

THE LONDON REBUILDING SOCIETY

HOME IMPROVEMENT SCHEME

CASE STUDY AUGUST 2020

Skeffington Road London E6



Ms. M is 66-year-old woman living alone in her family home in Newham where she was born. Her father was a hoarder, and the house was very cluttered and in a terrible state of disrepair. On the death of her parents, she was left with a house she could not manage, and it deteriorated further. She was isolated and lonely which made her vulnerable to ill health and depression. She wanted to get rid of the clutter and to have a warm comfortable home for the rest of her life. She was fully capable of making informed decisions.

She tried unsuccessfully to secure finance from the local authority and the private sector. Her social worker contacted us, and after meeting her and seeing the house we knew we could help. Our Client Relationship Manager (CRM) talked it through with her, and her family, organised a detailed, costed survey to set out what needed to be done, and to make sure we could also do what Ms. M wanted. She was referred to a later life lending advisor from Age Partnership and following detailed advice she was recommended for the LRS Home Improvement Scheme (HIS), funded through a Legal & General Home Finance lifetime mortgage.

Her house had no heating, hot water, working bathroom, kitchen, or toilet. Externally the house had a 'Lean-To' along the side wall which was about to collapse into next door garden. The roof was leaking badly, and water was flowing down the inside of her bedroom wall just behind her bed. The ceiling in the sitting room had collapsed, the floor joists and boards to two rooms of the house had to be replaced due to wood rot along with the replacement of some of the internal walls, which had collapsed when the work started.

LRS found Ms. M a local flat which she liked to be her temporary home and helped her move in the week of 7th January 2020, and work began on-site. We made sure she was happy and comfortable. When lockdown due to Covid-19 came in March, work was halted on her home. Our dedicated CRM continued to safely support her, providing her with masks, gloves, cleaning material and food when necessary. She felt safer in her flat than she had at home. The contractors started work again and it was completed on 30th of June 2020, and Ms. M was able to go back to her new safe, warm secure home. The work included full green retrofit, new doors, windows, efficient heating system, and insulation was installed. Throughout the process our CRM made sure she knew what was happening at each step of the way, was in contact on a regular basis to make sure it was a stress free well managed experience.

In partnership with VRM Technology we also installed, at no cost to Ms. M, a state-of-the-art home monitoring system which monitors key indicators in the house, such as moisture, temperature, movement, energy consumption and provides an early warning system. LRS continues to support its clients after work completes, so if the monitors show a change from the norm – lack of movement for example, or a window unexpectedly open we are immediately in contact to see how she is. Ms. M is delighted with her new home, complete with new furniture. She is comfortable and happy and tells us she feels proud of her home and what she has achieved. She told us:

"I never believed I could change the state of my house, it was so cluttered and in such poor condition. And then I met LRS, and their wonderful constant support gave me the hope and confidence that I could do it. Now I have the best house in the street, and I feel so much healthier and happier – but I could not have done it without them"

Her financial situation is also now secure. Her house was valued at £150k in its pre refurbishment state with a post works valuation of £450k. This was confirmed by the lenders valuer, but a local estate agent estimates it is worth more - £525k. The neighbours were astonished by the transformation, and delighted at the immediate and positive impact on Ms M, and on their environment.

Pre works



Post works

