



Bristol City Council – Housing & Landlord Services

Private Housing – Financial Assistance Policy - Revised November 2023

Approved by	Dr Donald Graham
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Date adopted	2 July 2021
Responsibility	Tom Gilchrist, Private Housing & Accessible Homes Services Manager

History of most recent policy changes			
Date	Page	Change	Origin of change (e.g., legislation)
19/5/2021		Review of policy	Annual review
28/4/2022	10-12	Tweaks to wording for adaptations	Clarifying criteria
28/4/2022	16	0% Energy loan amended criteria	Budget
28/4/2022	9	New Lendology Lite Loan	Pilot scheme now incorporated into policy
13/5/2022	23	Appendix A – Added link to Accessible Homes Policy & Process	Link to Existing Policy Document
5/1/23	10	Limit Leverage Grant to C&R referred cases only i.e., the most vulnerable	Budget is limited and no longer required as a marketing tool

5/1/23	3, 16	Remove all references to Bristol Energy Service	Bristol Energy Service is moving outside of BCC
23/10/23		New loan type	Funding for Loans to support Homes for Ukraine

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1. Policy Statement

The private housing sector accounts for 80% of the residential stock in Bristol - 53% are owner occupied and 27% privately rented. There are levels of disrepair and poor conditions found in this sector and for some there is a lack of resources available to remedy the issues. Grant funding from central government to help tackle repair issues with private sector housing disappeared almost entirely under the introduction of the Regulatory Reform (Housing) Order 2002 (RRO) with the exception being grants for disabled adaptations.

The RRO repealed much of the previous grant legislation from the Housing Grants, Construction and Regeneration Act 1996 together with the associated renewal funding. The RRO enabled Local Authorities (LAs) instead to offer discretionary assistance to owner occupier and private landlords with a focus on loans rather than grant.

Bristol City Council along with nine other LAs successfully bid for funding to set up a loan consortium, initially provided by Wessex Home Improvement Loans (now Lendology CIC) which went live in 2004. The funds for each of the LA's are held by Lendology in ring fenced accounts for each LA under a tight consortium agreement signed by each of the participating LAs. The repayment from these loans is re-cycled and made available to be lent again, so has become a self-sustaining funding source which has been a lifeline when many other forms of financial assistance have been cut.

Lendology administer the loans on behalf of the council in accordance with individual LA policy. Loans are offered subject to Lendology's assessment of the client's needs and a solution best suited to their means and project. This has the impact of ensuring the homeowner is offered the most appropriate loan type and term to suit their individual circumstances.

Providing funding to improve and maintain properties in a good state of repair can help its occupants stay healthy as it is proven that poor housing conditions can have a negative impact on health and well-being.

Loan funding can be used to improve energy efficiency and loans can be given to compliment other forms of assistance, such as Energy Company Obligation (ECO) grants or bid funding.

Loan funding is also available to help and encourage owners of long-term empty properties to bring them back into use at a time when there is a shortage of suitable accommodation in the city. Empty property officers provide advice and guidance and offer loans to empty property owners to make improvements or convert empty commercial units into residential properties available to sell to private owners or to be made available to let.

The Housing Grant, Construction and Regeneration Act 1996 has remained in place for Disabled Facilities Grants (DFG) and associated discretionary works and has retained its capital funding from central government through the Better Care Fund to help people to continue to live independently in their own home environment. The local authority has a legal duty to assess and identify the needs of residents in Bristol with health and / or disability issues. We can assist with a variety of solutions to meet those needs through mandatory and discretionary grants, advice, and other assistance:

- Major and minor adaptations to the existing home
- Working for safer discharge from and prevent re-admission to hospital
- Assistance to move to another property
- Supplying equipment
- Technology Enabled Care
- Advice to help people plan ahead

The DFG and discretionary adaptations grant funding can be given together with a Disabled Facilities Loan to provide a full package of works required to meet the applicant's needs.

2. Aims and objectives

The aim of the Financial Assistance policy is to provide financial help to homeowners to make essential improvements or repairs to their homes to provide safe and secure environment to live and for disabled homeowners to continue to live independently in their own homes.

Homeowners are generally expected to repair and maintain their own homes but those who are financially vulnerable still need assistance to access finance to enable essential repairs to be undertaken and through our partnership with Lendology we have been able to provide that assistance.

The Assistance also supports other council objectives such as loans to support private landlords whose properties fail to meet minimum housing standards. This can help those landlords who are struggling to maintain their properties to an acceptable standard and is an alternative to enforcement action.

Working with Bristol City Council's Energy Service and to compliment relevant Government initiatives, we are able to offer energy loans to improve the energy efficiency of private properties both owner occupied and privately rented to improve housing conditions for the occupants and help to reduce fuel poverty for the most vulnerable. Bristol is committed to tackling fuel poverty and improving the city's least energy efficient homes to support local and national fuel poverty and carbon neutral ambitions.

Assistance to owners of empty properties can help to bring this wasted resource back into use at a time of great demand for housing.

3. Roles and Responsibilities and Authority

The Director of Housing and Landlord Services, the Private Housing and Accessible Homes managers are responsible for the implementation of this policy.

All staff involved in private housing renewal and the provision of aids and adaptations have responsibility for delivering this policy.

4. Scope

See Appendix B for full schedule of loan and grant products available under this policy.

5. The Policy

The loan fund is available to offer homeowners access to affordable finance to undertake essential repairs and improvements, in accordance with each LA policy.

A financial assessment is undertaken by Lendology to determine whether applicants meet the eligibility criteria to be able to repay the loan.

Various loan products are available, depending on the applicant's financial circumstances and policy criteria, with a fixed interest rate of 4% charged. All loans are secured against the property. Generally, loans are available, subject to affordability and policy, from £1,000 to £20,000, repayable over a term of one to fifteen years. Other loan products may be available in certain circumstances for clients who are equity rich but cash poor such as interest only loans and interest roll up loans in some cases. Each loan is tailored to the individual's financial circumstances.

If Lendology consider a client is unable to repay a loan or has insufficient equity to secure the loan, the Council has set aside a small budget to provide grants for essential works to enable vulnerable owner-occupied households, to remain safe and well in their homes.

Loans are available for a variety of repair and improvement works including

- undertake repair, improvement or maintenance.

- improve energy efficiency.
- to help bring long term empty properties back into use.
- to help private landlords meet legal housing standards under licensing conditions or for tenant safety
- to compliment disabled facilities, grant work to allow a disabled or older homeowner to live independently in their own home or provide improvements to future proof a home for those with deteriorating medical conditions.

Grant funding is still available locally, funded by central government via Disabled Facilities Grants, to provide home adaptations for disabled people to help them maintain independence in their own homes. The Accessible Homes policy outlines how aids and adaptations will be assessed and delivered.

Many of the owner occupier loans are delivered by our Home Improvement Agency, currently WE Care Home Improvements who are commissioned by Care and Support, Adults. WE Care Home Improvements can provide full or partial agency services depending on client choice and capabilities.

6. Vulnerability

Where the council is aware that a person to whom this policy applies is vulnerable, it will consider that person's vulnerabilities when applying this policy which may include, but is not limited to, considering whether additional advice and assistance needs to be provided, liaising with agencies involved with the care and/or support of that person (where known). In addition, the person may be referred to agencies and/or council departments who may be able to support or assist that person.

7. Monitoring, review and evaluation

Private Housing Services and Lendology provide regular performance monitoring information on the delivery of this policy.

This policy will be reviewed every year or in line with legislative or regulatory changes and to help meet the council's key objectives.

8. Equality and Diversity

This policy will be applied fairly and consistently to all our residents and will not directly or indirectly discriminate against any person or group of people.

The service will act sensitively towards the diverse needs of individuals and communities, and we will take positive action to reduce discrimination and harassment.

Appendices

Appendix A – Legal and Policy Context

External

- [Housing Grants Construction and Regeneration Act 1996](#)
- [Regulatory Reform \(Housing Assistance\) Order \(2002\)](#)
- [The Care Act 2014](#)
- [Chronically Sick and Disabled Persons Act 1970](#)

Internal

- [Accessible Homes policy and process document.](#)

Appendix B – Financial Assistance Schedule

See attached schedule detailing the financial assistance packages, loans or grants, which the Council will be using to further the implementation of this policy statement; it is reviewed annually to reflect any changes in financial resources or amendment in local priorities.

Appendix B: Private Housing Financial Assistance Schedule



Private Housing Policy

Financial Assistance - From November 2022

Contents

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Please note – All products are subject to budget availability.

Key

BCC	Bristol City Council
Lendology CIC	Our loan partner delivering BCC funded loans since 2005
HHSRS category 1 hazard	Serious hazard defined by the Housing Health and Safety Rating System
WE Care	Home Improvement Agency - in a partnership agreement with BCC
OT	Occupational Therapist
Vulnerable definition	For leverage grants the definition of a vulnerable person is a person who is aged 60 or over, or in receipt of a means tested or disability benefit.

Bristol City Council, Privacy Notices - Private Housing Service, Housing Assistance & Accessible Homes -
See policies at the end of the document.

1 Loans to owner occupiers and landlords for essential repairs, improvements or future proofing

Table 1 Loans to owner occupiers and landlords for essential repairs or improvements

Purpose	Loans for essential repairs to make a privately owned property safe, warm, and secure. This can include small scale preventative repairs which if left could become a serious problem or works to future proof a home for continued independent living
Funding Limits	<p>Home Improvement loans are available for up to £20,000 over a maximum term of 15 years.</p> <p>Landlord loans will be limited to £20,000 per self-contained unit, capped at £60,000 per property.</p> <p>Any loan offered is subject to Lendology’s assessment of the client’s needs and a solution best suited to their means and project. This has the impact of ensuring that we can offer the most appropriate loan type and term to each applicant.</p> <p>Landlords however will only be offered a capital and interest loan over a maximum term of 5 years.</p> <p>Multiple loans can be agreed so long as the total value of loans does not exceed maximum limit at any one time.</p> <p>If loan funding becomes limited, loan funding will only be available for works to remove serious hazards under the Housing Health and Safety Rating System (HHSRS).</p>
Interest rate	A fixed interest rate of 4% will be applied throughout the term of the loan.
Eligible applicants	<p>Owner occupiers and private landlords. Applicants must be aged 18 years or over.</p> <p>Loans for owner occupiers will only be given in respect of their main residence i.e. not for second or holiday homes.</p>
Eligible works	<p>Works for essential repairs and improvements to maintain a safe, warm, and secure home environment or to bring private rented properties to reach at least minimum standards/ licensing standards, including safety certificate failures in any PRS property.</p> <p>For owner occupiers with an informal assessed need but who would not currently qualify for a Disabled Facilities Grant and wish to self-fund works to future proof their homes to enable them to continue to live independently and reduce the likelihood of accidents within their home.</p>
Cost of Works	For works under £7,500 only one estimate is required. For works above £7,500 two estimates must be submitted.

Approval	<p>All applicants will be financially assessed by our partner Lendology CIC for affordability and approval will be granted by the Bristol City Council Private Housing Manager.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p>
Conditions	<p>Owners must have sufficient equity in their property to cover the loan.</p> <p>All appropriate planning permission must be obtained prior to approval of the loan.</p> <p>Landlords will be required to let the property for a minimum period of five years and complete a Fit and Proper Person declaration and meet the relevant criteria.</p> <p>Owner Occupier 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>For loans to Landlords a District Land Registry charge is registered against the property.</p> <p>If a property is sold or changes hands or, in the case of landlord loans is no longer privately rented, all outstanding loan balances must be repaid in full.</p> <p>Owners who have debts with council departments which are being actively pursued are not eligible for assistance whilst the debt is still outstanding.</p>
Partners	<p>Lendology are the council's lending partner and will deliver and monitor all loans.</p> <p>WE Care Home Improvements can offer owner occupiers an agency service to provide a schedule of works, obtain quotes and supervise the works, if appropriate.</p>

2 Lendology Lite Loan Scheme

Table 2 Small loans to owner occupiers smaller, low-cost repairs

Purpose	Small loans to assist owner occupiers with minor, low cost repairs
Funding Limits	<p>This loan is works costing between £500 and £1,000 which would not normally be considered under our standard loan policy.</p> <p>Capital and interest repayment loans only with a maximum repayment term of 3 years.</p> <p>NB Limited funding available for this loan type.</p>
Eligible applicants	<p>Owner Occupiers will undergo a telephone assessment to establish needs and financial circumstances.</p>
Eligible works	<p>Any minor works with an estimated cost between £500 and £1,000 or to top up boiler grants for example.</p>

Cost of Works	One quote is required. No leverage grant is available on this type of loan.
Approval	All applicants will be financially assessed by Lendology for affordability and approval will be granted by them and reported to BCC on monthly drawdown report.
Conditions	No Title Restriction will be applied
Partners	Lendology are the council's lending partner and will deliver and monitor all loans.

3 Grants to Owner Occupier for essential repairs or improvements

Table 3 Grants to owner occupiers for essential repairs or improvements

Purpose	Grant aid towards making an owner occupied property safe, warm and secure.
Funding Limits	There are two grants available for essential repairs on owner occupied homes: <ol style="list-style-type: none"> 1. Loan Leverage Grant of a maximum of £1,000 towards a standard loan for vulnerable owner occupiers only who are supported by WE Care. For works under £2,000 value, a 50% reduction is offered and will be taken off the loan amount required, subject to available funding. 2. Safety Net Grant (SNG) – up to £7,500 in any five-year period subject to available funding.
Eligible applicants	<ol style="list-style-type: none"> 1. Vulnerable owner occupiers (i.e., a person who is aged 60 years or older, or in receipt of a means tested or disability benefit), who have been approved for a standard loan and have been referred to Lendology by WE Care Home Improvements only 2. Owner Occupiers who have been refused a loan by Lendology on affordability or legal status but have serious repair issues which require urgent attention. The applicant MUST NOT have an existing loan with Lendology.
Eligible works	<ol style="list-style-type: none"> 1. As per Standard Loan in Table 1 - Works for essential repairs and improvements to maintain a safe, warm, and secure home environment 2. SNG works will be prioritised to deal with serious repair issues which require urgent attention and must be assessed by WE Care Home Improvements
Cost of Works	<ol style="list-style-type: none"> 1. N/A part of standard loan offer. 2. For Safety Net Grants, one quote is required
Approval	<ol style="list-style-type: none"> 1. Lendology will automatically apply the Leverage grant to eligible loans on approval. 2. All SNG applications must be processed by WE Care Home Improvements and approval will be granted by the Bristol City Council Private Housing Manager. <p>Both grants are subject to the availability of grant funding being available.</p>
Conditions	<ol style="list-style-type: none"> 1. Leverage grant will be applied to eligible owner occupier loans on approval and will reduce the amount of loan required. 2. SNG will be subject to a local land charge

	Funding cannot be awarded retrospectively for works that have already started prior to approval.
Partners	<p>Lendology are the council's lending partner and will deliver and monitor all loans attracting the leverage grant.</p> <p>WE Care Home Improvements will assist the more vulnerable owner occupiers with the loan process and provide an agency service.</p> <p>WE Care Home Improvements will project manage all SNG applications.</p>

4 Grants for disabled adaptations

Table 4 Grants for disabled adaptations

Purpose	Grants to adapt an owner occupied or privately rented home to enable a disabled or older person to live independently in their own home or to find more suitable accommodation if the current home cannot be adapted
Funding Limits	<p>Disabled Facilities Grant (DFG): Mandatory grant maximum £30,000</p> <p>Discretionary Adaptation Grant (DAA): Up to maximum £30,000. Costs above this maximum may be considered in exceptional circumstances.</p> <p>A combined DFG/DAA up to a maximum £90,000 can be considered for any one property where necessary.</p> <p>Grants are subject to adequate budget being available and if necessary, applicants will be placed on a waiting list until further funding is available.</p>
Eligible applicants	<p>Owner occupiers or private tenants who have been assessed by an Occupational Therapist (OT) who recommend necessary and appropriate adaptations as set out in the DFG legislation or referral from WE Care Home Improvements for adaptation repairs and hospital discharge works.</p> <p>NB DAA Top Up grants to DFG are not usually available to Registered Provider tenants.</p>
Eligible works	<p>DFG works must be recommended by the appointed OT and if the DFG does not cover all costs a DAA top up grant may be offered.</p> <p>Other work eligible for DAA grant aid include:</p> <ul style="list-style-type: none"> • Discretionary works outside of DFG legislation. • For hospital discharge or to prevent re-admission to hospital. • Cleaning or clearance of a home to enable safe discharge from hospital. (Not available to Registered Provider tenants). • For fast tracking adaptations for terminally ill. • For those with rapidly progressive conditions i.e. MND. • For repairing an existing adaptation. • For personal circumstances or tenure of a property that precludes applications under DFG legislation.

Cost of Works	<p>DFG applications will be subject to means testing under current legislation.</p> <p>DAA applicants and those receiving DAA top up grant, with no DFG means tested contribution, must have savings of less than £23,250 to be eligible. NB: This does not apply to DAA grants for the terminally ill or those with rapidly progressive conditions.</p> <p>Where a contribution is required from the applicants, a 0% interest loan will be offered if required. (The minimum loan amount is £500.)</p>
Approval	<p>Approval will be granted by the Accessible Homes Manager.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p>
Conditions	<p>Referrals for disabled adaptations must be made by an OT or an OT aide.</p> <p>DFG grants for owner occupiers above £5,000 will be subject to a Local Land charge and if the property is sold within ten years, the grant must be repaid up to a maximum of £10,000.</p> <p>DAA grants for owner occupiers will be subject to a Local Land charge and if the property is sold the grant must be re-paid in full except for the first £2,000.</p> <p>Variance in this policy may be considered in exceptional circumstances by the Accessible Homes Manager on a case-by-case basis.</p>

5 Minor disabled adaptations grant

Table 5 Minor adaptations

Purpose	Minor adaptations to an owner occupied or privately rented home to enable a disabled or older person to continue to live independently.
Funding Limits	<p>Minor Adaptations grant up to a maximum of £1,500.</p> <p>This assistance is subject to adequate funding being available.</p>
Eligible applicants	<p>Owner occupiers and private tenants.</p> <p>Registered provider tenants will only be considered if the landlord is unable to provide these.</p>
Eligible works	<p>Work requests for minor adaptations must come into Accessible Homes via Care Direct, except for requests for key safes.</p> <p>Exceptions to this will be agreed on a case-by-case basis.</p>

Cost of Works	All works above £1,500 will need to be submitted via the major adaptation grant process (table 3).
Approval	Works, once agreed, will be completed by the Technician Service or linked Contractor.

6 Other Assistance associated with disabled adaptations

Table 6 Other assistance associated with disabled adaptations

Purpose	Assistance for the consideration of options to DFG and for Stairlift Removal
Funding Limits	A maximum grant of £2,000 is available for feasibility assistance. Where eligibility is met, the Stairlift Removal Service is free of charge.
Eligibility	Feasibility assistance is available for owner occupiers or private tenants, who have been assessed and referred by an Occupational Therapist for a DFG, to consider the best options for dealing with complex adaptations. Stairlift removal is only available to applicants who have had a stairlift installed previously under DFG and limited to lifts no more than 5 years old. Where lifts are removed works will be undertaken to make good the area.
Approval	Approval will be granted by the Accessible Homes Manager. Funding cannot be awarded retrospectively for works that have already started prior to approval.
Conditions	Budget for Feasibility Assistance is limited and will be awarded on a first come, first served basis.

7 Loans for disabled adaptations

Table 7 Loans for disabled adaptations

Purpose	1. Loans to support DFG / DAA applications where costs exceed grant limits or to cover a means tested contribution
Funding Limits	Loan maximum of £20,000 over a term of between one and 15 years. Any loan offered is subject to Lendology's assessment of the client's needs and a solution best suited to their means and project. This has the impact of ensuring we can offer the most appropriate loan type and term to each applicant.
Interest rate	A DFG loan interest is subsidised fully by the council and therefore is fixed at 0%
Eligible applicants	Owner Occupiers with an approved DFG/ DAA grant
Eligible works	Works included by approved DFG/DAA
Cost of Works	As per DFG/DAA approved grant

Approval	<p>All applicants will be financially assessed by our partner Lendology CIC for affordability and the most suitable loan product for the client's individual circumstances will be offered.</p> <p>Approval will be granted by the Accessible Homes Manager</p>
Conditions	<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>If a property is sold or changes hands, all outstanding loan balances must be repaid in full.</p> <p>Owners must have sufficient equity in their property to cover the loan.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p>
Partners	<p>Lendology are the council's lending partner and will deliver and monitor all loans.</p> <p>WE Care Home Improvements will assist owner occupiers with the loan process and provide an agency service where appropriate.</p>

8 Technology Enabled Care (TEC)

Table 8 Technology Enabled Care

Purpose	To enable people to maintain independence at home, prevent hospital admission and discharge or to defer the need for more traditional support from BCC, partner agencies and a linked commissioned service.
Eligible applicants	<p>Users must have outcomes and risks that TEC would be able to meet and / or mitigate or have been assessed as having eligible needs under the Care Act (2014).</p> <p>TEC can be funded in other circumstances where there is a clear identified benefit as determined by the social care practitioner.</p>
Eligible works	Equipment will be supplied by and belong to the council on loan.
Approval	Approval is given by the Accessible Homes Manager
Conditions	<p>Consent by the service user must be given.</p> <p>Monitored equipment will be tested monthly.</p> <p>Users with monitored equipment should inform the TEC Hub of changes of circumstances.</p> <p>When equipment is no longer required, the council should be notified and will arrange for its collection.</p> <p>Misuse of monitored alarm services, such as frequent unnecessary calls, may result in the service being withdrawn.</p>

9 Loans to owners of empty properties to improve or convert

Table 9 Loans to owners of empty properties to improve or convert

Purpose	Loans to encourage owners of long-term empty properties to either refurbish existing residential units or to convert commercial premises into residential units
Funding Limits	<p>Maximum loans of up to £20,000 per unit (maximum £60,00 per property) Loans are offered is subject to Lendology’s financial assessment of the client’s needs and a solution best suited to the project.</p> <p>This has the impact of ensuring we can offer the most appropriate loan type and term to each applicant.</p> <p>Drawdown of the approved loan(s) can be made in two tranches - 50% can be drawn down at the start of works on site and the balance paid on completion or near completion of the total scheme of works and upon receipt of invoices for the total work. Any contribution towards the full scheme of works must be paid by the applicant before the second payment will be released.</p>
Interest rate	<p>A fixed interest rate of 4% will be applied throughout the term of the loan.</p> <p>For letting: Capital and interest repayment loans over a maximum term of ten years. In some cases, repayment of capital may be deferred for up to one year whilst renovations are being made and repayments will begin once rental income is being received.</p> <p>For selling: Available as a short-term interest only loan for full capital repayment within two years of drawdown or earlier disposal of the property.</p>
Eligible applicants	<p>Owners* of long-term empty properties i.e. typically empty for more than 6 months</p> <p>* In the case of a deceased owner, if Letters of Authority from Probate have been received but not yet registered, we will accept loan applications from the responsible person(s).</p> <p>If you intend to occupy the property yourself post improvement, a standard would be more appropriate.</p>
Eligible works	Works to bring an empty property back into residential use either suitable for letting or for selling. If to be let, the property must meet minimum housing standards.
Cost of Works	For works under £7,500 only one estimate is required. For works above £7,500 two estimates must be submitted.
Approval	<p>All applicants will be financially assessed by our partner Lendology CIC for affordability / security and approval will be granted by Private Housing manager.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p>

Conditions	<p>If the letting option is selected, then the property must be let for a minimum period of 5 years and the landlord will be required to complete a Fit and Proper Person declaration and meet the relevant criteria.</p> <p>Owners must have sufficient equity in their property to cover the loan.</p> <p>All appropriate planning permission must be obtained prior to approval of the loan.</p> <p>Owner Occupier 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>For loans to Landlords a District Land Registry charge is registered against the property.</p> <p>If a property is sold or changes hands, all outstanding loan balances must be repaid in full.</p> <p>Owners who have debts with council departments are not be eligible for assistance whilst the debt is still outstanding.</p>
Partners	Lendology are the council's lending partner and will deliver and monitor all loans.

10 Empty Property Loans to Support Homes for Ukraine Tenancy Scheme through the Refugee Resettlement Team

Purpose	Loans to encourage owners of empty properties to bring their properties back into use for specific use under Homes for Ukraine initiative through the Refugee Resettlement Team
Funding Limits	<p>Maximum loans of up to £20,000 per self-contained unit (awith a cap of £60,000 per property).</p> <p>Loans are offered subject to Lendology's financial assessment of the client to ensure client can afford the required loan and there is enough equity in the property to secure the loan against.</p> <p>All loans will be managed by WE Care Home Improvements and the loan drawn down into a client account, on approval.</p>
Interest rate	<p>A fixed interest rate of 0% will be applied throughout the term of the loan.</p> <p>This is a subsidised rate by the Homes For Ukraine, Refugee Resettlement Team. The equivalent of 4% interest will be paid to Lendology from the loan pot to cover administration fees.</p> <p>The loans offered will be capital and interest repayment loans, over a maximum term of five years.</p>
Eligible applicants	Owners* of empty properties which have been selected by the Homes for Ukraine and assessed by WE Care Home Improvements as being suitable to let to Ukrainian refugees or wider Refugee Resettlement Team on completion of essential repairs.

	<p>* In the case of a deceased owner, if Letters of Authority from Probate have been received but not yet registered, we will accept loan applications from the responsible person(s).</p>
Eligible works	<p>Works to bring an empty property back into residential use suitable for nominated lets to refugees. The property must meet minimum housing standards and where appropriate, house in multiple occupation licensing standards.</p> <p>Any approved works to improve the property over and above the minimum housing or licensing standards must be met by the owner.</p> <p>WE Care Home Improvements will project manage the improvement works to minimum housing standards and will charge a fee of 15 % of the total cost of works payable by the owners as part of the loan agreement.</p>
Cost of Works	<p>For works under £7,500 only one estimate is required. For works above £7,500 two estimates must be submitted.</p>
Approval	<p>All applicants will be financially assessed by our partner Lendology CIC for affordability / security and approval will be granted by Private Housing manager.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p> <p>There are limited funds for this loan type and loans will be approved on a first come, first served basis.</p>
Conditions	<p>To access the 0% loan fund the owner must use the property renovation and project management service offered by WE Care Home Improvements.</p> <p>The property must be let for a minimum period of 5 years under nomination rights by the Homes for Ukraine or wider Refugee Resettlement Team.</p> <p>The landlord will be required to complete a Fit and Proper Person declaration and meet the relevant criteria.</p> <p>Owners must have sufficient equity in their property to cover the loan.</p> <p>All appropriate planning permission must be obtained prior to approval of the loan.</p> <p>Loans to landlords are secured by way of a District Land Registry charge, registered against the property.</p> <p>If a property is sold or changes hands, all outstanding loan balances must be repaid in full.</p> <p>Owners who have debts with council departments are not be eligible for assistance whilst the debt is still outstanding.</p>
Partners	<p>Lendology are the council's lending partner and will deliver and monitor all loans.</p> <p>Bristol City Council, Private Housing Team will oversee and approve loan applications.</p>

Bristol City Council, Refugee Resettlement Team tenancy scheme will refer suitable properties to WE Care Home Improvements to assess and are co-ordinating accommodation selection for refugees and will nominate tenants.

WE Care Home Improvements will project manage all schemes of work on behalf of the owner to bring the properties up to minimum housing or licensing standard as appropriate.

11 Energy Loans for owner occupiers and private landlords

Table 10 Energy loans for owner occupiers and private landlords

Purpose	Loans to improve the energy efficiency of privately owned properties
Funding Limits	<p>Maximum loans of up to £20,000 per self-contained unit (awith a cap of £60,000 per property).</p> <p>Repayment terms for owner occupiers is up to 15 years.</p> <p>NB All loans to private landlords must be repaid on a capital and interest loan basis and the maximum term is 5 years.</p> <p>Loans offered are subject to Lendology’s assessment of the client’s needs and a solution best suited to their means and project. This has the impact of ensuring we can offer the most appropriate loan type and term to each applicant.</p>
Interest rate	A fixed interest rate of 4% will be applied throughout the term of the loan.
Eligible applicants	Owner occupiers or private landlords
Eligible works	Works to improve the energy efficiency of private properties.
Cost of Works	For works under £7,500 only one estimate is required. For works above £7,500 two estimates must be submitted unless works are carried out under a Bristol City Council energy efficiency initiative where costs have already been agreed.
Approval	All applicants will be financially assessed by our partner Lendology CIC for affordability / security and approval will be granted by the Private Housing manager.
Conditions	<p>All appropriate planning permission must be obtained prior to approval of the loan.</p> <p>Items of disrepair should be addressed before energy efficiency works are undertaken.</p> <p>Owners must have sufficient equity in their property to cover the loan.</p>

	<p>Owner Occupier 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. For loans to Landlords a District Land Registry charge is registered against the property.</p> <p>If a property is sold or changes hands, all outstanding loan balances must be repaid in full.</p> <p>Funding cannot be awarded retrospectively for works that have already started prior to approval.</p>
Partners	<p>Lendology are the council's lending partner and will deliver and monitor all loans.</p>

Privacy Notices

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

Full details can be found from the following links.

See the Private Housing Service Privacy Notice online here

<https://www.bristol.gov.uk/files/documents/1034-privacy-notice-private-housing-service/file>

See the Accessible Homes Privacy Notice online here

<https://www.bristol.gov.uk/files/documents/927-accessible-homes-privacy-notice/file>