### **0% Loans Helping Suffolk Homeowners Stay Warm and Cut Energy Bills**

For many homeowners, improving energy efficiency can feel out of reach due to the high upfront costs. But with support from [**Suffolk County Council**](https://www.lendology.org.uk/partner/view/suffolk-council/) **and Lendology CIC**, more people in Suffolk can now access interest-free loans to help make their homes warmer, greener, and cheaper to run.

From solar panels and battery storage to insulation, glazing, and heat pumps, these upgrades may reduce energy bills and cut carbon emissions.

One local homeowner, Mr R from Martlesham Heath, recently shared their experience:

***"Lendology’s people are kind, helpful, and caring. They take the time to keep applicants informed and guide them through the process. The results were delivered on time and in excellent style."***

The Suffolk Warm Homes Loan offers up to £15,000 at 0% interest (Representative 0.2% APR), with flexible repayment terms of up to seven years. Homeowners of all ages and financial backgrounds may be eligible, including retirees and those with a poor credit history.

For more details on the scheme and how to apply, visit[**our**](https://www.lendology.org.uk/)[**website**](https://www.lendology.org.uk/partner/view/suffolk-council/)**.**

We recommend that you carry out an independent retrofit assessment to find out which works are suitable for your home and budget.

**Representative example. 0% interest fixed (Representative 0.2% APR)**

Loans are subject to status and are typically protected by a [Title Restriction](https://www.lendology.org.uk/help-advice/faqs/). Borrow £5,000 over 60 months, £83.33 monthly repayments, with the final payment of £83.53. Total amount payable = £5,020.00, including £20.00 fee for registering the Title Restriction against your property at the Land Registry. The £20.00 fee is only payable if a loan is agreed by Lendology, and you decide to proceed with a loan. We do not charge interest on the fee. A Title Restriction means that you may not be able to sell your home without our permission unless the loan is fully repaid. Missing payments could affect your credit rating and ability to obtain credit in the future.

The above example is for indication purposes only. Eligibility for all loans depends on your individual circumstances.