



Creating New Pathways to Owning a Home

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The Problem: 'Generation Rent'



Lockout

A whole generation of young professionals & families are trapped in rent-land, excluded from owning their own home

Tenure

The decision as to how long they can stay lies with their landlord

Saving

Rental payments are dead money rather than an investment for the future.

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"The bank of mum and dad will help buyers to purchase **property worth nearly £70bn this year.**"

The Bank of Mum and Dad is a symptom of **Britain's broken housing market.**

It goes far beyond millennials relying on their parents as more older borrowers look to family and friends for financial support.

Our reliance on 'BoMaD' funding is an increasingly skewed facet of the UK housing market. **It's dependency, not generosity.**

It's **socially divisive and it's creating a 'locked out' generation** of first-time buyers who aren't lucky enough to benefit from this kind of help.

It's also almost certainly **eroding older people's finances** when they need it to fund care and retirement – parents, grandparents, even friends are digging ever-deeper into their savings and pensions."

Nigel Wilson, Group Chief Executive, Legal & General, [BoMaD Report June 2019](#)

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But...



- If you can afford rent you can afford an equivalent mortgage payment
- High rents & charges and the other barriers to a mortgage make it all but impossible to escape rent-land:
- 'Affordability' & Saving a Deposit
- Let's remove these barriers for as many people as possible.

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The unRent Mortgage Enabler

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New Tools to Tackle Generation Rent



- Crowdlending - now supported and FCA regulated (from June 2019)
- Affordability based on ability to pay an equivalent rent
- Low / no deposit
- Social rate also raising affordability - based on social investment & liquidity
- Family & Friends support and participation encouraged & fully supported
- Interest-Only option available where affordability remains difficult.

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Lists: Funding Programme



Encouraging specific 'home funding' pots from those able to borrow at low rates:

- Governments / DwP
- Councils
- Housing Associations

Justified on savings and social benefits

Via list-based unRent application process.

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Solution 1: unRent Mortgage Enabler

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- **Crowdlending** - Established, FCA regulated partners JustUs & Moneybrain now have all necessary permissions
- **ethecal** - Award-winning partners in channel to market
- **unRent** - Will increasingly harness new technologies including AI & Blockchain

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How?

- Social fund means lower rates
- **Affordability** based on ability to pay, supported by fintech, Open banking data & Blockchain Smart-contracts
- This also means only a token deposit need be required.

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How?

- Lenders get a fair return on a low risk property investment with none of the hassles of buy-to-let
- Can make an attractive institutional - or pension - investment
- Our secondary market partner is FCA regulated and able to provide liquidity - a great advantage for investors over buy-to-let.

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Market



The UK market alone is colossal: 11.1 million mortgages worth more than £1.3 trillion.

House prices have risen 4.5% in the last 12 months (January 2018).

Interest on mortgage payments amounts to an average of £3.154 a year (£263/month)

Over £245 billion was borrowed for mortgages in 2016 alone.

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Milestones

- Raising Q3
- Launch Q3 / Q4 with Family & Friends focus via JustUs.co
- ...harnessing the BiPS token
- Expand via partnerships

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Why us?



- Barry E. James, Digital & Ecosystem Architect, serial Entrepreneur
Chair British Blockchain & Frontier Technologies Association (bbfta),
- Kay Klug, Crowdfunding Expert, Halifax Mortgage Advisor for 6 years
- Jonathan James, Lead Developer, Token Intelligence & The Crowd Data Centre
- Lee Birkett, Founder Moneybrain.com & JustUs.co
- Chris Moss, Lawyer, Ex of Eversheds & Head of Corporate for JMW
- Carri Nicholson, MD / Co-Founder EPIC Regeneration
Over a decades regional economic development experience
- Graham & Richard Hallewell, CPRAS & ethecal
- {Scott Craig... and Others to be announced}

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Partners



- JustUs - Peer 2 Peer / Crowd Lending Platform & Secondary Market
- MoneyBrain - BiPS
- ethecal
- With additional support from {Others to be announced}

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Coming Soon... Next Steps



- Seed funding - the Ask
- Financials
- Crowdfund & Waiting List

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Or

- Join the List - Enquire to be among the first to unRent at unRent.uk

Or email: contact@unRent.uk

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Introduction

About

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Fed Up Renting?

But Can't Get A Mortgage?

Deposit A Struggle?

Banks No Help?

unRent is removing the barriers to owning a home!
Could unRent help you to own a home of your own?
[Click HERE to Enquire free.](#)

Find out more or book a conversation with one of our experts

Learn More

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