

Are you struggling to carry out repairs and improvements to your home?

Do you know that Durham County Council operates a Home Improvement Loan Scheme?



Durham County Council Home Improvement Loans

One of the aims of Durham County Council is to help homeowners to improve the warmth, comfort, safety and security of their homes. If you are struggling to afford to keep your home safe and comfortable to live in, an affordable loan may be available. Some of the things the loan can be used for are:

- 🏠 renew electrical wiring
- 🏠 provide a new and efficient heating system
- 🏠 repair or replace a leaking roof
- 🏠 install new doors and windows

Who is eligible for a loan?

Loans may be available to people who own their own home and are unable to borrow from a bank or building society.

How do the loans work?

Information about your financial circumstances will be compared to the results of a survey of your home. A council officer will have a look to see what work is required to your home, calculate what the work will cost and help you to determine whether you can afford it or whether a loan can be provided.

If you cannot access a loan from a bank, building society or other reputable lender you may be offered an affordable loan from the council.

Depending on your financial circumstances the loan will be repaid in instalments, or if you have no spare money, it can be repaid when the ownership of your property changes hands.

If you are offered a loan, the Council's Home Improvement Agency (HIA) will arrange a schedule of work and obtain estimates from reputable contractors. The HIA will oversee the work and pay the contractor directly so that you don't have to worry.

If you are successful, a restrictive charge will be registered against the property with HM Land Registry and will remain in place until the loan has been repaid in full.

How do I apply?

If you are interested in finding out more about a loan from Durham County Council then please get in touch with the HIA using the contact details below. You will be able to obtain all the information you need to help you make an informed decision.

The process will be explained to you and you will be supported throughout each stage. You will receive help to complete any forms that are required and we are happy to visit you at home to help you if required.

We will keep you fully informed of the progress of your application throughout.

Am I making a commitment by getting in touch?

If you decide that you do not want a loan after all, even after a home survey has been carried out you do not have to go through with it. You are under no obligation to proceed with the loan and you can withdraw your enquiry at anytime

If you want to find out more
please get in touch:

Telephone: 03000 268000

Email: ddhia@durham.gov.uk

Or visit our website www.durham.gov.uk

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