



# Private Housing Policy

## Financial Assistance - From 1<sup>st</sup> June 2019

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**Please note – All products are subject to budget availability.**

### Key

Wessex HIL	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
HIA	Home Improvement Agency -WE Care – who deliver some forms of assistance under this schedule through a partnership agreement
BCC	Bristol City Council
OT	Occupational Therapist

### Definition of vulnerable

Throughout this document reference to vulnerable households are those in receipt of a means tested or long term disability benefit.

### [Bristol City Council, Privacy Notice - Private Housing Service, Housing assistance](#)

See policy at the end of the document.

## 1 Loans and grants to homeowners citywide for repairs or improvements

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<b>Standard Home Improvement Loan</b>	<p>For essential repairs and improvements to owner-occupied properties to make the home safe, warm and secure.</p> <p>Types of works are typically replacement windows and doors, roof repairs, boiler repairs, electric wiring etc.</p>	Owner Occupiers.	<p>Up to £15,000 in normal circumstances.</p> <p>The interest rate is fixed at 4% throughout the term of the loan.</p> <p>The term of the loan can be from 1 to 15 years depending individual circumstances.</p> <p>Only one quote required on works up to £5,000. Two quotes on works over £5,000.</p>	<p>All clients will be assessed by our partner Wessex Home Improvement Loans and will be offered a loan product to suit their financial circumstances.</p> <p>The loans are provided on an unsecured basis but a condition of the loan is that a Title Restriction will be made with District Land Registry.</p> <p>Any outstanding balance on the loan will become repayable in full on if the property is sold.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p>
<b>Maintenance Loan</b>	Small scale maintenance repairs to prevent future hazards or major issues occurring.	Owner Occupiers.	<p>Maximum loan available is £5,000.</p> <p>The interest rate is fixed at 4% throughout the term of the loan.</p> <p>The term of the loan can be from 1 year to 15 years depending on client individual circumstances.</p> <p>Only one quote required.</p>	<p>Owners must have sufficient equity in their property to cover the agreed loan.</p>
<b>Staying Independent Loan</b>	Works to adapt the applicant's home so that they can prepare in advance to live independently with a deteriorating medical condition.	Owner occupiers who have an informal assessed need but would not currently qualify for a Disabled Facilities Grant and choose to self-fund.	<p>Up to £15,000</p> <p>The interest rate is fixed at 4% throughout the term of the loan.</p> <p>The term of the loan can be from 1 to 15 years depending individual circumstances.</p> <p>Only one quote required on works up to £5,000, 2 quotes on works over £5,000 unless using WE Care as a trusted contractor.</p>	

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<b>Repairs Safety Net Grant</b>	To remove serious hazards in the home	Owner Occupiers who have been refused any loan product by Wessex HIL	Maximum £6,000 in any five year period.  Only one quote required if works under £5,000.	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.  Budget is limited and will be awarded on a first come, first served basis.
<b>Loan Leverage Grant</b>	To encourage take up of standard loan products to improve property conditions.	An owner occupier who has applied and been approved by Wessex HIL for a standard loan.	A maximum reduction of £1,000 will be deducted from an approved loan over £2,000.  For loans £2,000 or less the reduction will be 50% of the loan value.	Budget is limited and will be awarded on a first come, first served basis.

## 2 Assistance for disabled adaptations

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<b>Disabled Facilities Grant (DFG)</b>	<p>A DFG can be used to adapt the applicant's home so that they can continue to live independently</p> <p>Or</p> <p>Find more suitable accommodation if they can't adapt their current home</p>	<p>Owner occupiers or private tenants and who have an occupational therapy (OT) assessment that recommends adaptations to the home</p>	<p>Mandatory grant maximum £30,000 depending on the cost of the work recommended by the OT.</p> <p>Can be combined with a discretionary but total <b>grant</b> assistance offered must not exceed £90,000 in any one property</p>	<p>Referrals must be made by an Occupational Therapist / Aide.</p> <p>DFG above £5,000 for owner occupiers will be registered with local land registry and if the property is sold within ten years of the works being completed, the grant must be repaid up to a maximum of £10,000.</p>
<b>Discretionary Adaptation Assistance (DAA)</b>	<p>The Discretionary Adaptation Assistance (DAA) grant can be used if the Disabled Facilities Grant (DFG) isn't enough to cover all the necessary works OR you need works that aren't covered under a mandatory Disabled Facilities Grant (DFG), such as:</p> <ul style="list-style-type: none"> <li>• adapting or repairing your home so it's safe for you to live in when you're discharged from hospital or to prevent re-admission</li> <li>• cleaning or clearing your home so it's safe for you to live in when you're discharged from hospital, or for further adaptations to be made</li> <li>• getting adaptation works done quickly for a terminally ill patient</li> <li>• repairing adaptations that are already in the property</li> </ul>	<p>Owner occupiers or private tenants who have an OT assessment OR a referral from WE Care for cleaning and clearing</p> <p>AND</p> <p>Have savings less than £23,250</p>	<p>Up to a maximum £30,000 grant but this will depend on the type of work and the personal circumstances of the applicant.</p> <p>Can be combined with a mandatory DFG but total grant assistance offered must not exceed £90,000 in any one property</p>	<p>Grants for owner occupiers will be registered with local land registry and if the property is sold, the grant must be repaid.</p> <p>First £2,000 is exempt from repayment.</p> <p>These grants are subject to adequate budget being available.</p>

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<b>Disabled Facilities Loan</b>	<p>To top up Disabled Facilities Grant (DFG) / Discretionary Adaptation Assistance (DAA) applications where costs exceed maximum grant</p> <p>Or</p> <p>To cover a means tested contribution towards mandatory works.</p>	Owner occupiers	<p>Maximum loan is £20,000.</p> <p>Interest is subsidised in full by the council and interest rate is fixed at 0% for the client.</p> <p>The term of the loan can be between 1 year and 15 years depending on client's financial circumstances.</p>	<p>All clients will be assessed by our partner Wessex Home Improvement Loans and will be offered a loan product to suit their financial circumstances.</p> <p>The loans are provided on an unsecured basis but a condition of the loan is that a Title Restriction will be made with District Land Registry.</p> <p>Any outstanding balance on the loan will become repayable in full on if the property is sold.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p>
<b>Feasibility Assistance – Disabled Adaptations</b>	To consider the options for complex disabled adaptations prior to DFG approval.	Owners or private tenants referred by an OT for a Disabled Facilities Grant.	A maximum of £1,000 per property.	Budget is limited and will be awarded on a first come, first served basis.
<b>Stairlift Removal Service</b>	<p>To remove lifts which were previously installed through DFG or other grant assistance.</p> <p>Limited to lifts which were installed no more than five years previously.</p>	Owner occupiers or private tenants	N/A	<p>Subject to agreement by Accessible Homes Team.</p> <p>Where lifts are removed works will be undertaken to make good the area.</p>

### 3 Loans to owners of empty properties to improve or convert

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<p style="text-align: center;"><b>Empty Property Loan</b></p>	<p>To encourage owners of long term empty properties to either refurbish existing residential units or to convert commercial premises so that the property is either:</p> <ul style="list-style-type: none"> <li>• suitable for letting</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• sold on completion</li> </ul>	<p>Owners of a long term empty properties i.e. empty for a minimum period of 6 months.</p>	<p>Maximum £15,000 per self-contained unit and a maximum limit of £60,000 per property.</p> <p><b>For Letting:</b> Capital and Interest Repayment loan over a maximum term of 10 years</p> <p><b>For Selling:</b> Available as a short term, interest only loan with full capital repayment within two years of drawn down or on disposal of the property.</p> <p>Draw down of the approved loan will be in two tranches - 50% at the start of works on site and the balance upon completion or near completion of works.- applies to both loans</p> <p>Loan interest 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 when /if the property is sold.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p> <p><b>If letting:</b> Properties <b>must be let</b> for a period of five years and an owner will need to complete a Fit and Proper Person declaration and meet the criteria.</p> <p>The applicant must obtain appropriate planning permission prior to approval of the loan where appropriate.</p>

4 Loans for Private Landlords in Licensing Areas

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<p><b>Loans to Private Landlords with property licensing applications</b></p>	<p>To assist with the cost to bring Private Rented Sector properties to licensing standard.</p>	<p>Landlords are eligible for assistance if they have made an application for a property license and loan enquiry made within two weeks of a schedule of works being issued.</p>	<p>Maximum loan is £15,000 per property</p> <p>Capital and interest repayment loan only</p> <p>Maximum term five years. Loan interest 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>Owners must have sufficient equity in their property to cover the agreed loan.</p> <p>Properties must be let for a period of five years and an owner will need to complete a Fit and Proper Person declaration and meet the criteria.</p>

## 5 Energy Loans

Type of Assistance	What for?	Who can apply?	How much?	Conditions
<b>Energy Loans for Fuel Poor Households</b>	<p>Eligible measures are only those included on the Energy Performance Certificate (EPC)</p> <p>No assistance is available for external or internal wall insulation or renewable energy products.</p>	<p>Fuel poor Owner Occupied households only.</p> <p>Referrals must come from Warm Up Bristol or through the Replicate Bristol initiative.</p>	<p>The maximum loan is £15,000</p> <p>The term of the loan can be between 1 and 15 years depending on client's financial circumstances.</p> <p>Interest rate 0% fixed.</p> <p>Works up to £5,000 need only one quote.</p>	<p><b>The loans to owner occupiers</b> are provided on an unsecured basis but a condition of the loan is that a Title Restriction will be made with District Land Registry.</p> <p><b>For landlord loans</b> a District Land Registry charge will be registered against the property.</p> <p>Any outstanding balance on the loan will become repayable if the property is sold.</p> <p>There must be sufficient equity in the property to cover the agreed loan.</p> <p>All clients will be assessed on affordability and offered the appropriate loan product type to meet their financial circumstances.</p> <p>Enquiries will normally be processed by Warm Up Bristol and the grant administered by Wessex HIL on behalf of Bristol City Council.</p>
<b>Energy Loans for Private sector property owners</b>	<p>To improve the energy efficiency of the privately owned property.</p> <p>To compliment Warm Up Bristol schemes.</p> <p>No assistance is available for external or internal wall insulation or renewable energy products.</p> <p>Items of serious disrepair in owner occupied properties should be referred to Private Housing for consideration of a standard home improvement loan.</p>	<p>Owners of property in the private sector only.</p>	<p>The maximum loan is £15,000</p> <p>For owner occupiers: The term of the loan can be between 1 year and 15 years depending on client's financial circumstances.</p> <p>For private landlords: The term can be 1 to 5 years on a capital and interest repayment loan only.</p> <p>Interest rate 4% fixed.</p> <p>Works up to £5,000 need only one quote.</p>	<p>There must be sufficient equity in the property to cover the agreed loan.</p> <p>All clients will be assessed on affordability and offered the appropriate loan product type to meet their financial circumstances.</p> <p>Enquiries will normally be processed by Warm Up Bristol and the grant administered by Wessex HIL on behalf of Bristol City Council.</p>



Type of Assistance	What for?	Who can apply?	How much?	Conditions
<p><b>MEES (Minimum Energy Efficiency Standard) Grant</b></p>	<p>To meet the cost of improving privately rented properties to meet the Domestic Private Rented Property Minimum Standard regulations (MEES).</p> <p>Excludes external and internal wall insulation and solar panels.</p>	<p>Privately owned and rented properties with EPC rating F or G and where there is a new or existing tenant.</p>	<p>A top up grant of up to £5,000 per self-contained flat and no more than four applications accepted per landlord.</p> <p>The first £3,500 for the cost of works must be paid either by the landlord or through Warm Up Bristol initiatives.</p> <p>An administration fee of £350 will be charged by Warm Up Bristol for each application.</p>	<p>If the property is sold within five years, the grant is to be repaid in full.</p> <p>The grant will be secured via a Local Land Charge.</p> <p>Budget is limited and will be awarded on a first come, first served basis.</p> <p>Enquiries will normally be processed by Warm Up Bristol and the grant administered by Wessex HIL on behalf of Bristol City Council.</p>

## **Bristol City Council, Privacy Notice - Private Housing Service, Housing assistance**

Bristol City Council is the data controller for the purposes of the Data Protection Act 1998 and other regulations including the General Data Protection Regulation (Regulation (EU) 2016/679), which means it determines what your data is used for and why it is collected. The purpose of this privacy notice is to tell you about what information we collect about you when you use our service, how we use that information and who we may share it with.

The contact details of the data controller are: Bristol City Council, City Hall, College Green, Bristol, BS1 5TR.

### **What data we need to collect and the legal basis for processing it:**

To deliver the Private Housing, Financial assistance service to you, we will process data on your name, date of birth, ethnicity, religion/faith, financial circumstances, contact details, information relating to your accommodation or accommodation you own insofar as these are relevant to your application for assistance.

### **How long we will keep your data for:**

We will hold this information for seven years after we cease to provide a service to you, unless the law says that we need to hold it for longer. After this, your information will be deleted or archived.

### **We will use this information to:**

- To ensure that we are able to provide you with a service;
- To determine your eligibility for financial assistance

### **Who we share your data with and why:**

This data will be available to a range of relevant Private Housing staff and may be disclosed to other teams within Bristol City Council (BCC), and/or to other providers of services, where data sharing is necessary to provide our services. These are:

- BCC Revenues and Benefits
- BCC Care and Safeguarding
- HM Customs and Excise
- The Home Improvement Agency
- Wessex Home Loans

This data will be shared with some of the above agencies depending on your enquiry to ensure that we are able to provide services to you.

**Where we have used automated processing or profiling:**

This data has been processed automatically and may be used to make non-legally significant decisions based on the information you supply.

**Where we have received your data from a third party:**

We obtain some data from referrals into our service. Where data is provided it may include: your name, address, properties you may own, etc. and your contact details.

**Your rights as a data subject:**

You have the right to ask for access to your data and where data is found to be inaccurate to have that data corrected. In certain circumstances you have the right to have data held about you erased, or the use of it restricted. You may be able to object to processing and may also have the right to have your data transferred to another data controller.

You also have a right of complaint to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk) if you think we have not dealt with your information in a proper manner.

**You can ask to see what information we hold about you and have access to it. You can do this by contacting:**

Senior Data Protection Officer

Bristol City Council

ICT Commissioning and Information Governance

P O Box 3176

BRISTOL BS3 9FS

[Data.protection@bristol.gov.uk](mailto:Data.protection@bristol.gov.uk)

Other questions about the data being processed may also be sent to the above address.

**Fraud Prevention and Detection:**

Bristol City Council is required by law to protect the public funds it administers. It may share information provided to it with other bodies responsible for auditing, administering public funds, or where undertaking a public function, in order to prevent and detect fraud. For more information visit [www.bristol.gov.uk/data-protection-foi/fraud-prevention-and-detection](http://www.bristol.gov.uk/data-protection-foi/fraud-prevention-and-detection).

## **Bristol City Council, Privacy Notice - Private Housing Service, - Accessible Homes**

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The contact details of the data controller are Bristol City Council, City Hall, College Green, Bristol, BS1 5TR.

### **What data we need to collect and the legal basis for processing it:**

To deliver the Accessible Homes service, we will process data on your name, date of birth, ethnicity, religion/faith, gender, disability and sexuality. In addition we will also process financial circumstances, contact details, health and accommodation information insofar as these are relevant to your enquiry, or to process your application for assistance.

### **How long we will keep your data for:**

We will hold this information for seven years or ten years where grant conditions are applied, after we cease to provide a service to you, unless the law says that we need to hold it for longer. After this, your information will be deleted or archived.

Why we need to collect your data:

### **We will use this information to:**

- To ensure that we are able to provide you with a service;
- To process your enquiry to meet your assessed needs;
- To determine your eligibility for financial assistance

### **Who we share your data with and why:**

This data will be available to a range of relevant Accessible Homes staff and may be disclosed to other teams within Bristol City Council (BCC), and/or to other providers of services, where data sharing is necessary to provide our services. These are:

- BCC Revenues and Benefits
- BCC Housing Services
- BCC Adult Social Care

- BCC Children and Families
- Registered Providers (where you are a proposed or current tenant)
- Department of Work and Pensions
- GP
- Bristol Community Health
- NHS
- Avon and Somerset Police
- The Home Improvement Agency
- Wessex Home Loans

This data will be shared with some of the above agencies depending on your enquiry to ensure that we are able to provide services to you.

**Where we have used automated processing or profiling:**

Not Applicable

**Where we have received your data from a third party:**

We obtain some data from referrals into our service. Where data is provided it may include: your name, address, properties you may own, etc. and your contact details.

**Your rights as a data subject:**

You have the right to ask for access to your data and where data is found to be inaccurate to have that data corrected. In certain circumstances you have the right to have data held about you erased, or the use of it restricted. You may be able to object to processing and may also have the right to have your data transferred to another data controller.

You also have a right of complaint to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk) if you think we have not dealt with your information in a proper manner.

**You can ask to see what information we hold about you and have access to it. You can do this by contacting:**

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