

Islington Case Study – 11th January

Mary and her son John.

Pensioner Mary, 80, has lived in her Islington terrace since 1955 and in her own words claims “nothing is going to move me from this place”. She had grown accustomed to the leaking roof, ageing electrics and subsidence problems, something her son, John would not allow himself to do. He didn’t want to compromise his Mothers independence, but couldn’t find a way round the costly repairs and renovations to her property, until he was introduced to the Houseproud Scheme.

He explains, “I couldn’t stand to see my mother living in those conditions any longer, but I knew that no one was going to get her to leave that house, so I went to the council for advice.”

John met with Alan Morely, Housing Grants Officer at Islington council, who told him that as his mother owns her home, she could qualify for assistance through the government-backed Houseproud scheme.

Houseproud is run by the Home Improvement Trust, a not-for-profit organization, in partnership with twenty five London boroughs, including Islington, and the Greater London Authority. It is aimed at older and disabled homeowners who wish to improve their living standards by, for example, installing replacement windows, a new roof, central heating, a modern kitchen or bathroom, or making adaptations to suit limited mobility such as installing a stair lift or downstairs bathroom. Houseproud also assists with no risk equity loans.

John and his mother received information on the scheme, including a leaflet explaining all the funding options available to them. Alan Morely at Islington Council worked alongside John on completing the paperwork, as well as offering advice and assistance on improvements and adaptations.

After taking guidance from Houseproud, who organized for a surveyor and electrician to view the property, Mary took out a no risk equity release loan on her home and had £35,000 released to complete the renovations her house desperately needed.

It took five months to complete the repairs. The roof and the front of the house were re-built as subsistence damage had made it unsafe. New windows were then installed and painting both inside and outside was carried out.

Mary claims “When I look at my house now it is completely different. I hadn’t realized how bad the house was until I look at it now with no leaks and new electrics. Everything works and I can’t remember the last time it all did”.

John says “My Mother is a very proud woman, and she values her independence greatly. The Houseproud scheme has improved the way she lives without her leaving the security and newly found comfort of her home”.