



&
The Home
Improvement Trust



The worry-free way to repair,
improve or adapt your home

Houseproud

The worry-free way to help with repairs, adaptations and improvements to your home.

Your Home

It is probably the biggest purchase you have ever made. In order to ensure that it continues to provide you with a healthy, safe living environment which is suitable for your needs, especially if you have a disability, it is essential to maintain it. Despite it being a valuable asset, upkeep of your home is often not undertaken due to other financial pressures or fear of cowboy builders and it may start to deteriorate.

We all want a comfortable healthy home, modern facilities and a safe environment and that is where Houseproud can help homeowners aged 55 years and over.

What is Houseproud?

Houseproud is a “not-for-profit” scheme working in partnership with your local council, to promote repairs, improvements and adaptations to your home. Our sole aim is to help older homeowners to continue to live safely and independently in their own homes as long as they wish.

We know that the prospect of building work, however small is daunting and finding a reputable contractor is not easy.

Houseproud can offer a safe and easy way of getting essential jobs done and if finding the money to pay for it all is a problem, we can help with that too.

How can Houseproud help you?

- We can look at options for financing works;

- Prepare schedules of work, obtain estimates and supervise works;
- A case officer, who may be from your council or Home Improvement Agency, will help you through the process; and
- You will receive advice on benefit entitlement.

Once you have decided on how the works will be financed and you wish to proceed then a case officer will arrange for estimates to be obtained from a good quality builder. Works will be inspected to ensure that it is completed to a satisfactory standard. You will be assisted through the whole process by your case officer.

What are the benefits if you need to take a loan through Houseproud?

- Houseproud provides access to secured loans from £5,000 which are specially designed to meet the needs of older people at competitive rates;
- Access to independent financial advice and legal services.
- Guarantees of No Repossession and No Negative Equity whilst you or your spouse remain in occupation;
- Regulated lenders that understand your needs and allow you to cope with changing circumstances;
- Cost of works can be quite small in comparison to the value of your house; and

There are 3 Lifetime Mortgages

- **Fixed Repayment Mortgage**
- **Interest Only Mortgage**
- **Roll-up Mortgage**

Because we want you to make the right choice, we will arrange for an Independent Financial Adviser to provide a detailed written recommendation and also an independent Solicitor to act for you if you wish. We would urge you to discuss the recommendations with members of your family.

What kind of work can I do under Houseproud?

Examples of work that can be carried out under Houseproud are:

- New bathroom or level access shower;
- Electrical rewiring;
- Roofing and guttering;
- Central heating, improving energy efficiency;
- Replacement doors and windows;
- Kitchen refurbishment;
- Adaptations to make life easier in your home;
- Home security;
- Modernisation.

What could Houseproud offer you?

- Personal help and support from your own Case Officer
- The services of technical staff, including visits to your home and a costed schedule of work
- Good reliable builders
- Proper inspection of building works. Builders are only paid when work is done to a satisfactory standard.

Freephone 0800 783 7569
or go to www.houseproud.org.uk

Your home - your choice

