



# Would you like your home **IMPROVED?**

Home Improvement Scheme

Homeowner, 55 or over?

This could be for you.

Working with



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# About

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

The Home Improvement Scheme is designed for homeowner(s) over 55 who need to carry out repairs or would like those much needed home improvements.

You may have been unable to get finance or afford the cost of the works. You could now benefit from accessing a new product from Legal and General Home Finance. The regulated financial advisor, Age Partnership will provide you with independent financial advice and help you make the application.

Now you can realise your dream of a home suited to all your needs - warm, comfortable and fit for life.

✓ No upfront costs or fees

✓ No monthly payments

✓ Full time client relationship manager

✓ Full project management

✓ All works guaranteed

✓ 6 year defects warranty on your house

✓ Only repayable on death or going into care

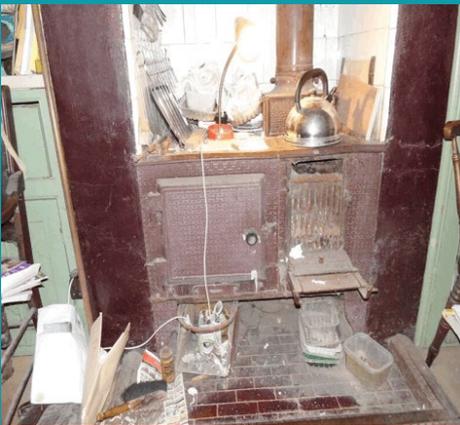
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# Satisfied customers

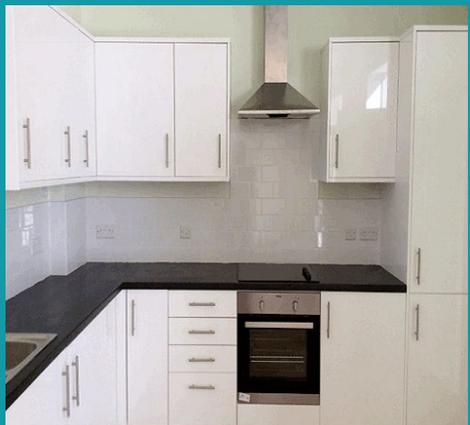
## Ms H Story

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.

BEFORE



AFTER



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, continued



Before



After



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

Ms H, homeowner

Ms H is back living in her lovely home and London Rebuilding Society remains in contact.

# A new home

## BEFORE



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.

## AFTER



Funded by the lifetime mortgage, LRS 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.

“With help from LRS our lives have been completely transformed - we are now happy and healthy” Sandra

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## 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 support throughout until you are back in your home.

### 2 - Accessing grants

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

### 3 - Introduction to a Regulated Financial Advisor: Age Partnership

Age Partnership carry out a full market review of financial options, and only recommend a product they believe to be fair, suitable and appropriate.

### 4 - Signing the contract

If the scheme is suitable and you are eligible for a lifetime mortgage, the Age Partnership advisor will introduce the Legal & General Home Improvement Lifetime Mortgage and help you make the application.

### 5 - 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.

### 6 - We carry out the works

When the offer of finance is provided and accepted by you, 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.

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## Benefits to you

A home fit for a long comfortable and happy life

An individualised package of support designed for your needs

Access to all available benefits and grants

Referral to full market regulated independent financial advice

Guaranteed quality improvements repairs and adaptations

All costs and fees are fair and clear

Route to fair regulated financial products

Better health, well being

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**“We believe everyone  
has the right to live in a  
warm comfortable energy  
efficient home”**

Naomi Kingsley  
Chief Executive, London Rebuilding Society

Contact us

[homes@londonrebuilding.com](mailto:homes@londonrebuilding.com)

020 7997 7333

For more information on the Home  
Improvement Scheme visit

[www.londonrebuilding.com/society](http://www.londonrebuilding.com/society)

