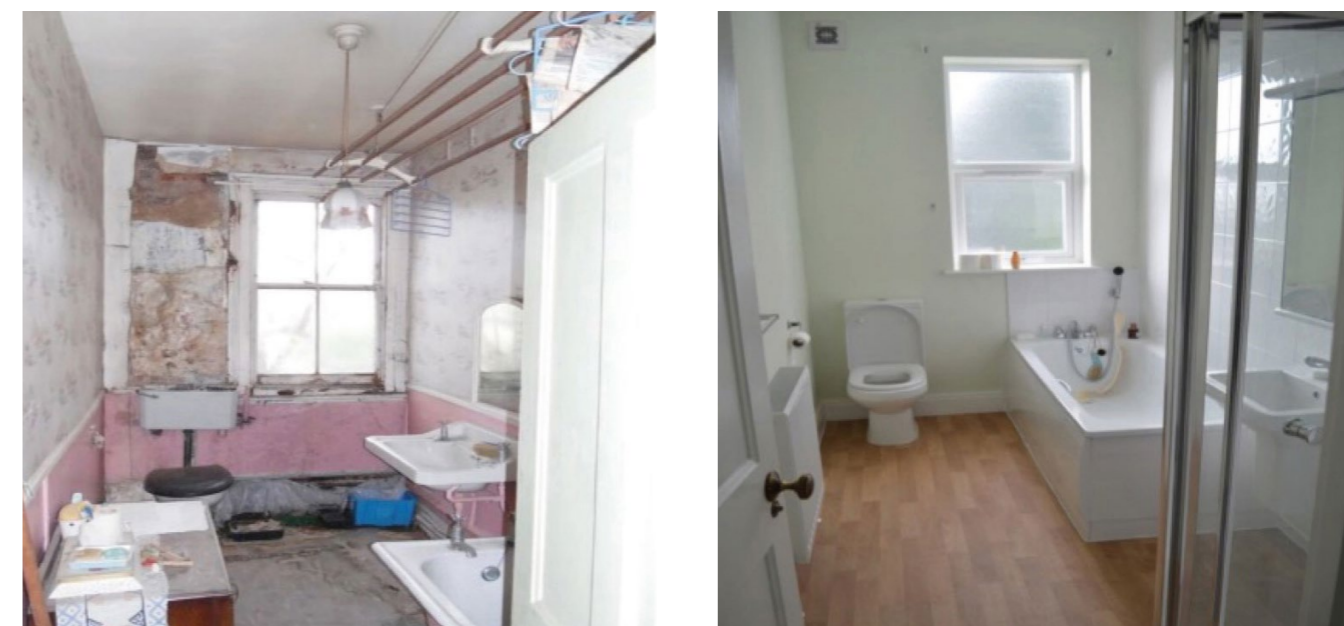
¹ If you proceed with your lifetime mortgage application, there will be fees payable relating to LRS' service, TERE's equity release advice and your legal fees – LRS and your equity release adviser will confirm details before you proceed.

² With a lifetime mortgage there are typically no monthly repayments to make as the loan, plus roll up interest, is repaid when the plan comes to an end.

SATISFIED CUSTOMERS

Ms H, 83, was living alone in Leyton in a home with no heating, no hot water, no working bathroom or toilet. She had become isolated and vulnerable to ill health and depression.

Extensive works transformed Ms H's home. The house was initially valued at £400,000 in its pre-refurbished state and it is now estimated to be worth £775,000. Ms H is back living in her lovely home and London Rebuilding Society remains in contact.



Bathroom before and after

"I am overwhelmed by the transformation of my house and am so impressed with the support and professionalism of London Rebuilding Society. Thanks to them I now have a beautiful home which I am really proud of, I feel like a new person!"

Ms H, homeowner

A NEW HOME

Sandra and Fred and their four children lived in this 3-bedroom house. Two sons slept in the living room as they couldn't afford to move out and rent. With no money to maintain or repair the house, it had deteriorated into a very poor condition.

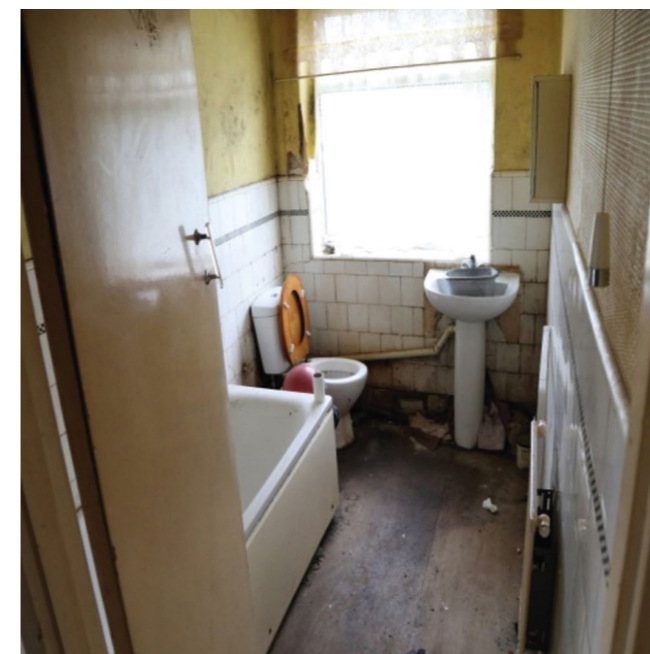
Funded by the lifetime mortgage, London Rebuilding Society renovated the house adding two bedrooms and an en suite bathroom turning a 3-bed into a 5-bed. The house valued at £200,000 pre-refurbished, has now been valued at £750,000.



Kitchen before and after



Exterior before and after



Bathroom before and after

"With help from London Rebuilding Society our lives have been completely transformed – we are now happy and healthy"

Sandra

HOW WE DO IT



1. ONE PERSON AS YOUR POINT OF CONTACT

One of our Client Relationship Managers will visit you to assess your needs and explain the scheme. If you proceed they will work with you until you are back in your home.



2. MEETING YOUR NEEDS

Our surveyor assesses your repair and refurbishment needs and draws up a specification and cost plan for the works that you approve.



3. ACCESSING GRANTS

We review your eligibility for grants benefits, energy efficiency, adaptations, etc, and where eligible we help you get them.



4. INTRODUCTION TO A REGULATED EQUITY RELEASE ADVISER

The Equity Release Experts carry out a whole of market review of equity release options, and only recommend a product they believe to be fair, suitable and appropriate.



5. SIGNING THE CONTRACT

If the scheme is suitable and you are eligible for a lifetime mortgage, The Equity Release Experts' adviser will introduce the most suitable lifetime mortgage to you to enable your Home Improvement Plan, and submit the application on your behalf.



6. WE CARRY OUT THE WORKS

When your mortgage has completed and funds have been released, we manage all the works. We liaise with the local authority, organise storage, temporary accommodation, tender, manage and oversee the works on your behalf.



7. ENJOY YOUR NEW HOME

You return to your new home, and enjoy a comfortable life. You deserve it.



BENEFITS TO YOU OF THE LRS 'HEALTHY HOMES, HEALTHY LIVES' PROGRAMME

- An energy efficient warm home, fit for a comfortable and happy life
- An individualised package of support designed for your needs
- Access to all available benefits and grants
- Referral to whole of market regulated independent equity release advice
- Guaranteed quality improvements repairs and adaptations
- Better health, better wellbeing

IMPORTANT INFORMATION

A lifetime mortgage is a loan secured against your home. Equity release will reduce the value of your estate and may affect your entitlement to means-tested benefits. Unless you decide to go ahead with a plan, the advice service from The Equity Release Experts is free of charge, as their fixed advice fee of £1,799 is only payable on completion of a plan.



"We believe everyone has the right to live in a warm comfortable energy efficient home, adaptable to their changing needs"

Naomi Kingsley
Chief Executive, London Rebuilding Society

L o n d o n
rebuilding society



Contact us for more information on the
Healthy Homes, Healthy Lives process

07735 078 695

homes@londonrebuilding.com

www.londonrebuilding.com/society

You can also contact BHESCo via

0800 9996671

info@bhESCO.co.uk



With Government funding



**UK Research
and Innovation**

In partnership with

