



Lending Council Funds Since 2005

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Councils Lending Service provided by Lendology



**Improves the
quality of private
sector housing**



**Increases the
support for climate
emergency measures**



**Reduces the
number of empty
properties**



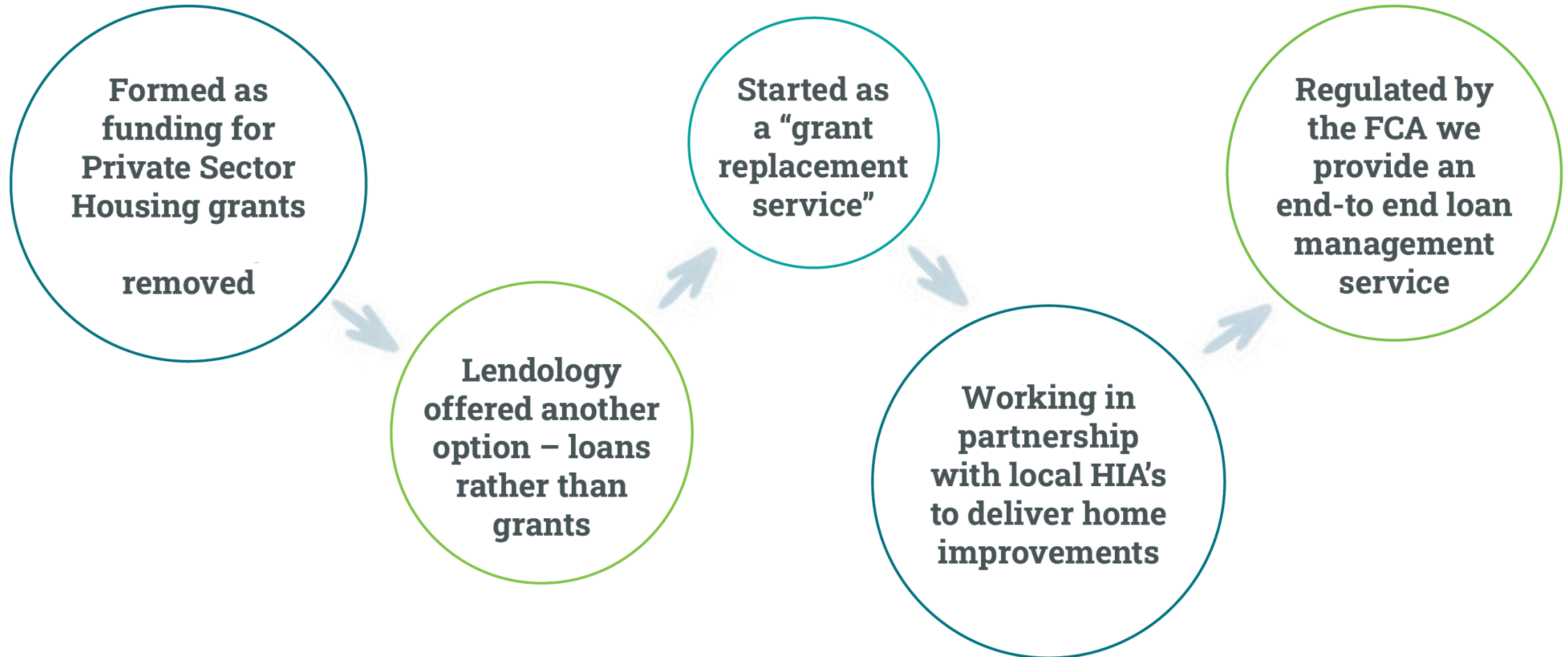
lendology·cic



Established in 2003, based near Taunton, Somerset with 18 Council Partners



Councils Lending Service provided by Lendology



Since 2005, we have lent

£16,876,523

recycled

£9,851,326

provided

2,856 loans

Less than

**.2% of loans
or £29,000**

has not been repaid since 2005

98%

of loan
applications
are successful

**2.5
million**

owner-occupiers homes
fail to meet the decent
home standard



Every day we speak to
people who live in these
conditions. People living
in cold, dangerous, or
inadequate homes

We lend to homeowners of any age, regardless of credit history



**Pensioners with limited
or no disposable income**



Self-employed



**Homeowners in
receipt of benefits**



We don't use algorithms we use **PEOPLE** to talk to **PEOPLE**

We understand
the whole situation
including income
and outgoings

Signpost
if we think the
client can obtain
support for free
elsewhere

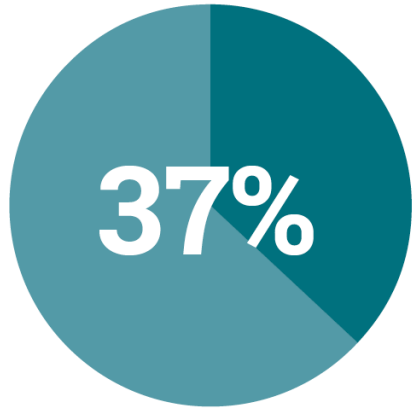


Refer to
the council
if we are unable
to lend

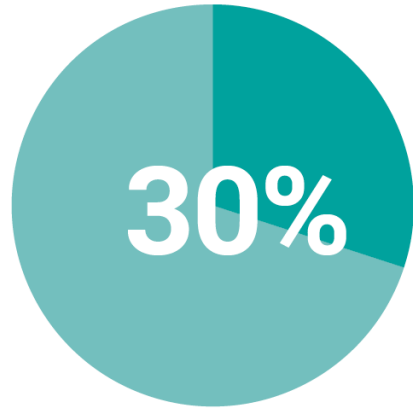
Provide
a loan if its
responsible
to do so

What do our clients think?

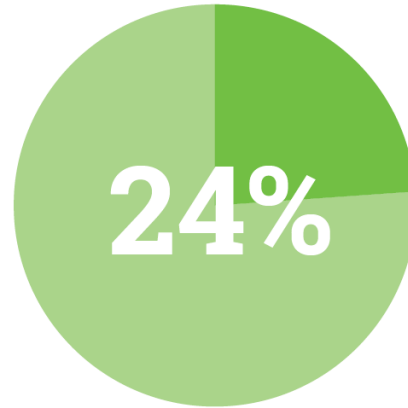
The main reasons for borrowing from Lendology



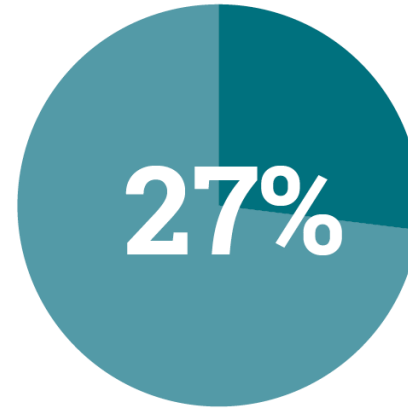
Liked that Lendology works in partnership with their local council



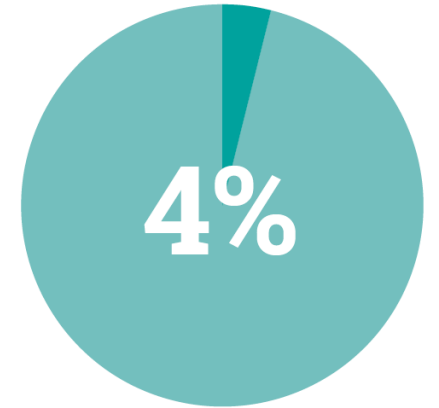
Said the loan rate / repayments were cheaper than other lenders



Liked the fact that Lendology is an ethical lender



Described their credit rating as fair or poor



Said that they applied to other lenders first but were declined

What is the state of their housing?

6.1 years

is the average length of time that customers lived with their property issues

Condition of the dwelling is causing problems:



Before
89%

After
18%

73%

reported that their improvement works improved the energy efficiency of their property

Health & Financial Improvements as a result of Home Improvements

Health and Wellbeing

91% reported that the improvements to their property had a positive effect on their health and wellbeing

85% reported that the issues with their property had caused them stress, depression or anxiety

66% saw a reduction in their level of stress, depression or anxiety after completing their home improvement works

Feeling in control of their situation

before	after
25%	70% ↑

Financial Benefits

69% reported that the improvements to their property had a positive effect on their financial wellbeing.

Struggling to manage financially

before	after
43%	30% ↓

Managing their finances well

before	after
57%	70% ↑

Enough money to keep home in a decent state of repair

before	after
61%	82% ↑

What our existing partners say about our service

Council partners identified the main benefits that were achieved for their residents through Lendology:

flexibility

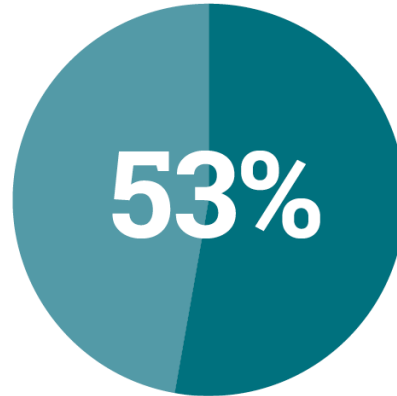
choice improved home competitive loans

reliability
safer home

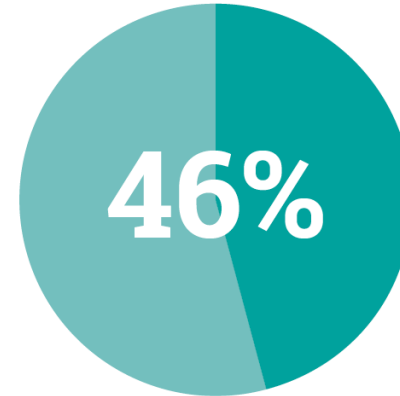
affordability

trusted provider safe warm home re-use of property

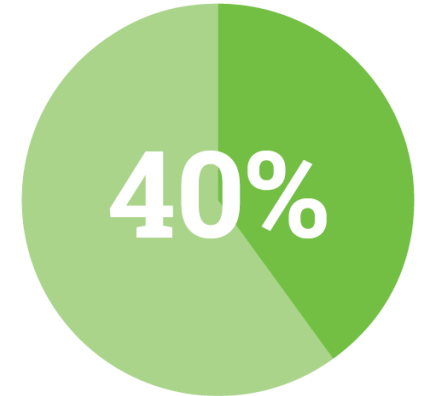
100% of partner councils are very satisfied or satisfied with their partnership with Lendology and the outcomes that are being achieved.



of councils said the partnership with Lendology contributes significantly towards reducing the number of households living in a non-decent home



of councils said the partnership with Lendology contributes significantly towards supporting older residents to live in safe, comfortable and affordable properties



of councils said the partnership with Lendology contributes significantly towards helping achieve council climate change commitments

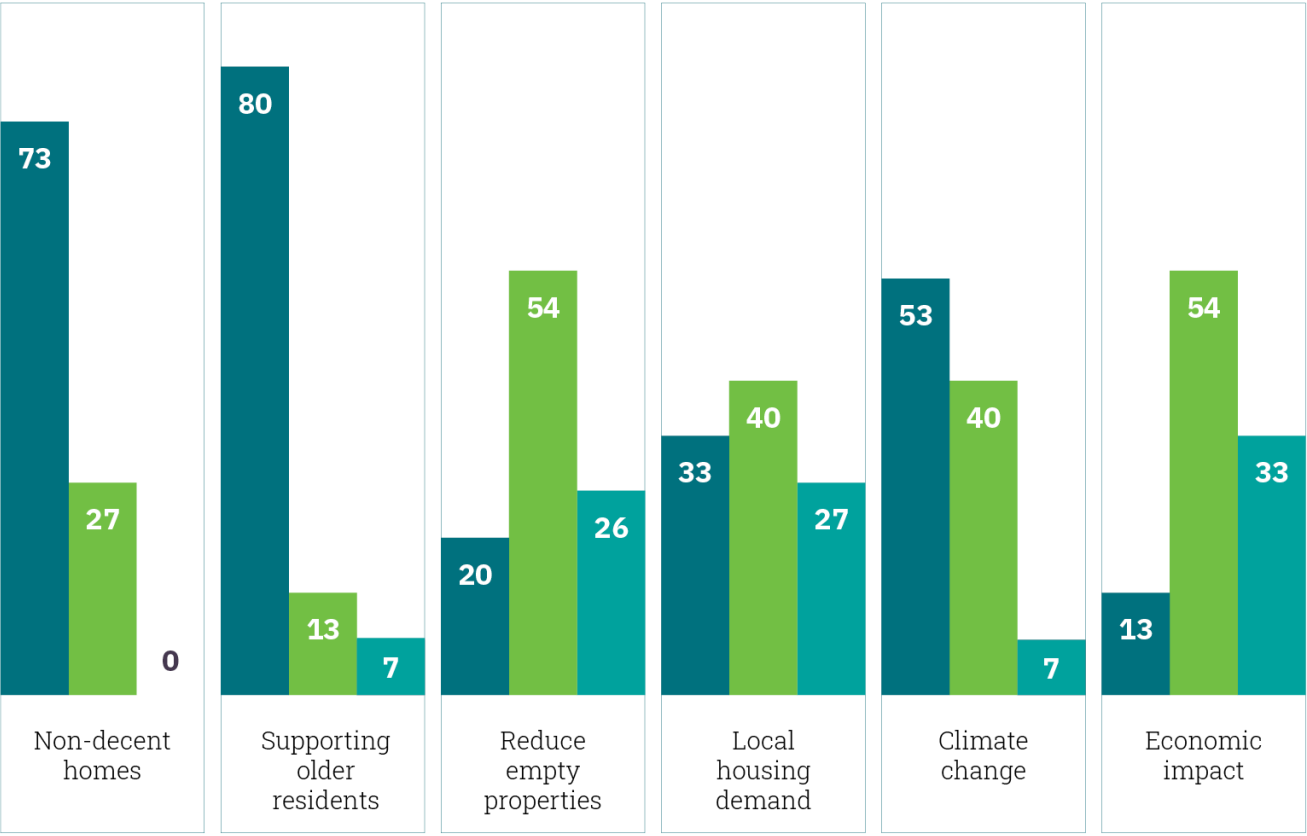
What our existing partners say about our service

Delivering council priorities and outcomes

Lendology's work is identified by partners as supporting a variety of council priorities and outcomes.

"Lendology provide a sustainable package of loan options for the council, which is flexible and can be adapted to meet changing priorities."
Dorset Council

"Lendology provide a vital option to homeowners who are struggling to finance house repairs and improvements. The direct and flexible support that is provided offers a huge benefit to our residents."
Torrige District Council



● Extremely important ● Very important ● Somewhat important

Any questions?

Lending with Heart and Mind