

Annex D

Borough or ALMO	Star rating	Billed on estimate or actual	Pay by instalments	Discount	Loans	Other information
Ascham Homes	Two star	Estimate	Yes	-	Interest only loan	Instalments over period of the contract Interest only loans for those on income support Charge on property as last resort
Barnet Homes	Two star	Actual	Yes	-	-	No other information available
Brent Housing Partnership	Three stars		24 months		Interest Free	
Camden Council	Four stars	Actual	10 months	-	Interest Free	Invoice issued 18 months after completion of work
CityWest	Three stars	Estimate /Actual	12/24 months	-	Interest 7.85%	Loan for those on low income. Admin charge min. £140 for £25k loan. Discretionary limit of £10k for original purchasers likely to suffer hardship
Ealing Homes	Two stars	Actual	12 months	-	Yes	12 months interest free Loans for longer periods allowed at the current mortgage interest rate
Greenwich	Three star	Estimate	10 months	-	-	Voluntary charge on the property – only for people who have no other option.
Hackney Homes	One star	Estimate	12/24 months	5% (6wks)	Yes	12 months interest free instalment plan for costs above £300 2 years for bills above £1000 – at rate of interest (LA borrowing rate). Discretionary secured loan for people in employment with sufficient equity, refused a mortgage – setup fee of £500. Charge on property for over sixties with sufficient equity – setup fee of £500 Grant aid (for some of the cost) may be available from the Council (Private Sector Housing department) for people on low income or benefit – application must be made before work starts
H&F Homes	Two stars	-	-	-	-	No information available
Homes in Havering	Awaited	Actual	12 months	-	-	Charge included as part of the annual actual service charge bill Payment by instalments over 12 months interest free

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Hillingdon Homes	-	-	12 months	-	Interest only	12 months interest free instalment plan Statutory loan (<i>admin charges for loans have not yet been decided</i>) Discretionary loan – on the basis of financial circumstances Interest only loan – for people on income support, etc:
Homes for Haringey	Two stars	Actual	12 months	-	-	
Homes for Islington	Two stars	Estimate	24 months	-	Yes	24 monthly instalments (over £1500). Must enter into arrangement within 10 weeks of estimate. Breaches of payment will result in interest charged at the rate specified in the lease. 5 years secured loan – monthly instalments – Leaseholders only home. Legal charge plus admin fee. Interest payable after 2 nd year (at Bank of England base rate , 5.25%) Discretionary loans. The Council is making mortgages available through an external financial services provider – interest at commercial rates through secured loans. Hardship capping. For the over sixties and disabled – limiting of charges to £10,000 will be considered. Houseproud
Hounslow Homes	Three stars	Actual	-	-	-	No options given for repayment though it can be extended to 6 months.
Newham Homes	Two stars	Actual	-	-	-	The Council gives grants for some types of works but these are repayable on the sale of the property. Decent homes grant available up to £5000 for works required to deal with disrepair or improve energy efficiency for elderly and disabled residents
Richmond Housing Partnership	-		Yes		Yes	12 monthly instalments by direct debit A loan with interest for longer periods Prepared to consider reasonable offers to pay debts in instalments by people having difficulties.

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Southwark Council	Two stars	-	36 months	-	Yes	Loans up to 36 months interest free Loans (unsecured) from 3 to 10 years – interest charged as stated in the lease Council mortgage (set up fee £430) up to 25 years Buyback at sitting tenant value (less outstanding service charges) Voluntary charge
Sutton Housing Partnership		Actual	12/24 months	-	Yes	Bills for major works issued on completion 12 months payment in equal instalments for anyone – interest free 24 months for someone on benefit – interest free Loans (secured on property) with interest at Council rate (£100 admin fee) – for bills over £1,500 Up to 10 years for people on benefit with bills Anyone – 3 years up to £4999, 4 years up to £7499, 5 years over £7500 Over 60 receiving benefit – charge on property for bills over £1500 (£100 admin fee)
Tower Hamlets	Three stars	-	12/24 months	-	-	12 months interest free up to £1,000. 24 months over £1,000 3 to 5 years for people in extreme hardship – at interest rate agreed by the Council Houseproud scheme. To encourage take-up, the Council is offering Houseproud Grants to people who use the scheme – these can cover the set up costs of the scheme and make a contribution toward the cost of the major works. Statutory (mandatory) loan Discretionary limit at £10,000 for those in hardship Voluntary charge – over 60 and in hardship or if under 60 on means tested benefit

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Wandsworth Council	Four stars				Yes	Council loans (mortgages) provided to owner occupiers - at variable rates of interest. A charge of £50 is made. The period of the loan varies from 4 years for window repairs to 20 years for roof repairs. Interest only loans for benefit claimants