

## Can I trust Care & Repair?

Blackpool Care & Repair Agency are fully endorsed by the Department for Communities and Local Government and in June 2005 were awarded a Quality Mark for achieving high levels of service provision and good practice. We have also won several awards for Innovation and Achievement in the Home Improvement sector.

## What other Services are available from Care & Repair?

We also offer the following services:

- Handyperson
- Small Repairs
- Home Security
- Disabled Facilities Grants & Loans
- Home Safety
- Falls Prevention
- Energy Efficiency

### More Information

If you would like more information about the Home Repair Loan Scheme or any of the services above, please contact Care & Repair on (01253) 651555 or write to:

Blackpool Care & Repair, The Stadium,  
Seasiders Way, Blackpool FY1 6JY

You can also fax us on (01253) 651494 or  
email [care&repair@blackpool.gov.uk](mailto:care&repair@blackpool.gov.uk)

**To ensure our services are accessible to all, documents prepared by Blackpool Council are available in large print, Braille, on audio-cassette or computer disk upon request.**

**We can also provide help for British Sign Language users and provide information in other languages.**

**Please ask for details.**

## Home Repair Loans for Older & Disabled People on a Low Income

BLACKPOOL  
COUNCIL

July 2006



Blackpool Council provides a limited number of loans at a low rate of interest to homeowners for essential home repairs. The loans are only available to either older or disabled homeowners receiving an eligible means tested benefit. Please contact us for more details about eligibility.

## Who arranges the work?

Blackpool Council's Care & Repair Agency will guide and advise you step-by-step through the procedure. We will explain everything to you in a way you will understand and there are no complicated forms for you to fill in. You will also be given a comprehensive information pack that will explain what to expect.

## How much will the loan cost me?

The Council will add 5% (simple interest) for a maximum of 15 years. When the 15 year period has elapsed no further interest will be charged but the loan and interest already accrued will remain as a charge on the property until disposal.

The loan and any interest accrued will only become repayable on disposal of your property. **(There are no monthly repayments to make during the term of the loan.)** It is possible to pay off the loan plus interest accrued at any time but not interest only. The Council will advise you at any time (on request) how much you would need to pay to redeem the loan.

## What work can be done?

Your loan can be used for essential repairs such as:

- Re-wiring
- Heating/energy efficiency
- Roof repairs/ new guttering
- Replacement windows
- Plumbing
- Dampness problems
- External maintenance
- Home safety/security

One of our experienced surveyors will visit you to discuss and prepare a detailed "Schedule of Work". We will obtain three quotations from our carefully selected list of contractors. We may consider a quote from your own choice of contractor provided they are not a member of your family and have appropriate references and insurance.

## Are there any other conditions?

In most circumstances, you must have owned and lived in the property for at least 5 years but there are exceptions. Please contact us for more details. In all cases you will need current building insurance before your loan request can proceed.

## Is my home at risk?

No. The aim of the loan is to finance essential repairs to your home so you can continue to live there as long as you wish in safety, warmth and comfort. The Council will **not** force you to move or sell your home if you decide to take up a loan under this scheme.

## Should I take legal advice?

The loan will be secured by a legal charge on your property so you will need independent legal advice. You will be given a list of local solicitors who have agreed to undertake this work but you may use your own legal adviser if you prefer.



## Can I change my mind?

You can change your mind about taking up the loan at any time until you sign the " Offer in Principle" letter. It is important to note that if you cancel the loan after signing this document you will be liable for the cost of any subsequent works, charges or associated fees. Any legal fees already accrued will be your responsibility.

## Will there be anything else to pay?

Your legal advisor will charge a fee for their services. These fees can be paid "upfront" by you direct to your solicitor or, on request, added to your loan and paid to your solicitor by the Council. Any other costs associated with the work e.g. specialist reports, can also be added to the loan on request.