

Private Housing Policy Statements 2011 – 2014



Appendix 1: Financial Assistance Schedule

Effective from 1st October 2011

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Key

Wessex	Wessex Home Improvement Loans (a not-for-profit financial organisation offering low-cost loans)
HHSRS category 1 hazard	High priority hazard defined by the Housing Health and Safety Rating System
DFG	Disabled Facilities Grant
PRC	Pre-cast Reinforced Concrete dwelling – a group of system built building types
HAZ	Home Action Zone
BEES	Bristol Energy Efficiency Scheme
BCC	Bristol City Council
OT	Occupational therapist
CSE	Centre for Sustainable Energy

Definition of vulnerable

Throughout this document reference to vulnerable households are those in receipt of a means tested or long term disability benefit, or where applicants are aged over 60 years or have children aged under 16 years.

1 Loans and grants to homeowners citywide for repairs or improvements

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
<p>Capital and Repayment Loan</p> <p>Interest Only Loan <i>(For clients aged 66 or over only)</i></p> <p>Rolled-up Interest Loan <i>(For clients aged 71 or over only)</i></p> <p>Capital Appreciation Loan</p>	<p>(a) To remove HHSRS Category 1 hazards from privately owner-occupied properties</p> <p>(b) To top up Disabled Facilities Grant (DFG) applications (owner's applications only).</p>	<p>(a) Homeowners with a disposable income below £100 per week whose property has a category 1 hazard present.</p> <p>(b) DFG (Disabled Facilities Grants) applicants with a contribution above £500 towards an approved scheme of works including works above the maximum DFG limit (currently £30,000)</p> <p>The term of the loan can be between 1 year and 15 years depending on client's financial circumstances. All clients will be assessed on affordability and offered the appropriate product type to meet their financial circumstances.</p>	<p>(a) Maximum £10,000</p> <p>(b) Maximum £20,000 depending on value of DFG (Total combination not to exceed £50,000)</p> <p>Loan interest rates are subsidised and the interest rate will be 4% fixed throughout the term of the loan.</p> <p>For rolled up interest loans the interest rate is fixed at 6%.</p>	<p>Wessex Home Improvement Loans will administer all loans only once a referral has been received from the Private Housing Renewal Unit or Home Adaptations Service.</p> <p>The loan is secured throughout the term of the loan by way of a Land Registry charge against the property using an Equitable Mortgage.</p> <p>Any outstanding balance on the loan will become repayable in full on disposal of the property.</p>
<p>Fixed Fee Loan</p>	<p>To remove HHSRS Category 1 hazards from privately owner-occupied properties where the applicant is vulnerable and a standard Wessex loan is refused.</p>	<p>Where the owner does not meet Wessex standard lending criteria and they meet the Bristol definition of vulnerable, the applicant will be considered for a Fixed Fee Loan.</p> <p>Variance may be considered in exceptional circumstances only.</p>	<p>Maximum £10,000</p> <p>The loan is interest free but a fixed arrangement fee of £250 is charged which can be added to the loan.</p>	<p>Owners must have sufficient equity in their property to cover the agreed loan.</p>

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Loan for PRC / system built properties	To improve the thermal efficiency in owner-occupied PRC / system built properties.	Owner occupied PRCs or system built properties.	Maximum loan of £10,000 for an approved system of external cladding and associated works.	
Safety net grant	To assist vulnerable owner occupiers, who do not qualify for any of the loan products, to remove HHSRS Category 1 hazards from their home	Households who have been refused any loan product by Wessex Home Improvement Loans and who meet vulnerable criteria A vulnerable person must be in permanent residence and meet our definition of vulnerable (see front page). Variance may be considered in exceptional circumstances only.	Maximum £5,000 in any 3 year period.	Grants will be subject to a local land charge and will be repayable in full if the property is sold during the five-year condition period.

2 Assistance in Home Action Zones (in addition to the citywide schemes above)

Assistance Type	Purpose	Eligibility	Amount/service available	Conditions applicable
HAZ Home Safety Grant	To deal with HHSRS Category 1 hazards as a measure to improve home safety and reduce accidents in the home.	<p>All owner occupiers in Home Action Zones.</p> <p>Selection of an area will be made using evidence from Housing and Public Health data and will focus on reducing fuel poverty, home safety and accident prevention.</p>	<p>Maximum £1,000</p> <p>Variance may be considered in exceptional circumstances.</p>	None
Home Security checks by Avon & Somerset Police			Where necessary door or window locks provided by Safer Homes Van. (BCC contribution to scheme see table 5 below).	
Energy Efficiency checks and subsidised insulation	To focus resources on the improvement of home security, energy efficiency and fire safety in Home Action Zones		Where necessary insulation provided by tendered BEES contractor. (BCC contribution to BEES scheme see table 5 below).	
Fire Safety checks by Avon Fire and Rescue Service			Checks and where appropriate free battery fire alarm provided by Avon Fire and Rescue Service	
Minor disabled adaptations	To provide minor adaptations that will improve an occupier's access around the home.		Works recommended by accredited Trusted Assessor provided by the council's Technician Service	
Benefits Health Check	To provide advice and assistance on welfare benefits		Working in partnership with the council's Welfare Rights and Money Advice Service (WRAMAS) team	

3 Loans and grants for adaptations

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Disabled Facilities Grant (DFG)	<p>Mandatory assistance available for disabled residents</p> <p>Either To adapt their homes so that they can live independently and enjoy full use of its facilities</p> <p>Or To provide suitable alternative accommodation where adaptation is not a viable option</p>	<p>Either Private homeowners or private tenants who have been assessed by an occupational therapist and require an appropriate adaptation</p> <p>Or Homeowners who can sell their home and use the proceeds to help fund alternative accommodation.</p> <p>Disabled children's cases will be processed in all cases as DFG as they are not subject to means testing under DFG</p> <p>Bristol Care and Repair Housing Decisions Service can help owners consider the options for alternative accommodation.</p>	<p>Maximum £30,000</p> <p>Disabled Adult cases with a scheme value below £5,000 will be processed through the Low Cost Adaptation Grant</p>	<p>Referrals must be made by an Occupational Therapist.</p> <p>DFG above £5,000 will be subject to a Local Land charge and may become repayable in full on disposal of the property within ten years of the certified date, up to a maximum repayment of £10,000.</p> <p>The Council may waive repayment of some or all of this in some circumstances as per the DFG General Consent Order 2008.</p>
Discretionary Adaptation Assistance (DAA)	<p>To top up Disabled Facilities Grant (DFG) applications in privately owned properties</p>	<p>Applicants who have a contribution to make towards the approved DFG scheme of works and where a standard loan is refused by Wessex Home Improvement Loans or the full amount requested is not agreed.</p> <p>Approval is subject to panel decision.</p> <p>No other means testing arrangements will be applied</p>	<p>Maximum £20,000 but depending on the value of DFG (Total combination of DFG and DAA is not to exceed £50,000)</p>	<p>A Local Land Charge will be registered against the property and the grant may be repayable on disposal of the property.</p>

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Low Cost Adaptation (LCA)	Mandatory works normally covered by DFG but with a scheme value of less than £5,000	<p>Disabled adults who qualify for a DFG but the scale of works is smaller than the larger, more complex DFG schemes and the process can be simplified.</p> <p>To simplify processing, these grants will not be subject to any means testing arrangements.</p>	<p>Typically maximum £5,000.</p> <p>Variance may be considered in exceptional circumstances.</p>	<p>At the end of the scheme, the disabled person's needs must be fully met.</p> <p>No further applications will be accepted within a 24-month period of the previous grant completion.</p> <p>A second application received within this period will be processed as standard DFG.</p>
Hospital Discharge Grant – Urgent Adaptations	<p>To enable an applicant to be discharged from hospital by undertaking urgent works of adaptation.</p> <p>Or</p> <p>To fast track works of adaptation for terminally ill applicants.</p>	<p>Private owners or private tenants who would ordinarily qualify for a DFG and who have savings less than £23,000 have been assessed by an occupational therapist and require an urgent adaptation.</p> <p>No means testing other than restriction on level of savings.</p>	<p>Maximum £5,000 and only one estimate required.</p>	<p>Private tenants will need the permission of their landlord.</p>
Hospital Discharge Grant – Emergency Repairs	<p>To enable an applicant to be discharged from hospital by undertaking emergency repair works to remove a Category 1 hazard.</p> <p>Or</p> <p>To fast track urgent repairs for terminally ill applicants.</p>	<p>Private owners who have savings less than £23,000 and have an emergency repair which if not dealt with urgently would be detrimental to the health of the vulnerable occupant</p> <p>No means testing other than restriction on level of savings.</p>	<p>Maximum £5,000 and only one estimate required.</p>	
Feasibility Assistance	To consider the options for large-scale disabled adaptations prior to DFG approval.	Owners or private tenants who have been referred by an OT for a Disabled Facilities Grant but the possibilities are complex.	A maximum of £1000 will be made available per property or area of land.	For DFG applicants, if a scheme is eventually approved the £1,000 can be included in the successful scheme and the Feasibility Grant is to be repaid.

4 Loans or grants to owners of empty properties to improve or convert

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Empty Property Loan	To encourage owners of empty properties to improve or to convert, so that the property is suitable for letting.	<p>You must be a private owner of a long term empty residential property that is not your main residence.</p> <p>The property must be a long term empty i.e. empty for a minimum period of 6 months</p>	<p>Maximum £10,000 per property</p> <p>Available as a Capital and Interest Repayment loan only and over a maximum term of 10 years</p> <p>Loans interest rates are subsidised and owners only pay at the rate of 4% fixed throughout the term of the loan.</p>	<p>A District Land Registry charge will be registered against the property and any outstanding balance will become repayable in full on disposal of the property.</p> <p>The property must be let at the Local Housing Allowance rent level throughout the five-year condition period.</p>
Feasibility Assistance	<p>To encourage and enable private owners of long term empty residential properties to tackle issues required for the development of their site or property (e.g. commission plans, drawings, engineers reports, specialist surveys etc.).</p> <p>Please note that this grant is not intended for work on the property i.e. clearing a site etc</p>	<p>You must have been the owner of the property for a minimum period of 6 months at the time of application.</p>	<p>A maximum of £1000 will be made available per property or area of land.</p>	<p>The grant would be reclaimed by the Council if the approved plans for the development are not pursued and the property / site is not re-occupied within 18 months from the approval date of the grant.</p>

5 Contributions to joint projects with partner organisations

Assistance Type	Purpose	Eligibility	Amount/service available	Conditions applicable
<p>Bristol Energy Efficiency Scheme (BEES)</p>	<p>To improve energy efficiency and reduce fuel poverty in private sector housing.</p>	<p>Private residents can apply for assistance via the Energy Advice Service or through targeted action (HAZ).</p> <p>NB Some non- traditionally built properties may not be suitable for cavity wall insulation.</p>	<p>For residents aged over 60 or in receipt of qualifying benefits cavity wall insulation and loft insulation is free.</p> <p>All other residents will receive a significant discount towards the costs or may be able to apply for a limited DIY loft insulation scheme if they are able to undertake the works themselves. BCC are working in partnership with nPower and Wolseley. The rolls of rock wool are delivered directly to the home.</p>	<p>BEES is co-ordinated by the Bristol Energy Advice Centre (CSE).</p> <p>Telephone 0800 512012 or email bees@cse.org.uk</p>
<p>Security initiatives – Safer Homes Van</p>	<p>To reduce the fear of crime and victimisation by supporting the Bristol Safer Homes Van Service run by Avon and Somerset Police.</p>	<p>Clients can only be referred via a single point of contact in the Private Housing & Adaptations Service or approved organisations. No direct self referrals are accepted.</p> <p>Clients must meet one of the following criteria:</p> <ul style="list-style-type: none"> ○ Victims of domestic violence or racial abuse ○ Victims of repeat or distraction burglary ○ Private landlords signed up to the Accreditation Scheme ○ Residents referred under Home Action Zones. <p>Priority is given to vulnerable households in the order listed above</p>	<p>Work is free to the householder but a BCC payment is made to the Avon and Somerset Police in support of this scheme.</p>	