



# Energy Efficiency Loans



## NOT SURE HOW TO FUND A NEW BOILER?

Subsidised loans are available from Basingstoke and Deane Borough Council to help homeowners improve the energy efficiency of their property. This can include:

- Replacement windows and doors
- Cavity wall and loft insulation
- A new central heating boiler
- Solar panels or other renewable technology

Or any other measures that will make your home more energy efficient.

## How does it work?

Parity Trust administers the loans on behalf of the council. It is a not-for-profit organisation regulated by the Financial Conduct Authority. Get in touch with them for a free financial review to find out if a loan is a suitable option for you.

## What are the benefits?

- ✓ Full financial review in your home
- ✓ Tailored loan package
- ✓ Flexible repayment options
- ✓ No penalties for early settlement or overpayment
- ✓ Scheme backed and subsidised by BDBC

**ParityTrust**



Basingstoke  
and Deane



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## LOOKING FOR A WAY TO IMPROVE YOUR HOME ENERGY EFFICIENCY?

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## GOT OLD, DRAUGHTY WINDOWS BUT CAN'T AFFORD TO REPLACE THEM?

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# Secured loan types

Fixed rate 4.49% (4.58% APR typical), £95 arrangement fee.

## Capital repayment loan

Monthly payment is applied against the interest accrued and the capital. The amount you owe will decrease with every monthly payment you make.

Loan Amount	Loan Term	Monthly Payment	Total Amount Payable
£5,000	5 years	£93.19	£5,591.40
£5,000	15 years	£38.22	£6,879.60

## Interest-only loan

Monthly payment is applied against the interest accrued but not the capital. You are required to repay the capital when the property is sold or upon expiry of the loan term.

Loan Amount	Loan Term	Monthly Payment	Settlement Figures
£5,000	25 years	£18.71	5yrs £5,000 15yrs £5,000 25yrs £5,000

## Interest roll-up loan

No monthly payment. The loan balance increases as the interest accumulates over time. You are required to repay the loan capital plus interest accrued when the property is sold or upon expiry of the loan term.

Loan Amount	Loan Term	Monthly Payment	Settlement Figures
£5,000	25 years	£0	5yrs £6,256 15yrs £9,793 25yrs £15,330

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT**

### Contact Parity Trust direct

02392 375921 [mail@paritytrust.org.uk](mailto:mail@paritytrust.org.uk)  
[www.paritytrust.org.uk](http://www.paritytrust.org.uk)

### Speak to a council Climate Change Officer

01256 844844  
[climatechange@basingstoke.gov.uk](mailto:climatechange@basingstoke.gov.uk)  
[www.basingstoke.gov.uk/energy-efficiency-loans](http://www.basingstoke.gov.uk/energy-efficiency-loans)

If you wish to apply for a loan under this scheme you will be entering into a contract with Parity Trust. The council will not hold any of your personal data for the purposes of the loan. Parity Trust will be the Data Controller and will comply with any requirements under the General Data Protection Regulation. Your personal data will only be passed to the council if necessary and only with your consent.

All loans are administered by Parity Trust, trading name of Portsmouth Area Regeneration Trust (Guarantee) Limited, authorised and regulated by the Financial Conduct Authority for its regulated mortgage activities, No: 504445. Registered Office: Parity Trust, East Wing, 1000 Lakeside, North Harbour, Portsmouth PO6 3EN. Registered Company No. 3977373