

Housing and Health Committee	
Meeting Date	14 th January 2025
Report Title	Housing Assistance Policy Review
EMT Lead	Emma Wiggins, Director of Regeneration and Neighbourhoods
Head of Service	Charlotte Hudson, Head of Housing and Communities
Lead Officer	San Nyunt, Interim Private Sector Housing Manager
Key Decision	No
Classification	Open
Recommendations	1.To approve the draft Housing Assistance Policy 2025 for public consultation.

1 Purpose of Report and Executive Summary

- 1.1 This report sets out the background to the Housing Assistance Policy and seeks approval for the draft policy to go out for public consultation.

2 Background

Housing Assistance Policy Review

- 2.1 This report provides an overview of the Housing Assistance Policy, which offers a range of grants and loans to support vulnerable residents with home adaptations, essential repairs, and energy efficiency improvements. The policy's key programs include Mandatory Disabled Facilities Grants (DFG), Decent Home Loans, and Winter Warmth Grants. The current policy was last updated in 2021, with funding primarily sourced from the Better Care Fund.
- 2.2 Key challenges include staffing shortages, reliance on paper-based case management systems, and delays in processing applications, which contribute to underspend of available funds. The manual nature of current systems creates inefficiencies, hindering timely responses to grant applications. Opportunities for improvement include the proposed introduction of the FEMIS digital management system, which aims to streamline grant processes, reduce administrative burdens, and improve service delivery.
- 2.3 Local Housing Authorities have a duty to provide Disabled Facilities Grants (DFG's) whose conditions and eligibility criteria are controlled by the Housing Grants and Construction Act 1996.
- 2.4 The current Housing Assistance Policy was adopted by Cabinet in May 2018. Part of the Cabinet decision provided delegations for minor amendments to be made to the policy by the Head of Service in consultation with the Cabinet

Member and the policy has been subject to minor amendments regularly. The last changes to the policy were made in 2021. The current policy can be found [Housing Assistance Policy - April 2021.indd \(swale.gov.uk\)](#).

- 2.5 The Housing Assistance Policy sets out what assistance the Council can offer by way of grants, loans, practical assistance and advice to households. This policy has been adopted under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002. The Order enables local authorities to develop a means of providing assistance to households living in the private sector to carry out repairs, improvements and adaptations so that they can address local needs and priorities and enable residents to remain independent in their homes.
- 2.6 The policy addresses the following aims:
- To provide adaptations to existing homes to meet disabled people's needs;
 - To assist with essential works to help disabled, elderly and vulnerable people to remain safe and independent in their home;
 - To assist in schemes that provide help to enable residents to be discharged from hospital back into their home safely, and to reduce the risk of admission or re-admission to hospital by ensuring that the home environment is free from hazards; and
 - To ensure that assistance is used as effectively as possible; that monies are recycled where possible and to provide assistance to those persons in greatest need.
- 2.7 The support currently available falls within the following schemes:
- Mandatory Disabled Facilities Grants (DFG)
 - Discretionary Grant and Loan Assistance
 - Decent Home Loans (DHL)
 - Home Repair Grant (HRG)
 - Winter Warmth Grant (WWG)
 - Relocation assistance (RA)
 - No Use Empty Loans (NUE)
 - Heating and Energy Advice Schemes
 - Staying Put Services
 - Kent Landlord Accreditation
- 2.8 The policy is funded principally through the Better Care Fund (BCF monitored by KCC and Government). In 2023/24 the allocation to Swale was £2,917,102 and in 2024/25 our allocation remained the same £2,917,102. This funds the Mandatory and Discretionary DFG schemes and elements of the Staying Put Services, and services provided by Kent County Council to the value of £391,552 and a further £55,000 for a dedicated KCC occupational therapist as part BCF agreements in Kent. The Better Care Fund must be spent in line with the BCF grant conditions and adhere to the [Disabled Facilities Grant \(DFG\) delivery: Guidance for Local Authorities in England \(publishing.service.gov.uk\)](#). The other schemes are funded through a range of mechanisms and either charges are recouped, or loans provided, and charges are placed on properties.

2.9 The spend and performance data is shown below in relation to work under the policy during 2023/24.

DFG Committed (Approved) = £2,079,810
DFG Expenditure (Paid) = £1,412,380

HRG Committed (Approved) = 0
HRG Expenditure (Paid) = 0

Winter Warmth Committed (Approved) = £43,397
Winter Warmth Expenditure (Paid) = £40,843

Loans Committed (Approved) = £22,958
Loans Expenditure (Paid) = £15,402

DFG Discretionary Committed (Approved) = £16,647
DFG Discretionary Expenditure (Paid) = £16,647

Cumulative cases offered DFG = £3,065,873
Outstanding cases offered DFG = £986,063

Number of DFG approvals = 132
Number of DFG referrals received = 289

Number of means test cases = 15
Number of non-means test cases = 274

2.10 The Council operates the Home Improvement Agency in-house, the staying put team exists to support clients to access the relevant support and this can be through low level interventions which enable residents to be discharged from hospital or reduce the likelihood of falls. The performance data from 2023/24 is shown below:

Enquires = 1,272
HIA Grant Case work = 129 cases
Handy Person Case work = 597 cases
Health referrals = 335
Clutter cases = 84 cases
Early discharges = 93 cases
Health and Safety Checks = 83 cases
Preventative Falls/ Hospital Admission Cases = 232 cases

2.11 Current performance

- DFG approvals in 2023/24: 132 out of 289 referrals.
- There is a backlog of cases with £986,063 in unspent DFG allocations.
- Underperformance in Home Repair Grants, with zero expenditure.
- The Staying Put Service is actively helping with hospital discharges, health referrals, and preventative care. In 2023/24:
- 1272 enquiries

- 232 preventative cases (to avoid hospital admission).

2.12 The current policy has the following grants and loans.

Grant Type	Amount and Eligibility Criteria
Mandatory Disabled Facilities Grant (DFG)	Up to £30,000. Means tested for those over 18; repayable if property is sold or the applicant dies within 10 years. Available to owner occupiers and private tenants.
Discretionary Disabled Facilities Grant Top Up	Up to £15,000 to top up DFG where costs exceed the £30,000 limit. Repayable if the property is sold or unoccupied. Applicant must be receiving a DFG and undergo a means test.
Discretionary Grant Assistance	Up to £3,000. No means test, and no additional conditions apply.
Discretionary Means Test	£8,000 of income is disregarded during means test for mandatory disabled grants, reducing contributions. Available if funds allow.
Hospital Discharge and Admission Prevention Grant	Up to £7,000. No means test. Needs referral from a health or social care professional; each case is considered individually.
Decent Home Loans	Up to £5,000. Interest-free loan for vulnerable homeowners over 60 receiving means-tested benefits. Repayable upon sale.
Home Repair Grants	Up to £1,000. Available for urgent repairs. Must have lived in the home for 12 months, be over 65, and receive means-tested benefits. Repayable if the property is sold within 5 years.
Winter Warmth Grants	Up to £5,000. For energy efficiency improvements. Available to homeowners over 60 with a long-term health condition and means-tested benefits. Repayable if sold within 5 years.
Discretionary Relocation Assistance	Up to £10,000. Available to help disabled individuals move to a more suitable home. Assessed by Occupational Therapist and Council. Repayable if the property is sold within 10 years.
No Use Empty Initiative Loans	Up to £25,000 per unit, to a maximum of £175K per application. These loans are available to bring long-term empty homes back into use.

2.13 A member working group met to review the policy, performance and look at proposed changes to the policy on 22nd October 2024. At that meeting members reviewed the current policy and received information from the benchmark research carried out with other authorities.

2.14 Members were keen to see an improvement in the usage of the funding available to support the most vulnerable clients. The member working group have made the following recommendations:

- Increasing the loan limit for Decent Home Loans from the current £5,000 to £10,000, to better support vulnerable homeowners with essential repairs and safety improvements. Many vulnerable homeowners live in substandard

housing that requires extensive repairs. The cost of materials etc. has gone up dramatically. Providing higher-value loans to meet the Decent Homes Standard is critical to ensuring these homes are safe and habitable.

- Raising the income disregard threshold for means-tested assessments from £8,000 to up to £10,000. This adjustment will ensure that more individuals with limited disposable income can access financial assistance for home adaptations without being penalised for modest earnings. By raising the disregard limit, we aim to make the means-testing process fairer and ensure that essential support reaches those who need it most, while acknowledging that not all income is readily available for large expenses like home repairs or adaptations.
- To provide a delegation to the Private Sector Housing Manager, to fast-track clients where the client has a life limited illness and increased deterioration in condition and adaptations need to be prioritised.

3 Proposals

- 3.1 To agree for the draft Housing Assistance Policy 2025 to go out for public consultation.

4 Alternative Options

- 4.1 Changes are not made to the Housing Assistance Policy; this is not recommended as the current policy review has identified areas for improvement to enable vulnerable residents to access grants.

5 Consultation Undertaken or Proposed

- 5.1 A public consultation will take place.

6 Implications

Issue	Implications
Corporate Plan	Health & Housing - To aspire to be a borough where everyone has access to a decent home and improved health and wellbeing.
Financial, Resource and Property	This area of work is funded principally from the Better Care Fund. In 2024/25 we were allocated £2,917,102. Indications are we will receive a similar level in 2025/26 subject to KCC top slice.
Legal, Statutory and Procurement	Local Housing Authorities have a duty to provide Disabled Facilities Grants (DFG's) whose conditions and eligibility criteria are controlled by the Housing Grants and Construction Act 1996

Crime and Disorder	None identified at this stage.
Environment and Climate/Ecological Emergency	None identified at this stage.
Health and Wellbeing	This policy support residents with disabilities and illnesses with adaptations to their properties and enables them to remain at home. Work of the staying put team also supports hospital discharge.
Safeguarding of Children, Young People and Vulnerable Adults	The policy supports both vulnerable adults and children and the team work closely with Social Services Occupational Therapists to ensure the needs are met through appropriate adaptations.
Risk Management and Health and Safety	None identified at this stage.
Equality and Diversity	The public consultation will inform the Community Impact Assessment.
Privacy and Data Protection	None identified at this stage.

7 Appendices

7.1 The following documents are to be published with this report and form part of the report:

Appendix I – Housing Assistance Policy 2025 – Draft for Consultation

8 Background Papers