

## **How Does Houseproud Work**

From start to finish Houseproud offers a comprehensive home-improvement service with a reassuringly personal touch.

You are allocated your own Case Officer. They will discuss with you what improvements, repairs or adaptations are required. They will also check if you are eligible for help under this or any other scheme.

The Council will arrange for a Case Officer to visit your home to assess what may need doing and how much it's likely to cost. Once it is agreed how you will pay for the work the Council will arrange a good quality builder and work can begin. The Council will also arrange for the completed work to be inspected to ensure that it has been satisfactorily carried out.

### **How can I pay for the work?**

Houseproud provides access to loans that are both affordable and risk-free which are specially designed to meet the needs of older people and disabled people. With Houseproud a part of the value of your home can be turned into a loan to meet the cost of the work. Your individual circumstances are taken into account when assessing the different types of loan available to you. In some cases it isn't even necessary to pay it back during your own lifetime. Instead, the amount you borrow, plus interest, is taken from the value of your house when it is eventually sold.

### **What if I don't want a loan?**

No problem. If you prefer to finance the work out of your own savings or can raise the money elsewhere, you can still use the Houseproud service without the option of a loan.