



Private Housing Policy

Financial Assistance Schedule - From 15th February 2019

Contents

- 1 Loans and grants to homeowners citywide for repairs or improvements
- 2 Loans and grants for disabled adaptations
- 3 Loans to owners of empty properties to improve or convert
- 4 Loans to Private Landlords in Licensing Areas
- 5 Energy Loans

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 and Repair – 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, or where applicants are aged over 60 years or have children aged under 16 years of age.

Definition of Fuel Poor

Households who fall within the National Indicator for fuel poverty i.e. low income / high energy costs.

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

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
<p>A range of loan products are available to suit the individual needs and personal circumstances as assessed by Wessex HIL advisor.</p> <p>Wessex HIL will administer all loans only where a referral has been made by the Private Housing.</p>	<p>To meet or partially meet the decent homes standard in owner-occupied properties</p>	<p>Homeowners with a disposable income £150 or less per week and whose property fails the decent homes standard.</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 on affordability and offered the appropriate product type to meet their financial circumstances.</p>	<p>Maximum £15,000</p> <p>The interest rate is fixed at 4% throughout the term of the loan.</p> <p>Only one quote required on works up to £5,000. Two quotes on works over £5,000.</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 disposal of the property.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p>
<p>Maintenance Loans</p>	<p>Small scale maintenance repairs for owner occupied property</p>	<p>Owner Occupiers whose property meets DHS but have essential repairs to property to prevent future decent homes failures or HHSRS hazards occurring.</p>	<p>Maximum loan available is £3500 and no Loan Leverage payment will be applied on these loans.</p> <p>Only one quote required.</p>	

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Loan leverage	To help towards bringing property up to decent homes standard for vulnerable owner occupiers using a Wessex loan to achieve this.	To households who have applied and been approved for a Wessex loan.	<p>A maximum £1000 reduction on the approved loan will be awarded to vulnerable owner occupiers towards the cost of making their property decent with loan fund assistance.</p> <p>For works up to £2000 a 50% reduction will be made, for larger schemes above £2000, a £1000 reduction will be made against the loan.</p>	Budget is limited and will be awarded on a first come, first served basis.
Safety-net Grant	To assist vulnerable owner occupiers, who do not qualify for any of the loan products due mainly to financial reasons, to remove HHSRS Category 1 hazards from their home.	<p>Households who have been refused any loan product by Wessex HIL and meet vulnerable person criteria.</p> <p>A vulnerable person must be in permanent residence and meet our definition of vulnerable (see front pages).</p> <p>Variance may be considered in exceptional circumstances only.</p>	<p>Maximum £5,000 in any three year period.</p> <p>Only one quote required.</p>	<p>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.</p> <p>Budget is limited and will be awarded on a first come, first served basis and in exceptional circumstances only.</p>

2 Assistance for disabled adaptations

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Disabled Facilities Grant (DFG)	<p>Mandatory assistance available for disabled residents.</p> <p>To adapt their homes so that they can live independently and enjoy full use of its facilities.</p> <p>Or</p> <p>To provide suitable alternative accommodation where adaptation is not a viable option.</p>	<p>Private homeowners or private tenants who have been assessed by an occupational therapist/aide and require an appropriate adaptation.</p> <p>Or</p> <p>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>Maximum £30,000.</p> <p>No means testing to be applied in all cases (to be reviewed 31st March 2019).</p> <p>A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.</p> <p>Maximum DFG & DAA grant assistance in total must not exceed £90,000 in any one property (excludes loan fund assistance)</p>	<p>Referrals must be made by an Occupational Therapist / Aide.</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 – Top up to DFG	<p>To top up Disabled Facilities Grant (DFG) applications in privately owned properties for mandatory works</p>	<p>Applicants who have savings less than £23,250 for mandatory works in excess of the maximum £30k DFG.</p> <p>Approval is subject to panel decision.</p>	<p>Maximum £30,000 grant.</p> <p>A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.</p> <p>Total scheme of works could be covered by a combination of DFG, DAA and loan top up.</p> <p>Maximum DFG & DAA grant assistance in total must not exceed £90,000 in any one property (excludes loan fund assistance).</p>	<p>A Local Land Charge will be registered against the property and the grant may be repayable on disposal of the property. First £2,000 is exempt from repayment.</p>

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Discretionary Adaptation Assistance – discretionary works	For cases involving exceptional circumstances discretionary items of work which fall outside of mandatory DFG	Private owners or private tenants who have assessed by an occupational therapist and due to exceptional circumstances require discretionary work.	<p>Maximum £5,000 and approval is subject to panel decision.</p> <p>No other means testing arrangements will be applied except level of savings.</p> <p>A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.</p>	<p>A Local Land Charge will be registered against the property and the grant may be repayable on disposal of the property. The first £2,000 is exempt from repayment.</p> <p>No further applications will be accepted within a 5 year period of the previous grant completion.</p> <p>Budget is limited and will be awarded on a first come, first served basis.</p>
Disabled Facilities (DFG Safeguard)	Where an applicant has a means tested contribution to make on a Mandatory DFG but cannot meet this contribution and fails to meet Disabled Facilities loan criteria also.	Disabled adults who qualify for a DFG and have a means tested contribution which would normally be funded through a Disabled Facilities Loan but Wessex have rejected the application as it fails to meet their lending criteria.	<p>This is a one – off grant and no further applications will be accepted.</p> <p>A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.</p>	<p>At the end of the scheme, the disabled person’s needs must be fully met.</p> <p>Local Land Charge will be applied as per DFG above and amounts over £5k may be re-claimed.</p> <p>Funding for this assistance type is limited and is offered on a first come, first served basis.</p>

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Disabled Facilities Loan	To top up owner occupiers Disabled Facilities Grant (DFG) / Discretionary Adaptation Assistance (DAA) applications or means tested contribution on a mandatory scheme of works.	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>Maximum loan is £20,000.</p> <p>Disabled Facilities Loan interest is subsidised in full by the council and rates are 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>Maximum DFG & DAA grant assistance in total must not exceed £90,000 in any one property (excludes loan fund assistance)</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 disposal of the property.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p>
Hospital Discharge Grant – Urgent Adaptations	<p>To enable an applicant to be safely discharged from hospital or to prevent re-admission to hospital, by undertaking urgent works of adaptation.</p> <p>Or</p> <p>To fast track works of adaptation for terminally ill applicants.</p>	Private owners or private tenants who would ordinarily qualify for a DFG and who have savings less than £23,250 have been assessed by an occupational therapist and require an urgent adaptation.	<p>Maximum £5,000 and only one estimate required.</p> <p>No means testing other than restriction on level of savings.</p> <p>A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.</p>	Private tenants will need the permission of their landlord.

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Hospital Discharge Grant – Urgent Repairs, Cleaning and Clearance	To enable an applicant to be discharged safely from hospital or to prevent re-admission to hospital, by undertaking emergency repair / cleaning / clearance works.	Private owners who have savings less than £23,250 and have an emergency works which if not dealt with urgently would be detrimental to the health of the vulnerable occupant. Applications will be considered from Bristol City Council tenants needing cleaning or clearance for hospital discharge.	Maximum £5,000 and only one estimate required. No means testing other than restriction on level of savings. A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.	None
Feasibility Assistance – Disabled Adaptations	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 but the possibilities are complex.	A maximum of £1000 will be made available per property.	Budget is limited and will be awarded on a first come, first served basis.
Stairlift removal	To remove lifts in private sector housing which were previously installed through DFG or other grant assistance.	Limited to lifts which were installed no more than five years previously. Subject to agreement by Accessible Homes Team. Where lifts are removed works will be undertaken to make good the area.	Subject to agreement by Accessible Homes Team.	None
Repairs to Disabled Adaptions	Repairs to works undertaken by DFG in privately owned or rented (not RP) properties.	Elements would need to be outside of warranty period. If deemed as major works or needs have changed, a new assessment and DFG application may be necessary.	Maximum £5000. A Bristol City Council administration fee of 10% may be charged at the rate of 10% but will not exceed £2,000.	None

3 Loans to owners of empty properties to improve or convert

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Empty Property Loan (For letting)	To encourage owners of long term empty properties to refurbish existing residential units or to convert commercial premises so that the property is suitable for letting.	<p>Applicant must have been the owner of the property for a minimum period of 6 months at the time of application and the property is not their main residence.</p> <p>The property must be a long term empty i.e. empty for a minimum period of 6 months.</p> <p>The applicant must obtain appropriate planning permission prior to approval of the loan where appropriate.</p>	<p>Maximum £15,000 per self-contained unit and a maximum limit of £60,000 per property.</p> <p>Capital and Interest Repayment loan over a maximum term of 10 years.</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.</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 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>

Assistance Type	Purpose	Eligibility	Amount available	Conditions applicable
Empty Property Loan (For selling)	<p>Short term loans for permitted development to convert long term empty commercial units into residential units of accommodation OR to refurbish or convert long term empty residential properties to be sold on completion.</p> <p>1.</p>	<p>The property must be a long term empty i.e. empty for a minimum period of 6 months.</p> <p>Permission for change of use must already have been approved prior to application where applicable.</p>	<p>£15,000 per unit with maximum of £60,000 per development / premises.</p> <p>Available as a short term, interest only loan with full capital repayment within two years of drawn down or on disposal of the property 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.</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 in full on disposal of the property.</p> <p>Owners must have sufficient equity in their property to cover the agreed loan.</p>

Assistance Type	Purpose	Eligibility	Amount	Conditions Applicable
<p>Loans to Private Landlords in designated Additional and Selective Licensing Areas</p>	<p>To assist with the cost to bring Private Rented Sector properties in designated licensing areas up to licensing standard.</p>	<p>Landlords are eligible for assistance if they have made an application for a discretionary license and loan enquiry made within two weeks of a schedule of works being issued to meet licensing conditions.</p>	<p>Maximum loan is £15,000</p> <p>Capital and interest repayment loan only</p> <p>Maximum term five years.</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 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

Assistance Type	Purpose	Eligibility	Amount	Conditions Applicable
Energy Loans for Fuel Poor Households	To assist owner-occupied households with energy efficiency improvements and who meet the national fuel poverty definition i.e. low income / high energy costs,	Fuel poor, owner occupied households only. Referrals must come from Warm Up Bristol	The maximum loan is £15,000 The term of the loan can be between 1 year and 15 years depending on client's financial circumstances. Interest rate 0% fixed. Works up to £5,000 need only one quote	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. Any outstanding balance on the loan will become repayable in full on disposal of the property.
Energy Loans for Able to Pay owner occupiers	To assist with the cost to improve the energy efficiency of owner occupied properties.	For Owner occupiers only. Eligible measures are only those recommended on the EPC, excluding external or internal wall insulation or renewable energy products. Items of serious disrepair should be referred to Private Housing for consideration for a standard loan.	The maximum loan is £15,000 The term of the loan can be between 1 year and 15 years depending on client's financial circumstances. Interest rate 4% fixed. Works up to £5,000 need only one quote.	Owners must have sufficient equity in their property to cover the agreed loan. All clients will be assessed on affordability and offered the appropriate product type to meet their financial circumstances.
Energy Loan to top up other Warm Up Bristol Initiatives	To top up grant funding to enable installation or upgrade of gas central heating / boilers.	For owner – occupiers only. Referrals must come from Warm Up Bristol to complement current initiatives.	The maximum loan is £2,000. The term of the loan can be between 1 year and 15 years depending on client's financial circumstances. Interest rate 4% fixed. Works up to £5,000 need only one quote.	

Assistance Type	Purpose	Eligibility	Amount	Conditions Applicable
MEES (Minimum Energy Efficiency Standard) Grant	To meet the cost of improving privately rented properties to meet the new Domestic Private Rented Property Minimum Standard regulations.	Privately owned and rented properties that are EPC rated F or G and there is a change in tenancy. Landlords must prove eligibility.	A maximum grant of £10,000 per property and no more than two applications accepted per landlord. Enquiries will normally be processed by Warm Up Bristol and the grant administered by Wessex HIL on behalf of Bristol City Council. An administration fee of £350 will be charged for each application.	If the property is sold within five years, the grant is to be repaid in full. The grant will be secured via a Local Land Charge. Budget is limited and will be awarded on a first come, first served basis.

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 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

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.

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

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 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 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

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.