



SAFE AS HOUSES
INVESTMENT PLC

HOME GENIE

Your dream home is now within reach

Any property of your choice that requires upgrading can be customised and future proofed for you, by Home Genie, via this ground-breaking scheme.

Safe as Houses (SAH), one of the UK's most innovative property regeneration and investment companies is proud to bring you the "Home Genie" initiative, a significant new project designed specifically with people like you in mind.

Safe as Houses Investment Plc

(TRADING AS SAH)



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Introduction

Safe as Houses (SAH), one of the UK's most innovative property regeneration and investment companies is proud to bring you the "Home Genie" initiative, a significant new project designed specifically with people like you in mind.

Stimulated and motivated to find a solution to the problem that in the UK there are approximately 200,000 houses put up for sale every year that are described as in need of upgrading or distressed properties. This means that the property is not up to a certain standard, as it needs such items as a new kitchen, bathroom, and other plumbing and heating elements etc. etc. Understandably many of these properties prove very difficult to sell and sit unoccupied, decaying further, because it is almost impossible to get a mortgage or even a home improvement loan for them.

Worse still, if you do manage to buy a distressed property, you could be locked into a sub-standard property, that is not pleasurable to live in, safe or healthy and does not provide any form of financial stability whilst never getting around to achieving those dream plans.

The Safe as Houses solution is very straightforward for you the potential buyer.

Simply put SAH will fund the purchase of property on your behalf, providing you have a mortgage offer in principle for the final market value of the project. SAH and you the buyer then agree the specification for all repair and upgrades to be carried out from a table of options which will be contained within a final projected value of the property. On completion of the works SAH transfers the home to you and you move into your new custom dream home that is warm, well equipped, future proofed and safe.

Typical problems that Home Genie overcomes for you

Problem

You don't have the money to take on the work immediately and cannot get a home improvement loan or think it too expensive.

Solution

Home Genie will agree all the required works with you and work out all costs beforehand, funding the refurbishment and upgrades. The additional costs if kept to the Home Genie recommended schedule will be kept within market value and included within the mortgage.

Problem

You may not have any refurbishment experience and won't know where to start, or simply do not want the stress of having to do this yourself.

Solution

Home Genie are experts in property refurbishments and make it stress free by managing the whole refurbishment from start to finish using their team of trustworthy tradesmen who provide high quality workmanship.

Problem

You may find when trying to take on properties that require work, that lenders may not provide mortgages on these types of properties as they are below standard.

Solution

Home Genie will eliminate this problem as they fund the purchase of the property and the refurbishment using cash, so you are only mortgaging the property when it is of a high standard.

Problem

You may think that only new homes offer you a choice of kitchens and fittings etc.

Solution

Home Genie allows you to customise the property to make it your dream home.

Problem

If a property is in walk in condition, they are much more desirable to others, so you are more likely to end up in a bidding war and have to pay way over the market value in order to secure the sale.

Solution

With Home Genie you take advantage of our cash buying power for properties and negotiating skills as well as wholesale discounts on work needed all in addition to having the luxury of customising your dream home.

Problem

Nowhere to live while refurbishment is being carried out or living in a building site.

Solution

Using Home Genie means you can co-ordinate your moving out and moving in dates for when refurbishment works are complete.

Problem

If you want to purchase a property in need of refurbishment but still have your own property to sell, you may have to apply for bridging finance to secure the purchase of the new property.

Solution

Home Genie funds the purchase of the property, refurbishment and upgrades and co-ordinates dates ensuring there is no need for bridging.

Problem

Your circumstances can change and force an early sale of a property risking a loss on sale especially if the property is in need of refurbishment or upgrade.

Solution

With Home Genie your property will be in walk in condition and highly desirable, therefore easily sold and likely to start a bidding war.

Benefit summary for you

- You eliminate the challenges of trying to secure mortgage or home improvement loans on a sub-standard property in which you wish to live.
- Home Genie expands the market for you enabling you to consider cash only property purchases and major refurbishment projects.
- Home Genie can offer expert advice as they have been regenerating and renovating properties for many years and make it completely stress and hassle free.
- The cost for the Home Genie service will be a fixed price so there will be no hidden costs at the end of the project. It's all contained within your final mortgage.
- Home Genie have a team of trustworthy tradesman, who provide high quality workmanship.
- You can customize the property to make it your dream home and just walk in and enjoy it for many years.
- You can take advantage of Home Genie's significant wholesale discounts if you want extras.
- By using Home Genie, the process of identifying, buying, refurbishing and upgrading becomes stress free.
- Assured built in equity by paying no more than the increased market value to create a highly desirable home.

How the process works with Home Genie

Home Genie enters into a Partnership with select Estate Agents to identify suitable properties.

Home Genie determines if properties are suitable or not i.e. do they make financial sense for us to proceed? We then establish what refurbishment works are required to define and achieve market value. Home Genie produces a table and pack of options and choices of all things that are deemed necessary to make a property increase in market value e.g. kitchens, doors, floor coverings, heating, lighting etc.

Home Genie would then agree with you what you want done i.e. what is part of Home Genie's defined work to take the property to the agreed market value and what are extras to be paid for by you prior to works starting on the extras.

Extras are all things that you want that are beyond taking the property to market value and can include things like extensions, conservatories or anything that you want to make it your home.

Once agreement has been reached between yourself and Home Genie we enter into a legal contract – the template of which is available in advance. Within the contract you must demonstrate that you have a decision in principle for a mortgage for the forecast market value and the deposit available either in cash or equity. The contract will contain full details and specification of all works to be carried out. You must also prove you have the funds to cover any extras as works proceed unless the extras are deemed to increase market value and can be included in your mortgage e.g. extensions, conversions or garages etc. Your entry date is mutually agreed and on completion of the works at the agreed date your mortgage is drawn down and Home Genie settles and transfers the property to you.

Real world example | Tullibody

List of all works carried out

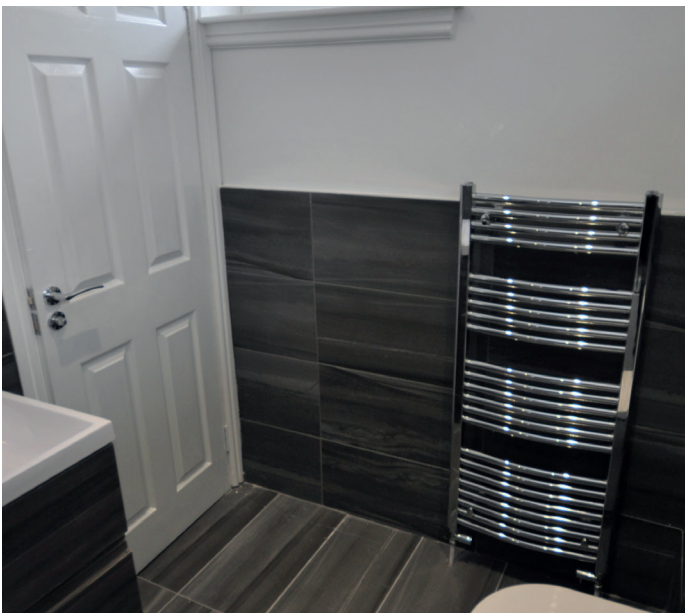
- Full strip out - remove all rubbish, remove all skirtings, facings and doors, strip all wallpaper. Remove existing kitchen and bathroom
- Replace single sockets with doubles, replace light switch, install extractor fan in kitchen and bathroom, install new smoke detector linked to one on bottom landing
- Reinstall skirtings, facings and doors in all rooms
- All walls need sanded and painted, woodwork and doors
- Bathroom reinstatement as per plan from bathroom company to include bath with shower, partial tiling, fully plastering
- Replace window units
- General tidy of garden
- External roughcast needs to be cleaned
- External PVC soffits, gutters, downpipes cleaned or painted
- Reinstall kitchen as per Howden's drawings

Extras

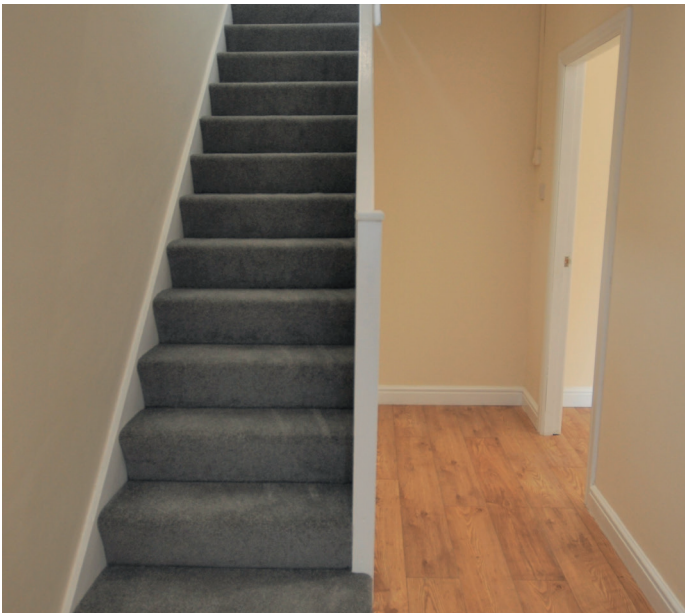
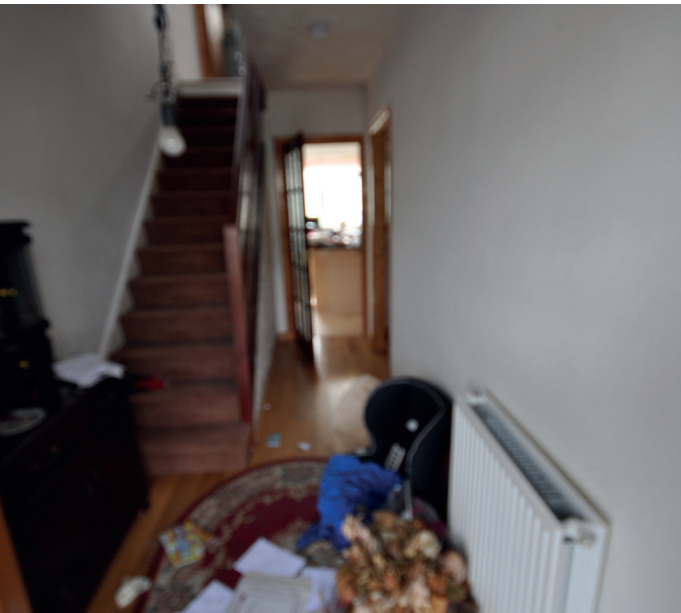
- Garden - new turf laid front and back, paved seating area to the rear. Paved driveway to the front.
- Install recessed down lights (kitchen, Livingroom, top and bottom landing and bathroom)
- Replace external lights
- Garage conversion to create 4th bedroom/tv room
- Window blinds



Before and after | Tullibody



Before and after | Tullibody





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SAFE AS HOUSES

RE-PURPOSING & NEW BUILD PROPERTY THROUGHOUT THE UK FOR THE BENEFIT OF SOCIETY

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