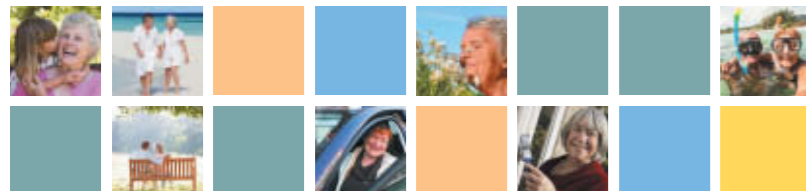


# Mirror MONEY

Equity release

## EQUITY RELEASE

### DISCOVER THE POSSIBILITIES



Retired Mr Morgan released tax-free cash tied up in the value of his home using equity release, providing himself and his wife with the money needed to improve their home and buy a new car. And they still have a little bit of cash left over for a rainy day.

"I originally saw an advert in the paper and it was the solution we needed. We were at a point that we wanted to get a bit more work done on the house - the soffits and guttering and that. Equity release has helped us achieve this and the work is all done and paid for," says Mr Morgan from Gloucestershire. Equity release also allowed Mr and Mrs Morgan to do more than just home improvements. "We've changed the car. The other one was getting really old and wasn't worth spending any more money on. I've gone for the same brand again - I always do."

#### ARE YOU ELIGIBLE FOR EQUITY RELEASE?

To qualify for equity release you must:

1. Own and occupy a UK property worth at least £70,000
2. Be aged 55+ or over (youngest applicant, if borrowing jointly)

#### COULD YOU DO WITH SOME EXTRA CASH IN RETIREMENT?

Try our free equity release calculator today to find out how much tax-free cash you could release from your home. Visit, [mirror.co.uk/equityrelease-calculator](http://mirror.co.uk/equityrelease-calculator)

#### COULD EQUITY RELEASE BE FOR YOU?

The Mirror Equity Release Advice Service, provided by HUB Financial Solutions, is here to help you decide if equity release is the right move for you. As part of the service, your adviser will complete a free state benefits check to make sure you're not missing out on anything you're entitled to. They'll also explain if equity release could affect your tax status or means tested state benefit entitlement as well as explaining how the value of your estate will reduce.

Your initial consultation is FREE, which means if you decide that equity release isn't right for you, you can simply leave it there and pay nothing. If you decide to continue with a recommended product you'll be charged an advice fee of only £1,100.

Looking back at their experience of the Mirror Equity Release Advice Service, Mr Morgan says "We were very pleased with the service. We mentioned it to some friends of our neighbours - now they've taken it up."

Call FREE today to find out more

**0800 232 1307**

quoting ERO5

Lines are open 9am to 6pm Monday to Friday, excluding bank holidays. Calls are monitored for training and regulatory purposes.

**HUB FINANCIAL SOLUTIONS**

features@sundaymirror.co.uk  
daviddomoney.com  
@daviddomoney  
/daviddomoneytv

time to

# DIG IN

with DAVID DOMONEY



## Q&A



### Tubs need grub to keep them in peak glowing condition

My tubs are really bursting with life, thanks to the warm weather. But is there anything I should be doing to help them? **Mary, via email**

Give the plants a really good feed using liquid or granular fertiliser. Liquid gives an instant boost, but will need repeating, while granular releases nutrients into the soil over a prolonged period.



### Artificial grass is a for-lawn idea for sustaining wildlife

Several neighbours have installed artificial grass in their back gardens. It looks fantastic but surely it's not great for wildlife? **Jim, Stretford, Manchester**

It won't do any harm but it certainly won't be doing wildlife any favours either. Insects and birds rely on our lawns for food, and artificial grass provides no sustenance and benefits.

Grass attracts insects, which in turn provide food for birds - making an impact on the food chain. A lawn also soaks up carbon dioxide, so it's good for the atmosphere.

## TIP of the week

When winding or unwinding your hosepipe, keep the water running slowly to stop it kinking and tying itself in knots.

# Growing closer together

Community scheme highlights the work going on at schools as pupils and teachers unite to transform their outdoor spaces

Having given away more than £120,000 in prizes over the past eight years, Cultivation Street is the largest community gardening campaign in the country. Year on year, the stories behind the community efforts never fail to inspire. Backed by the Sunday Mirror and Miracle Gro, it shows the huge efforts communities and schools go to in ensuring their surroundings look bright and cheerful. Our schools' category has seen some incredible entries over the years. We are always in awe of what little hands can create. So to help inspire even greater efforts as schools welcome back pupils after lockdown, I'm looking back at top plots that have helped enhance lives all over the country.

### THRIVING Pupils with the fruits of their labour



## Ballycraigy School Eco project going strong 15 yrs on

In 2015, Jocelyn Brown, the eco teacher at Ballycraigy Primary School in Antrim, Northern Ireland, shared with us their incredible 10-year journey - winning the top prize in the schools' category in the process.

Staff, pupils and volunteers transformed a Tarmac and grass-covered area into a thriving eco-garden, kitted out with a gym, raised beds and polytunnel among many other features.

Fifteen years after those first faltering steps, their eco-garden is still going - filled with fruit and furniture built from recycled pallets.

Not only has the garden had a positive impact on the school, but it also encompasses the surrounding council estate community too, bringing joy to the neighbourhood. Jocelyn says it "influences the children as they leave to embark on high school and then into their careers".

## Categories

### School Gardens

This category rewards school gardens that enrich the educational environment for children. 1st prize - £1,000, 2nd prize - £750, 3rd prize - £500, two highly commended prizes, each of £250.

### Community Gardens

This category rewards gardening

projects bursting with community spirit. 1st prize - £2,000, 2nd prize - £1,000, 3rd prize - £500, two highly commended prizes of £250.

### Gardens for Better Health

This category rewards gardens that have been created to have a positive impact on mental or physical health. 1st prize - £1,000,



PRIZE GUYS Pupils and teachers celebrate their win

### Hammersmith Academy

## Pupil power... the key to winning big

Hammersmith is in built-up West London, so many pupils didn't have access to their own gardens or outdoor space. The school itself only had a greenhouse and a handful of raised beds to begin with. When they first decided to rectify this, there were around 30 pupils keen to get involved. Fast-forward to 2018 - when Hammersmith Academy took first prize - and a staggering 500 pupils were then helping in the garden.

After winning Cultivation Street, the prize was used to kit out their third-floor balcony with flowers and extend their chicken coop. Since then, they have expanded their garden even further, turning the reception area into "the hanging garden of Babylon" and are even keeping bees!

Patrick Kirwin, the school's horticulture and community outreach coordinator, says: "Winning Cultivation Street was amazing. It gave us some recognition for the work we are doing."

"We want to roll out our nature curriculum to other schools, and this helps us on our journey to fulfilling our ambition."

### Skipton Parish School

## Judges create special runners-up accolade

It was a Cultivation Street first in 2014 when Skipton Parish School in Yorkshire was given a £500 on-the-spot runners-up prize by judges so impressed with their entry. In 2011, teaching assistant Kath Pickard decided to do something about the derelict area behind the school. Having convinced other teachers and parents to get stuck in, it was transformed into a thriving garden, where the pupils could grow vegetables. Kath says: "It is so nice to see the children becoming interested in the outdoors and what can be achieved through gardening."

### Redwood Park Academy

## Garden driven by accessibility

Our most recent victors, Redwood Park Academy in Portsmouth, won over last year's judges with the garden they had been developing for three years.

The school is for pupils aged 11 to 16 with complex learning difficulties. As they developed the garden, adaptations were made to improve access and make it convenient for all who use the space.

The school's horticulture teacher, Ed Bond, tells us they have used their winnings to extend the garden even further. He says: "Winning the award meant so much to everyone connected with Redwood Park."



POT LUCK Skipton Parish School made such an impression it won an on-the-spot award



INCLUSIVE Garden that's convenient for everyone

## OFFER OF THE WEEK

Also known as the White Candle Euonymus, 'Paloma Blanca' is an evergreen shrub that will add interest to your garden with its striking bi-coloured foliage.

In spring, the foliage will emerge greenish-white, but as it matures the leaves will gradually darken to a rich deep green to create a contrasting display that will last for several months.

Growing to a height and spread of 75cm, it's perfect for patio pots. A 9cm pot plant is supplied.

Buy one Euonymus 'Paloma Blanca' for £9.99, or order two for £19.98 and get one FREE.

Free delivery within 28 days. Hurry, while stocks last.

To order yours today, visit: [www.mirrorgardenoffers.co.uk](http://www.mirrorgardenoffers.co.uk)



## GADGET



A rolling garden seat can save your knees and back when working outdoors.

This stool is robust but lightweight and has a useful shelf for keeping any equipment within easy reach.

It measures 52 x 40 x 41cm (W x H x D).

I found it for £46.50, with free delivery, on [amazon.co.uk](http://amazon.co.uk)

## GET in TOUCH

For loads more hints and tips on gardening, visit [daviddomoney.com](http://daviddomoney.com) or follow me on Facebook at @DavidDomoneyTV or on Twitter @daviddomoney