

LAMS

Local Authority Mortgage Scheme

2013-14 Annual Report

Issued May 2014



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Appendix 1 – Listing of live schemes

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1. Introduction

Welcome to the Local Authority Mortgage scheme (LAMS) 2013-14 Annual Report. The scheme was launched in March 2011 and this is the third annual report which includes:

- A general overview of the scheme and progress to-date for key partners and those local authorities considering launching the scheme;
- Key statistical data to 31 March 2014; and
- Additional qualitative information for those local authorities that have already launched the scheme and receive monthly management information reports incorporating the quarterly review to 31 March 2014.

2. Background

2.1 Background

The Local Authority Mortgage scheme (LAMS) was launched in March 2011

The Local Authority Mortgage scheme [LAMS] was developed in response to the turmoil in the financial and banking sector and the impact on both the economy and the housing market. There was considerable concern regarding the low percentage of first time buyers and an even lower percentage able to provide a substantial deposit. As a result, a number of local authorities sought to take a proactive approach to support their local area and to address the issues associated with increasing the supply of affordable housing. Following a successful pilot, the Local Authority Mortgage scheme was launched in March 2011.

Three years on there is no doubt that the scheme has delivered its aim and contributed to the support available for first time buyers at the same time as enabling local authorities to deliver local priorities. Indeed a similar Scheme, *Help to Buy Mortgage Guarantee Scheme*, was implemented by the UK Government in January 2014.

According to the Bank of England, gross UK mortgage lending reached the strongest position since 2008 at £15.3 billion in March 2014, an increase of 32% in value compared to March last year. The number of first-time buyers entering the housing market has reached the highest level since 2007 with 24% more loans in March 2014 when compared to March 2013. Housing market sentiment continues to strengthen with improvements in demand although the continued lack of available housing stock is continuing to hamper the market.

2.2 Overview of the scheme

A partnership between a range of experts in the market – local authorities, Capita Asset Services and residential mortgage lenders

The scheme is a national scheme which operates in a uniform and consistent manner and is open to all local authorities and all mortgage lenders. The scheme is for first time buyers who can afford

mortgage repayments, and who meet the strict lending criteria applied by the mortgage lenders, but who do not have access to the substantial deposits required without support.

The scheme has been designed to minimise the financial impact on the local authority and to operate as a partnership with a range of experts in the market. Participating local authorities set aside a sum of money to support a financial indemnity for the partner mortgage lender(s). This indemnity enables the applicant to apply for a mortgage with only a 5% deposit. This indemnity also enables the applicant to obtain similar terms to those offered to people with a higher deposit.

It is important to stress that the scheme does not promote reckless lending. It is essential that the applicant meets the strict lending criteria as set out by the lender and that the higher LTV mortgage is affordable.

Under the scheme the local authority specifies three qualifying criteria:

- Maximum level of the indemnity
- Maximum loan size
- Qualifying post codes

The scheme can be unfunded or cash-backed and detailed papers on both options are available from our team. There are also a range of other documents available to support the local authority in the initial decision making process, the formal approval process, financial accounting, legal considerations and the operational aspects through to a successful launch.

2.3 Impact of *Help to Buy* Mortgage Guarantee Scheme

The UK Government launched a similar Scheme, Help to Buy Mortgage Guarantee Scheme, in January 2014

The success of the Local Authority Mortgage Scheme can also be judged in relation to the implementation of other similar schemes, for example the UK Government's *Help to Buy* Mortgage Guarantee Scheme. Whilst the schemes are similar in construction, the structure of the Local Authority Mortgage Scheme results in a more favourable interest rate for first time buyers.

The main lender supporting the Local Authority Mortgage Scheme is Lloyds Bank, previously, Lloyds TSB. As Lloyds is supporting the *Help to Buy* Scheme they closed LAMS for any new schemes from March 2014 pending a full review of the impact of *Help to Buy*. This change does not affect any of the live schemes with Lloyds.

The Building Society sector has continued to show interest in the Local Authority Mortgage Scheme as the majority of Building Societies are not participating in the *Help to Buy* Guarantee Scheme. Indeed, two additional building society lenders have joined the Panel of Lenders since the implementation of *Help to Buy*.

2.4 Local Authority Mortgage Scheme in Scotland and Wales

Schemes launched in England and Wales

The scheme was launched in Wales in 2011 and has resulted in a number of very successful schemes where a high number of people have been supported to buy their first home. The scheme was closed in Wales by Capita Asset Services and Lloyds Bank due to Welsh authorities having to account for the Scheme in a manner which was inconsistent with the structure of this national scheme and the legal opinion sought on behalf of all participating local authorities in England and Wales.

Key differences in English and Scottish legislation resulted in a long delay in Scotland. Despite significant work and a successful resolution, the delay resulted in Scottish authorities being ready to launch at the same time as the launch of *Help to Buy* in Scotland and as such, the lenders decided not proceed. We will continue to work with lenders to launch LAMS in Scotland in due course.

3. Partner lenders

9 mortgage lenders have joined the 'Panel of Lenders'

The scheme is available to all mortgage lenders and all UK banks and building societies have been invited to participate in the scheme. As at 31 March 2014 there were 9 mortgage lenders on the panel of lenders as follows:

Furness Building Society	On the panel and supports the non-cash backed scheme, but not yet operating in partnership with a local authority
Hanley Economic Building Society	On the panel and supports the non-cash backed scheme, but not yet operating in partnership with a local authority
Ipswich Building Society	On the panel and supports the non-cash backed scheme, but not yet operating in partnership with a local authority
Leeds Building Society	National lender which supports the cash backed scheme and actively providing mortgages in the UK, for further information see: http://www.leedsbuildingsociety.co.uk/mortgages/helping-hand-mortgages/
Leek United Building Society	Supports the non-cash backed scheme and actively providing mortgages in the Staffordshire area with plans to extend into neighbouring areas
Lloyds Bank	The first lender to join the panel and providing mortgages across the UK under the Local Lend a Hand scheme, for further information see: http://www.lloydsbank.com/mortgages/offers/local-lend-a-hand.asp
Mansfield Building Society	Supports the non-cash backed scheme and actively providing mortgages in the Nottinghamshire area see: http://www.mansfieldbs.co.uk/mansfield-building-society.aspx?ID=79&hdrID=9
Marsden Building Society	Supports the non-cash backed scheme and actively providing mortgages in the Lancashire area
Teachers Building Society	Supports the non-cash backed scheme and supported schemes across the UK

All lenders offer different products and services, for example, some only offer a cash backed indemnity scheme and some of the smaller building societies only operate in particular regions. Our team takes a proactive role in supporting the lenders in joining the panel and matching a local authority with an appropriate lender.

4. Partner Local Authorities

66 local authorities have launched a scheme and there are 96 live schemes

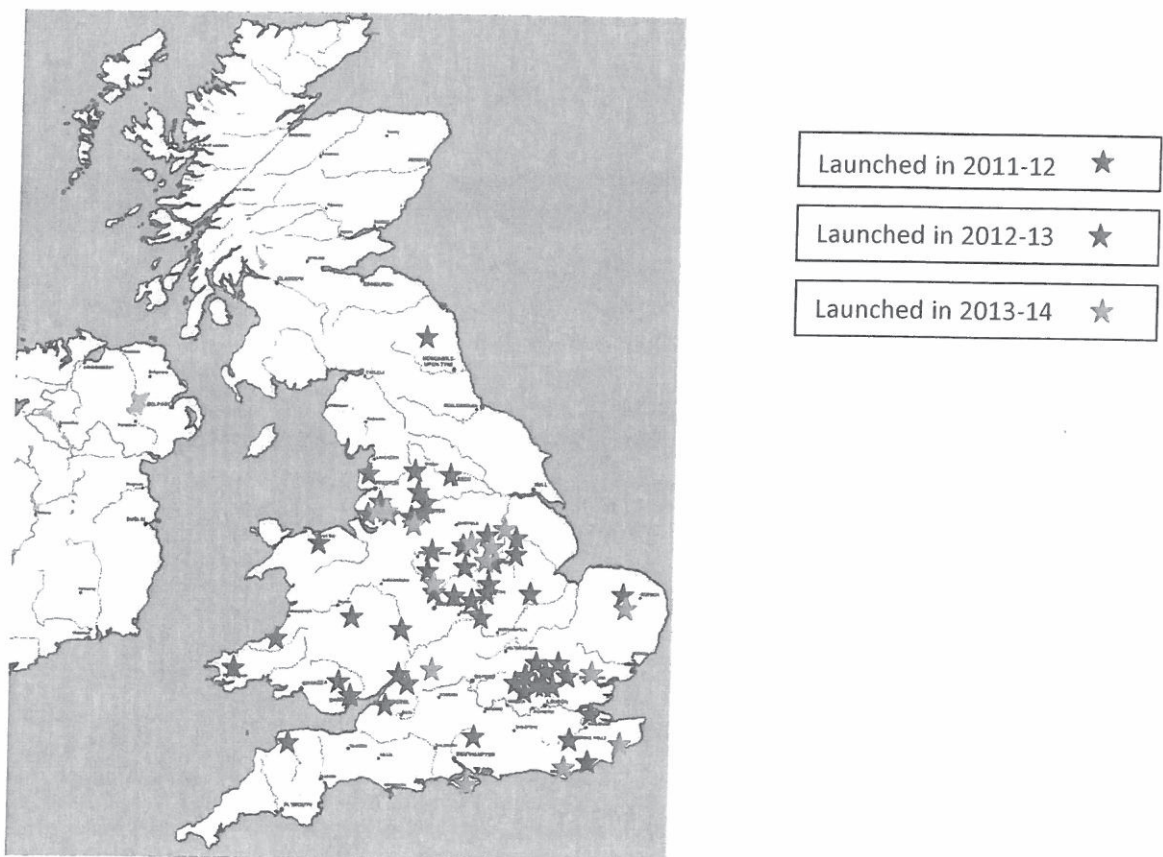
The position as at 31 March 2014 was as follows:

- 110 local authorities have 'signed up' to the scheme and made a contribution towards the legal, research and development and operational costs;

- 66 local authorities have agreed a partner mortgage lender and have launched the scheme in their area and are now actively supporting the provision of mortgages to first time buyers (52 at 31.3.13 and 13 at 31.3.12);
- A number of local authorities have launched 2nd, 3rd, 4th and 5th schemes and that increases the total number of live schemes to 96 (67 at 31.3.13 and 13 at 31.3.12); and
- 41 schemes have been fully utilised and are now closed and all but 12 local authorities already had a second scheme in place with another lender, have launched a second scheme with the same lender or would have launched a further scheme had Lloyds continued to launch new schemes. Of the 12 local authorities that have not progressed a further scheme, 5 were Welsh authorities and as such, were unable to launch a further scheme due to the issue regarding the legal and accounting treatment.

Appendix 1 provides a full listing of all live schemes as at 31 March 2014.

The map below shows the geographical spread of those all local authorities with a live scheme:



5. Scheme performance and outcomes in 2013-14

5.1 Overview

3284 individuals or couples have applied to buy their own home with the support of the Local Authority Mortgage Scheme

Of the 96 live schemes:

- 66 local authorities have provided indemnities, or for the non-cash backed schemes agreed a guarantee, totalling almost £110m (£75m at 31.3.13 and £43m at 31.3.12). Local Authorities have commitments between £1m and £9m;
- 3284 mortgage applications have been processed (1839 at 31.3.13 and 806 at 31.3.12) of which 2734 (1235 at 31.3.13 and 549 at 31.3.12) have resulted in a mortgage completion. The vast majority of the remaining applications will result in a mortgage completion as the figures are taken after affordability, credit checks, etc are complete and they are now progressing towards completion; and
- £365m of mortgage applications are being processed (£205m at 31.3.13 and £87m at 31.3.12) of which £302m (£137m at 31.3.13 and £62m at 31.3.12) of mortgage lending has taken place.

5.2 Lenders

Of the 96 live schemes, individual indemnities or guarantees have been arranged totalling almost £110m and local authorities have partnered with the lenders as follows:

- 79 (82%) have been arranged through Lloyds
- 11 (12%) have been arranged through Leeds Building Society
- 1 has been arranged through Leek United Building Society
- 2 have been arranged through Mansfield Building Society
- 1 has been arranged through the Marsden Building Society
- 2 have been arranged through Teachers' Building Society

5.3 Maximum loan and average loan size

The average maximum loan size set by the local authority is £161,000 and the average size of a mortgage application is £111,000

Local authority maximum loan size: In respect of the 96 schemes, the maximum loan size set by the local authority has ranged from £95,000 to £350,000, with the average across all schemes of £161,000.

Average loan size: The average loan size applied for by first time buyers has ranged from £36,000 to £308,750 and the average across all applications is £111,000.

Loan to maximum loan size ratio: A review of mortgage lending, and in particular the local authority to maximum loan size ratio, indicates a fairly consistent pattern, when the extremes are removed, ranging from 62% to 87% and the mean average across all schemes is 75.63%. This indicates that most local authorities are setting the correct maximum loan size to meet demand in their area, ie not

setting it too low to prevent activity. A small number of local authorities did initially set the maximum loan size too low but have since taken action to increase the figure.

The review indicates that findings in previous years have continued to apply as the scheme is continuing to self regulate, that is to say first time buyers are only able to obtain a mortgage to a certain affordability limit and therefore tend to stay within that limit regardless of the upper maximum loan size. This is evidenced by one area where the maximum loan size was set at £350,000 although the average lending per individual remains at £112,000.

Of all applications to date, only 28 loans (0.8%) exceed £200,000 and 1 exceeds £300,000 and the majority (79%) relate to two schemes in areas where the house prices are high compared to national averages. This would indicate that the personal circumstances of first time buyers and the stringent credit and affordability checks applied do regulate the scheme.

Average loan to value percentage: A review of all local authorities with mortgage lending indicates a fairly consistent pattern of loan to value ratios ranging from 91% to 95%, with an average loan to value of 94%.

5.4 Applicants

Over 95% of applicants purchase a property in a local authority area in which they already lived or worked

Inward migration: Prior to launching the scheme a number of local authorities were concerned whether the scheme would result in an increase in the number of individuals living and working outside of their area but purchasing property from within the local authority area. Statistics provided by Lloyds confirm that this is not the case as in excess of 95% of completions are from individuals who either already live or work in the local authority area.

Only 1 in 12 initial enquiries result in a mortgage completion

Number of enquiries resulting in a completion: The scheme is built on the premise that it does not encourage reckless lending and lenders are applying their strict affordability and lending criteria. Lloyds have received feedback from their local branches that would suggest that for every 12 people who initially enquire about the scheme, 6 progress to the application stage and the strict affordability and credit score criteria means that around 1 in 6 applications results in a LAMS mortgage.

Over 93% of first time buyers are seeking houses rather than flats

Type of property purchased by first time buyer: based on statistics provided by Lloyds, first time buyers are favouring houses over flats and apartments with over 93% buying a house or bungalow, as follows:

Type of property	Number	Percentage
Semi-detached house	1327	42%
Terraced house	1451	45.5%
Flat / maisonette	197	6%
Detached house	119	4%
Detached or semi-detached bungalow	64	2%
Other	13	0.5%

The average age of a first time buyer under the Local Authority Mortgage Scheme is 30

Age of first time buyers: based on statistics provided by Lloyds, the average first time buyer under the scheme is 30 years of age.

5.5 Indemnity utilisation

41 schemes have been fully utilised and closed. The average speed of utilisation is 8 months per £1m indemnity

Speed of utilisation: of the 96 schemes launched, 41 have fully utilised the indemnity and have closed. Of those schemes, the average length of time to fully utilise the indemnity was 8.3 months (ranging from just over 1 month to almost 30 months).

Whilst the majority of schemes will fully utilise the indemnity within a 6 to 9 month period, a small number of 'live' schemes are unlikely to fully utilise their indemnity until in the region of 2 years after launch (calculated per £1m indemnity). All schemes are reviewed to ensure that the speed of utilisation is in line with national norms which sometimes results in a change to the eligibility criteria if, for example, the maximum loan size appears too low.

64% have already launched a second scheme

Second schemes: Of the 41 fully utilised schemes 64% of local authorities have launched a second scheme with another lender or with the same lender; 7% would have launched a further scheme had Lloyds continued to launch new schemes; 17% did not wish to launch a further scheme and 12% were Welsh authorities and therefore could not launch a second scheme.

5.6 Repossessions

At 31 March 2014 there have been no repossessions

The scheme has been operational since March 2011 and the first scheme launched in July 2011. As at 31 March 2014 there was only one mortgage in arrears of 3 months plus (0.037%) and no repossessions.

It is likely that a small number of mortgage defaults (more than 3 months in arrears) and repossessions will take place over the life of the scheme as most occur in years 2 to 7 and the scheme is likely to be representative of national mortgage lending. However, the stringent credit rules applied by the lenders are likely to reduce the risk. Based on data from the Council of Mortgage Lenders (CML) the percentage of repossessions by first charge mortgage lenders has continued to fall and is now at the lowest rate since 2007 at 0.26% (the repossession rate for the previous three years was 0.3%). For 95% LTV mortgages to first time buyers it is possible that the rate could be in the region of 1 to 2%.

A joint report issued by Shelter, CAB and Advice UK confirmed that: *'The vast majority of arrears cases are due to loss of income rather than reckless lending/borrowing'*.

5.7 Management information

Whilst it is important to note that the lenders are only required to provide the management information as outlined in the Indemnity Deed, they do recognise that local authorities are interested in analysing and understanding their schemes in greater detail. As such, the biggest lender to the scheme, Lloyds has developed systems to provide access to a range of additional qualitative

information to support the local authorities in analysing and interpreting the performance of their scheme.

The key messages from that data are included in this report and every* participating local authority receives a qualitative report particular to their scheme on a quarterly basis.

*Lloyds only

6. Feedback

6.1 Lloyds Bank

“...the ongoing schemes will continue to have a significant impact, allowing first time buyers to take the first step on the property ladder...”

Marc Page, Lloyds Mortgage Director, said: “We are proud of the ongoing success of the Lloyds Bank Local Lend a Hand schemes and have now worked with over 60 local authorities to complete thousands of mortgages for first time buyers. Although the Local Lend a Hand offering is no longer available to new local authorities, it will continue to be available to first time buyers who live in areas where their local council have already signed up to the scheme and have funds available. In these areas, the ongoing schemes will continue to have a significant impact, allowing first time buyers to take the first step on the property ladder, turning the idea of owning a home into a reality.”

6.2 Leicestershire County Council

“A Scheme that has been hugely successful in addressing a particular problem and giving local authorities the chance to make a real difference”

Leicestershire County Council has been very proactive in using the Local Authority Mortgage Scheme to successfully meet local priorities. The County has launched five consecutive schemes and supported in the region of 370 individuals and families to purchase their first home.

Colin Pratt, Investments Manager, Leicestershire County Council said: “I feel that it is a real pity that Lloyds Bank has put the Scheme on hold while there are still authorities with unused commitments. The Local Authority Mortgage Scheme has been a genuinely useful scheme that has been, and would continue to be, highly beneficial to first time buyers and at a lower mortgage rate than most other schemes, such as ‘Help to Buy’. I feel that the team at Capita Asset Services should be congratulated for organising a scheme that has been hugely successful in addressing a particular problem and for giving local authorities the chance to make a real difference without actually having to spend any money (assuming that there are no defaults). It might be a long while before something similar comes along that is appropriate for us.”

6.3 Tameside Metropolitan Borough Council

“...it has been a tremendous success surpassing our expectations...”
“...an excellent example of innovation in using public finance...”

Tameside Metropolitan Borough Council has launched one scheme and has assisted 50 first time buyers from all parts of the Borough to purchase their first home. The Council is very happy with the success of the Scheme and has taken action to publicise the key outcomes.

Kieran Quinn, Executive Leader of Tameside Council said: *“At the beginning of this project I stated that Lend A Hand / LAMS would be a relatively low risk solution to meet a specific housing problem in the borough, that of how can the Council support our local young first time buyers onto the housing ladder during difficult economic times. To have supported 50 first time buyers in the 12 months that the scheme has been running clearly demonstrates that it has been a tremendous success surpassing our expectations. As importantly, Lend A Hand / LAMS provides an excellent example of innovation in using public finance to address a particular aspect of housing need that will yield an investment return for the Council over the next 5 years”.*

7. Case Studies

*“It was great that we didn’t have to wait another year...”
“The turnaround was really quick.”*

Charlotte Bowey and Sean Brand used the Local Authority Mortgage Scheme (LAMS) to buy their home in Hoddesdon, Broxbourne. Charlotte, 25, said the couple came across the scheme by chance. She said: *“Sean banks with Lloyds and we’ve been saving and looking at mortgages for a while. They were doing this council scheme, but at first I wasn’t sure because I thought it might be part-rent, part-buy – which we didn’t want to do.”* After consulting a mortgage advisor, 25-year-old electrician Sean and Charlotte decided to press ahead with the scheme. They got the mortgage promise at the end of January and found their home – a semi-detached home in Old Highway – within a week. The couple’s financial prudence helped their cause, as Charlotte explained: *“We’ve both been saving, which meant that instead of having to find £25,000 we only had to find £15,500. It was great that we didn’t have to wait another year to get the extra £10,000 that we wanted. The turnaround was really quick.”*

Supported by Broxbourne Borough Council and Hertfordshire County Council

“...without this help we’d still be renting, rather than having a home of our own...”

One young couple who have benefited from the scheme is David Kelly, 26 and his partner Jennifer, 25, from Anfield, Liverpool. Living with Jennifer’s mum, and with a baby on the way, they were finding it difficult to find the money they needed for a deposit for their first home. Then, seven months ago, David got the details about the Local Authority Mortgage scheme from the city council’s website and contacted Lloyds. On Christmas Eve last year, David and Jennifer moved into their new house in Norris Green – just in time for the arrival of their baby.

David said: *“We did have some savings towards a deposit, but it wasn’t enough. It was a real struggle, and we were thinking that we were going to have to rent. This scheme has been a real help. Once we contacted Lloyds, the whole thing was really straightforward and there were no issues. This scheme has made it possible for us to get onto the property ladder, and it has also freed up money that we’ve been able to spend on the house. We’re really pleased, because without this help, we’d still be renting, rather than having our own home.”*

Supported by Liverpool City Council

"...the bank knows our finances, and what we can afford, and by only needing a 5% deposit it has made everything more affordable..."

The Scheme has given Tom Hovell and Sian Parker from Sutton in Ashfield the chance to move into their first home. They have recently completed on their new three bed, semi-detached house and 28 year old Tom said this scheme ticked all the boxes for the couple.

"We both bank with Lloyds, and the mortgage advisor in the Sutton in Ashfield branch told us about Local Lend a Hand. The bank knows our finances, and what we can afford, and by only needing a 5% deposit it has made everything more affordable at what is an expensive time for us" said Tom. "The scheme has allowed us to take our first step on the housing ladder with a smaller deposit, which is a real benefit because we can then put more money towards furnishing our new home."

Supported by Ashfield District Council and Nottinghamshire County Council

"It is very hard for young people to get enough money for a deposit...perhaps this scheme will help many to do something about it..."

It was this opportunity that first time buyers Matthew and Sian from Bilton have taken advantage of. Currently living with parents, they're aiming to complete on their new Victorian terraced house in Rugby by Christmas, and 26 year old Matthew said this scheme has worked perfectly alongside his aspirations to be a pilot.

"I work for an airline and I'm currently training to become a commercial pilot, which can be an expensive process. The 5% deposit on our first house appealed to me because it allows me to save more of my money and put this towards flying lessons and training" said Matthew. "We knew about the Lend a Hand scheme, but couldn't find any friends or family to help with the deposit, however as soon as we knew the Council offered the Local Lend a Hand, we didn't hesitate. It's very hard for young people to get enough money for a deposit, a 10% deposit was just too much for us, but perhaps this scheme will help many to do something about it and get a foothold on the property ladder."

Supported by Rugby Borough Council

"...we can afford a mortgage but it's been a real struggle to save enough for a deposit..."

Isle of Wight College catering assistant Joanne, 24, and refuse collector John McKie, 25, the first couple to take advantage of the scheme on the Isle of Wight, said they were excited about moving into a new home with their daughters, Tallulah, four, and Norahbella, one.

"We are living with John's parents in Newport while we save for a deposit, so this scheme is perfect for us. We were going to stay with them until next year but now we can look for a house right away. We can afford a mortgage but it's a real struggle to save enough for a deposit, so this scheme is great for us," said Joanne.

Supported by Isle of Wight Council

8. Further information

If you would like further information about the Local Authority Mortgage Scheme please contact

Cecilie Booth – Director

T: +44 (0)7970 325 557

cecilie.booth@capita.co.uk

Hayley Sullivan – Associate Director T: +44 (0)7867 370 069

hayley.sullivan@capita.co.uk

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Appendix 1 – schemes

Local Authority	Launch Date
2011/12: 13	
Blackpool Council	1 July 2011 – Closed on 13 April 2012
Warrington Borough Council	1 August 2011 – Closed on 18 July 2012
Blaby District Council	18 October 2011 – Closed 18 July 2012
Nuneaton & Bedworth Borough Council	25 October 2011 – Closed 11 April 2014
Luton Borough Council	1 November 2011 – Closed 26 April 2012
Northumberland County Council	3 November 2011
Stafford Borough Council	23 November 2011
Peterborough City Council	15 December 2011 – Closed 19 December 2012
Hastings Borough Council	9 January 2012 – Closed 21 August 2012
Broadland District Council	16 January 2012 – Closed 20 August 2012
Conwy County Borough Council	16 January 2012 – Closed 19 April 2013
Bristol City Council	1 February 2012 – Closed 6 August 2012
Liverpool City Council	22 March 2012 – Closed 23 May 2013
2012/13: 54 (including 15 second schemes)	
Oldham Council	3 April 2012 – Closed 23 May 2013
Gedling Borough Council	17 April 2012 – Closed 23 April 2013
East Hertfordshire District Council	17 April 2012
Gloucestershire County Council	26 April 2012 – Closed 6 August 2012
Stroud District Council	26 April 2012
Cardiff County Council	27 April 2012 – Closed 30 August 2012
Staffordshire Moorlands District Council	1 May 2012
Trafford Council	10 May 2012 – Closed 4 March 2013
City of Lincoln Council	13 June 2012
Pembrokeshire County Council	14 June 2012 – Closed 1 April 2013
South Kesteven District Council	5 July 2012 – Closed 23 October 2013
Ceredigion County Council	10 July 2012
Warrington Borough Council (scheme 2)	10 July 2012
Blackpool Council (scheme 2)	11 July 2012
Blaby District Council (scheme 2)	25 July 2012 – Closed 2 November 2012
Pendle Borough Council	25 July 2012
Powys County Council	14 August 2012 – Closed June 2013
Rochdale Metropolitan Borough Council	20 August 2012
Luton Borough Council (scheme 2)	24 August 2012
Leeds City Council	5 September 2012 – Closed
Leicestershire County Council	11 September 2012 – Closed 28 January 2013
Tunbridge Wells Borough Council	12 September 2012
Rhondda Cynon Taf County Borough Council	20 September 2012 – Closed 23 October 2013
Warrington Borough Council (scheme 3)	27 September 2012
Rugby Borough Council	2 October 2012
Warrington Borough Council (scheme 4)	9 October 2012 – Closed 14 March 2013
Bristol City Council (scheme 2)	5 October 2012
Blackpool Council (scheme 3)	11 October 2012
Hertfordshire County Council	23 November 2012
Hertfordshire County Council (scheme 2)	23 November 2012
Borough of Broxbourne Council	6 December 2012
Dacorum Borough Council	27 November 2012 – Closed 11 December 2013
Dacorum Borough Council (scheme 2)	23 November 2012

Hertsmere Borough Council	27 November 2012
North Hertfordshire District Council	27 November 2012
North Hertfordshire District Council (scheme 2)	23 November 2012
Stevenage Borough Council	3 December 2012 – Closed 12 June 2013
Stevenage Borough Council (scheme 2)	23 November 2012
Three Rivers District Council	23 November 2012
Watford Borough Council	23 November 2012
Leicestershire County Council (scheme 2)	2 November 2012 – Closed June 2013
Wigan Council	10 January 2013 – Closed 19 February 2013
Basingstoke & Deane Borough Council	18 January 2013 – Closed 17 June 2013
North Devon Council	17 January 2013
Gravesham Borough Council	5 February 2013
North Warwickshire Borough Council	5 February 2013
Walsall Council	26 February 2013
Nottinghamshire County Council	26 February 2013 – Closed 27 August 2013
Tameside Metropolitan Borough Council	26 February 2013
Worcester City Council	5 March 2013 – Closed 24 September 2013
Derby City Council	7 March 2013 – Closed 27 August 2013
Leicestershire County Council (scheme 3)	12 February 2013 – Closed 1 August 2013
Derbyshire County Council	12 March 2013 – Closed 17 June 2013
Hastings Borough Council (scheme 2)	26 March 2013 – Closed 13 September 2013
2013/14:29 (including 15 second schemes)	
Bristol City Council (scheme 3)	24 April 2013 – Closed 10 December 2013
Gloucestershire County Council (scheme 2)	9 May 2013 – Closed 5 September 2013
Cannock Chase Council	16 May 2013
Chesterfield Borough Council	29 May 2013
Stockport Council	29 May 2013
Gedling Borough Council (scheme 2)	1 June 2013
Warrington Borough Council (scheme 5)	12 July 2013
Liverpool City Council (scheme 2)	15 July 2013 – Closed 19 May 2014
Knowsley Council	26 July 2013
Peterborough City Council (scheme 2)	31 July 2013
Shepway District Council	1 August 2013
Leeds City Council (scheme 2)	1 August 2013
Leicestershire County Council (scheme 4)	5 August 2013 – Closed 19 December 2013
Trafford Council (scheme 2)	16 August 2013
Oldham Borough Council (scheme 2)	2 September 2013
Bassetlaw District Council	2 September 2013
Ashfield District Council	25 October 2013
Bassetlaw District Council (scheme 2)	9 December 2013
Leicestershire County Council (scheme 5)	31 December 2013 – Closed 9 April 2013
Braintree District Council	8 January 2013
St Helens Metropolitan Borough Council	28 January 2014
Cotswold District Council	28 January 2014
Eastbourne Council	29 January 2014
Ashfield District Council (scheme 2)	30 January 2014
Broxtowe Borough Council	4 February 2014
Norwich City Council	7 February 2014
Nottinghamshire County Council (scheme 2)	19 February 2014
South Kesteven District Council (scheme 2)	21 February 2014
Isle of Wight Council	6 March 2014