

# YOUR LOCAL AUTHORITY CONTACT NUMBERS

**Bath & North East Somerset Council**

Bath & North East Somerset Council  
01225 396216



Bristol City Council  
0117 9038980



East Devon District Council  
01395 517457



Exeter City Council

Exeter City Council  
01392 265651



Mendip District Council  
01749 341490



Mid Devon District Council  
01884 255255



North Devon Council  
01271 388870



North Somerset Council  
01934 426885



Sedgemoor District Council  
0845 241 7243



South Gloucestershire Council  
01454 868126



South Hams District Council  
01803 861234



South Somerset District Council  
01935 462462



Taunton Deane Borough Council  
01823 356443



Teignbridge District Council  
01626 215445



Torrige District Council  
01237 428848



West Devon Borough Council  
01822 813600



West Dorset District Council  
01305 251010



West Somerset District Council  
0845 241 7243

**Wiltshire Council**  
Where everybody matters

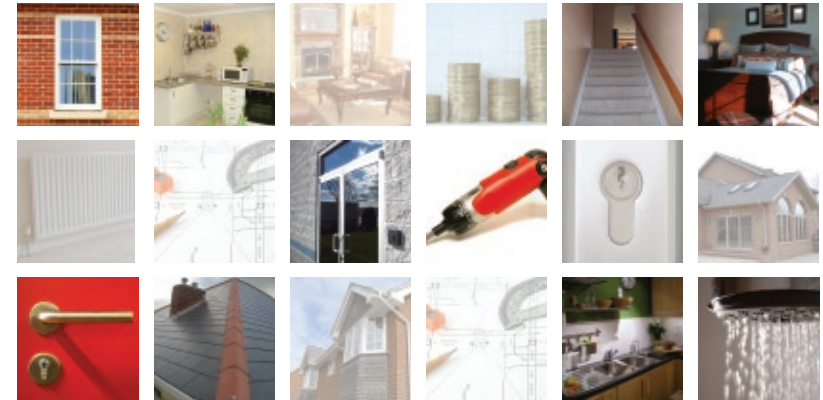
Wiltshire Council  
01722 434227  
& 01249 706546



**Wessex**  
Home Improvement Loans

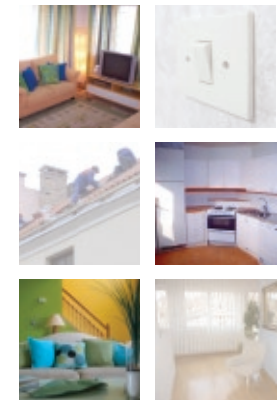


**Wessex**  
Home Improvement Loans



## PROVIDING YOU WITH FINANCE

FOR ESSENTIAL MAINTENANCE AND IMPROVEMENT WORKS



Wessex Home Improvement Loans is a trading style of WRT Core Company Limited, a company limited by guarantee, registered in England, company number 4512225

Registered address: Heatherton Park Studios, Bradford-on-Tone, Taunton TA4 1EU  
T: 01823 461099 E: enquiries@wessexhil.co.uk www.wessexhil.co.uk

**IN PARTNERSHIP WITH YOUR LOCAL AUTHORITY**



**Wessex**  
Home Improvement Loans



## WHO ARE WE?

Wessex Home Improvement Loans is a Community Development Finance Institution (CDFI) working in partnership with your Local Council. Established in 2002 as a "not for private profit" organisation we provide finance to home owners for essential maintenance and improvement works to their property.

## WHO DO WE LEND TO?

If your property is in need of essential repair or adaptation and you cannot afford to get the work done we may be able to help.

## HOW DOES THE LOAN SCHEME WORK?

Your Local Council can refer you to Wessex Home Improvement Loans who deal with all aspects of the loan process. A Loan Adviser will contact you to arrange a visit so that every detail of the scheme can be discussed. There is no obligation upon you to proceed and our friendly staff are happy to answer all your questions.

## HOW MUCH DOES IT COST?

This will depend on how much you borrow, the loan scheme you apply for and the length of the repayment period. The Interest Rate is fixed for the term of the Loan, so you will always know how much you have to repay.

## HOW DO I GET A LOAN?

Contact your Local Council using the telephone numbers listed on the back of this leaflet. They will provide more information regarding the loan and your eligibility for the scheme.

Our Loans Advisers live and work in the heart of the communities they serve and are able to visit you in your own home, at your request, to help you make a loan application and keep in touch with you and your Council officers throughout the loan process.

## “ CLIENT FEEDBACK ”



“ The worry of a leaking roof, old electrics and crumbling draughty window frames has all been taken away, thanks to the loan, and the repayments are well within our budget. Thank you. ”



“ Due to my arthritis I am unable to use normal bathroom facilities. This work will enable me to do so. I will be able to maintain my independence and look after myself better. ”



“ The scheme works efficiently and is a great help to people on limited incomes. The service was excellent. ”



“ I am very pleased with the end result. I know it will make my home so much warmer in the cold months. I was getting worried about the deterioration of the windows and doors and without Wessex, I wouldn't have been able to renew them. ”



## OUR LOAN SCHEMES



### THE HOME IMPROVEMENT LOAN

Our original loan scheme could help you:

- Make essential repairs to your home
- Provide a new kitchen or bathroom
- Install double glazing
- Renew the electrical wiring
- Provide a new and efficient heating system



### THE DISABLED FACILITY LOAN

This new scheme is designed to assist clients to make essential adaptations to their property so that they, or someone they support and care for, can live as independently as possible in their own home.



### LOANS TO LANDLORDS / EMPTY HOMES SCHEME

Will assist Landlords or house owners to make essential repairs or improvement works to a property that they rent out to tenants. If you are a Landlord or Empty Home Owner and have an interest in applying for one of these innovative loans you should contact your Local Authority Housing Officer for the application policy and procedure in your area.



### LOANS FOR LOFT CONVERSIONS

Helps families under pressure for extra accommodation to increase their living space. Families grow, and converting the loft space could be more affordable than moving to a larger house.



### RENEWABLE ENERGY LOAN

When all other measures have been taken to insulate your home effectively, it may be the time to consider sustainable ways to generate energy. Your Local Authority can offer not only advice on solar panels and other forms of renewable energy, but also affordable finance through WHIL towards the installation most suited to your needs.



### FIRST TIME BUYERS LOAN

Some Local Authorities are able to help First Time Buyers to make essential repairs to their new homes or, to help with the deposit to purchase your new home. Contact your Local Council for further details.



### CAPITAL APPRECIATION LOANS

This loan scheme is available to those people who for personal reasons, or for reasons of Faith, do not wish to pay interest on a loan.



### PARK HOME LOAN

We can now provide finance to enable owner/occupiers to update and improve their park homes.

### SECURITY

Apart from the Park Home Loans, all loans are secured by an equitable mortgage or an equitable charge on the property. WHIL also register their security at the Land Registry, meaning that the property cannot be sold or change ownership without the WHIL loan being repaid.

Please note: Further details of these schemes are available on request from your Local Council. Depending on your Local Authority Policy, not all schemes may be available in your area.  
**IMPORTANT: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT**