

## NEW HOPE FOR HOMEOWNERS LIVING IN SHOCKING CONDITIONS

# Transforming unfit houses

A PILOT scheme designed to transform the "unfit" homes of older and more vulnerable Newham homeowners has been launched.

Currently available only in Newham, if the equity swap initiative is successful, it will be rolled out across London.

The transformation of the first house to benefit from the initiative was unveiled on Friday to chief secretary to the treasury and East Ham MP Stephen Timms, along with council and housing chiefs. They were given a tour of the property.

The scheme is funded by a £5.7 million grant from the Treasury and Cabinet Office. With additional cash from other supporters, including Newham Council, as well as loan finance, up to £8.3 million is involved.

The scheme, which also helps vulnerable people avoid "cowboy practices," is being managed by London Rebuilding Society.

A spokeswoman for the society said the initiative involves homeowners giving up a share of their property in return for getting their home improved. The homeowners do not hand over any cash, she explained.

She added: "In the 1991 census, Newham was rated as the poorest borough in the whole of England and Wales and one of the defining criteria was the number of outside toilets still in use.

"By the 2001 census, the situation had scarcely changed. So in 2002, Newham Council asked London Rebuilding Society to identify financial solutions that would help homeowners in the borough to bring their homes up to a decent standard."

The following year, the society was awarded funding by the Housing Associations Charitable Trust to develop cash solutions for older homeowners.

"It has been estimated that, by 2015, the majority of homeowners will be aged 60 years or older, which has serious implications for how they can continue to live independently during their retirement in well-maintained homes that are warm and dry, safe and secure," added the spokeswoman.

The society found that, generally, many homeowners have difficulty in understanding what repairs their home needs and, even if they do, in finding reputable suppliers.

Its research also found that the impact of loans or grants tends to be short lived, because very few homeowners appreciate the need for preventative maintenance and even fewer carry it out.

Under the scheme, homeowners receive a free inspection and report on their repair needs.

The society and its partners take on the responsibility of ensuring that their homes are well maintained.

Owners will benefit from the uplift in the value of their homes



● (Clockwise from above) MP Stephen Timms outside the transformed house with council and housing bosses; the state of the bathroom and kitchen prior to the renovation; Stephen Timms at the launch inside the house

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and recover the percentage of equity they swapped from rising property prices, it is said.

The scheme is aimed at homeowners who are on low or no income, or living on a state pension or disability benefit, have a disability, or care for people with a disability, which requires special housing adaptations.

Referrals are made via housing charity Shelter, Newham Social Services, and Age Concern Newham. The latter also carries out an initial benefits check and provides on-going information, advice and advocacy.

The scheme will also try to get homeowners to take full advantage of improvement grants available, which could reduce the amount of equity they need to swap, it is said.

The release of further equity to buy more home improvements and other services, as and when they are required, can be made available.

## No heating, light, water or lavatory – for two winters



**By SUSAN SMITH**

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A 71-YEAR-OLD and her daughter were forced to live through two winters in a house with no gas, electricity or water.

They had no heating or useable inside bathroom. The Manor Park home was "freezing cold", window frames were "rotten" and there was no back door.

There was mould in every room, plasterwork was coming away from the walls and, in places, the ceiling was falling down.

When standing in the kitchen, the toilet bowl in the bathroom above could be seen. The bathroom was clearly unsafe, which meant using the Victorian outside toilet.

When the woman's estranged husband died, he left the house, mortgage paid, to

their daughter. But the man had lived an isolated life and in the four decades he had lived in the house, it had fallen into a serious state of disrepair. Sadly, nobody noticed.

His estranged wife and their daughter had no choice – personal circumstances meant they had to move in.

They had to risk fire and cook on a camping stove and use candles for lighting.

To use the outside toilet, the pair had to take water in buckets from the mains in the street. They had to visit East Ham baths to wash.

Because the house was privately owned, there was little the local council could do, so eventually the pensioner contacted Age



Concern Newham, which put her in touch with London Rebuilding Society.

They arranged for an independent valuation and independent survey to be carried out on the home.

The family's health needs were assessed by occupational therapists from Newham Social Services, who recommended that part of the kitchen be given over to a walk-in shower so that the elderly woman did not have to climb the stairs.

Their central heating and double glazing needs were assessed by energy efficiency social enterprise HelpCo.

A schedule of work was drawn up and agreed with the homeowner and work began in January this year. The majority of the building work has now been done, but the house has not yet been decorated.

It is hoped it will be ready for the pensioner and her daughter to move into by Easter.