Are there any initial costs?

In certain circumstances the Council may need to obtain a valuation of your property to confirm the equity is sufficient to cover the loan. This is unlikely to be needed in the majority of cases.

There will be a fee of £30 for the loan documentation and legal charge, plus a fee to the Land Registry, which will be quoted at the time of application.

If you have an existing mortgage, your lender might make a charge for providing necessary information and, if you decide to engage a solicitor to act for you, they will almost certainly charge for their service.

Any fees incurred may, if you wish, be added to the loan.

I would like to find out more - what happens next?

It couldn't be simpler.
Just call us on

2 01344 352000

We will be happy to arrange an appointment to visit you in your home at a convenient time to discuss your requirements.

Environmental Health
Environment Culture and Communities
Bracknell Forest Council,
Time Square
Market Street
Bracknell
RG12 1JD

In partnership with

Flexible Home Improvement Loans Ltd and 16 other local authorities in Berkshire, Buckinghamshire, Oxfordshire and Surrey

Initial funding from
The South East Regional Housing Board



can now offer you the ultimate

Flexible Home Improvement Loan

Would you like to improve

the warmth, comfort, safety and security of your home?

Are you a

homeowner aged 60 or over?

If the answer is YES,

please read on for some good news...





In today's uncertain world it is good to get help you can really trust.

One of our aims as your local authority is to help improve the warmth, comfort, safety and security of housing in our area.

We have created a loan that will help you remain in a well maintained home during your retirement and you can repay as little or as much of the loan as you like each month.

All this is backed up with the peace of mind that the loan is provided by your local authority on a not-for-profit basis.

Who is eligible?

Any householders who are aged 60 years or over. In the case of joint owners, each must be at least 60 years of age.

What improvements can be considered?

We will consider improvements that will make the home safer, warmer, healthier or more comfortable for the occupants. Examples of work that may be acceptable include:

- Essential repairs and maintenance
- Central heating or improvements to heating
- Replacement doors and windows
- Improvements to insulation
- Roof and structural repairs
- Replacement bathroom suites
- Installation of level-access showers
- Plumbing and drainage repairs
- Rewiring
- Replacement kitchens
- Burglar alarm and home security
- Replacement guttering, soffits and cladding
- Work associated with eradicating dampness, wet rot, dry rot and woodworm
- Installation of stairlifts or other adaptations.



How does the scheme work?

The loans are described as flexible and they are exactly that. During the term of the loan you can choose to make regular monthly payments, occasional payments or no payments at all. Furthermore, you are free to vary the arrangement at any time.

The loan, plus outstanding interest, must be repaid if the home is sold, or if the owners cease to occupy it. The loan can also be paid off at any time without penalty.

The loan will be secured by a charge on the property.

Interest will be charged at a low rate linked to Bank of England rate (please contact us for a quotation). Your account will also be debited with an annual charge of £15 to cover the cost of loan administration and statements.