

<b>Housing and Health Committee</b>	
<b>Meeting Date</b>	3 <sup>rd</sup> July 2025
<b>Report Title</b>	Final Housing Assistance Policy for Adoption
<b>EMT Lead</b>	Emma Wiggins, Director of Regeneration and Neighbourhoods
<b>Head of Service</b>	Charlotte Hudson, Head of Housing and Communities
<b>Lead Officer</b>	San Nyunt, Housing Standards and Assistance Manager
<b>Key Decision</b>	No
<b>Classification</b>	<b>Open</b>
<b>Recommendations</b>	1.To approve the draft Housing Assistance Policy 2025.

## **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.

<b>Grant Type</b>	<b>Amount and Eligibility Criteria</b>
<b>Mandatory Disabled Facilities Grant (DFG)</b>	<b>Up to £30,000.</b> 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.
<b>Discretionary Disabled Facilities Grant Top Up</b>	<b>Up to £15,000</b> 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.
<b>Discretionary Grant Assistance</b>	<b>Up to £3,000.</b> No means test, and no additional conditions apply.
<b>Discretionary Means Test</b>	<b>£8,000</b> of income is disregarded during means test for mandatory disabled grants, reducing contributions. Available if funds allow.
<b>Hospital Discharge and Admission Prevention Grant</b>	<b>Up to £7,000.</b> No means test. Needs referral from a health or social care professional; each case is considered individually.
<b>Decent Home Loans</b>	<b>Up to £5,000.</b> Interest-free loan for vulnerable homeowners over 60 receiving means-tested benefits. Repayable upon sale.
<b>Home Repair Grants</b>	<b>Up to £1,000.</b> 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.
<b>Winter Warmth Grants</b>	<b>Up to £5,000.</b> 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.
<b>Discretionary Relocation Assistance</b>	<b>Up to £10,000.</b> 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.
<b>No Use Empty Initiative Loans</b>	<b>Up to £25,000</b> per unit, to a maximum <b>of £175K per application.</b> 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 22<sup>nd</sup> 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 following key changes were proposed and consulted with the public.

- 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.
- The threshold for means-tested assessments is to be adjusted to £11,483.
- 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 and adopt the final Housing Assistance Policy 2025.

### **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 Responses and Outcomes**

- 5.1 The consultation gathered 7 responses over a period of 6 weeks. All respondents identified as members of the public. The housing statuses of the respondents were: 4 owner-occupiers, 1 private tenant, and 2 housing association tenants. Information about housing assistance programs was primarily learned through social media (3 respondents) and healthcare professionals (3 respondents), followed by the Council website (2 respondents) and word of mouth (1 respondent). A majority of respondents (5) expressed a preference for receiving future information via email, with social media and printed leaflets/posters each preferred by 3 respondents, and the Council website and local community centres/events by 2 and 1 respondent respectively. Mostly female (6 out of 7), all White British except one who preferred not to say, aged 35–64, with 4 identifying as having a disability.
- 5.2 The consultation responses indicate general support for the principles and various types of housing assistance outlined in the draft policy. Specifically, there is strong support for increasing the Decent Home Loan amount and adjusting the means-tested assessment threshold, which are direct proposed changes in the 2025 draft. While the policy's clarity and overall effectiveness received mixed but generally positive feedback, the suggestions for additional types of assistance and improvements highlight areas where the Council could further refine its approach to meet a broader range of housing needs and public expectations. The responses also reinforce the importance of effective communication channels, particularly email and social media, for disseminating information about housing assistance programs.

## 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 has been conducted.
Privacy and Data Protection	None identified at this stage.

## 7 Appendices

7.1 The following documents are attached with this report and form part of the report:

### **Appendix I – Final Policy for Adoption**

Please follow the link for the draft final policy:

[https://swale.gov.uk/\\_\\_data/assets/pdf\\_file/0005/493799/Housing-Assistance-Policy-January-2025-Draft-for-Consultation-1-updated-xx-002-AA.pdf](https://swale.gov.uk/__data/assets/pdf_file/0005/493799/Housing-Assistance-Policy-January-2025-Draft-for-Consultation-1-updated-xx-002-AA.pdf)

## Appendix 2- Consultation result

### Housing Assistance Policy Consultation Report

#### Introduction

This report details the findings of the consultation on Swale Borough Council's Housing Assistance Policy, comparing the feedback received with the proposed changes outlined in the January 2025 draft policy. The consultation aimed to gather public opinion on the policy's clarity, effectiveness, fairness, and its ability to address local housing needs.

#### Methodology

The consultation gathered 7 responses over a period of 6 weeks. All respondents identified as members of the public. The housing statuses of the respondents were: 4 owner-occupiers, 1 private tenant, and 2 housing association tenants. Information about housing assistance programs was primarily learned through social media (3 respondents) and healthcare professionals (3 respondents), followed by the Council website (2 respondents) and word of mouth (1 respondent). A majority of respondents (5) expressed a preference for receiving future information via email, with social media and printed leaflets/posters each preferred by 3 respondents, and the Council website and local community centres/events by 2 and 1 respondent respectively. Mostly female (6 out of 7), all White British except one who preferred not to say, aged 35–64, with 4 identifying as having a disability.

### Key Findings and Comparison with Draft Policy

#### 1. Policy Clarity and Effectiveness

The consultation revealed mixed views on various aspects of the policy's design and expected impact:

- **Clarity and Understanding:** Only 28.57% of respondents agreed the policy was clear and easy to understand, while 28.57% disagreed, and 14.29% strongly disagreed. Another 28.57% remained neutral. This suggests that the policy's communication could be improved.
- **Prioritisation of Need:** 42.86% agreed the policy effectively prioritised those most in need, but 28.57% were neutral, and a combined 28.58% (14.29% Disagree, 14.29% Strongly Disagree) expressed disagreement. This indicates mixed perceptions regarding the policy's prioritisation efforts.
- **Flexibility for Individual Circumstances:** 42.86% agreed the policy offered sufficient flexibility, yet 42.86% (28.57% Disagree, 14.29% Strongly Disagree) disagreed, and 14.29% were neutral. This highlights a perceived lack of flexibility for some respondents.
- **Addressing Needs of Disabled Residents:** A majority (57.14%) were neutral, while 28.57% agreed and 14.29% disagreed on the policy's adequacy in addressing disabled residents' needs. The high neutrality suggests that the policy's impact in this area may not be clearly understood or fully satisfactory.

- **Improvement of Housing Conditions:** A majority of 57.14% agreed the changes would improve housing conditions in Swale, but 28.57% disagreed and 14.29% were neutral. This indicates optimism, but not universal agreement, on the policy's potential for improvement.

## 2. Types of Assistance

- **General Appropriateness:** Most types of assistance outlined in the policy were generally considered "very appropriate" or "appropriate" by respondents.
- **Mandatory Disabled Facilities Grants (DFG):** These grants, available to owners and tenants for adaptations, were largely seen as "very appropriate" or "appropriate". The policy states that if demand for these grants exceeds the budget, they are approved based on the Council's priority rating system.
- **Discretionary Disabled Facilities Grant Top Up (DFGT):** This discretionary loan of up to £15,000 for costs exceeding the £30,000 mandatory grant limit was also viewed as "very appropriate" or "appropriate".
- **Discretionary Grant Assistance (DGA):** This grant, which can provide up to £3,000 to top up overall grants where ancillary fees exceed the £30,000 limit or up to £20,000 in exceptional circumstances, received similar positive feedback. The name of this assistance was changed from Discretionary Mandatory Grant Assistance (DMGA) in the 2021 policy to Discretionary Grant Assistance (DGA) in the draft 2025 policy, though the amounts remain the same.
- **Hospital Discharge and Admission Prevention (HDAP):** This assistance, for urgent adaptations for hospital discharge or to prevent admission, with a maximum of £7,000, was also perceived as "very appropriate" or "appropriate".
- **Decent Home Loan (DHL):** The interest-free, deferred repayment loan for owner-occupiers to address Category 1 hazards in their homes was considered "appropriate" or "very appropriate". The draft policy proposes increasing this loan amount from £5,000 to £10,000. 86% of respondents supported this increase.
- **Home Repair Grants (HRG):** These grants of up to £1,000 for urgent or essential repairs for qualifying owner-occupiers over 60 were rated as "appropriate" or "very appropriate".
- **Winter Warmth Grants (WWG):** The repayable grant of up to £5,000 for energy efficiency measures for elderly and disabled residents was also seen as "appropriate" or "very appropriate".

## 3. Proposed Changes in Financial Assessments

- **Increasing Disregarded Income:** 71% of respondents supported increasing the disregarded income from £8,000 to £10,000 in financial assessments to allow more people to qualify for assistance, with 14% unsure and 14% saying "Maybe". The draft policy states that for DFG applications over £15,000, a more generous means test will be applied, disregarding the first £10,000 of income. This is an increase from the previous £8,000 disregarded amount.
- **Increased Decent Home Loan:** 86% respondents supported increasing DHL from £5,000 to £10,000 while 14% of respondents were unsure indicating stronger support for the proposed change.
- **Adjusting Means-Tested Assessment Threshold:** 71% of respondents supported adjusting the means-tested assessment threshold to £11,483 to expand eligibility for assistance, with 14% unsure and 14% saying "Maybe". The



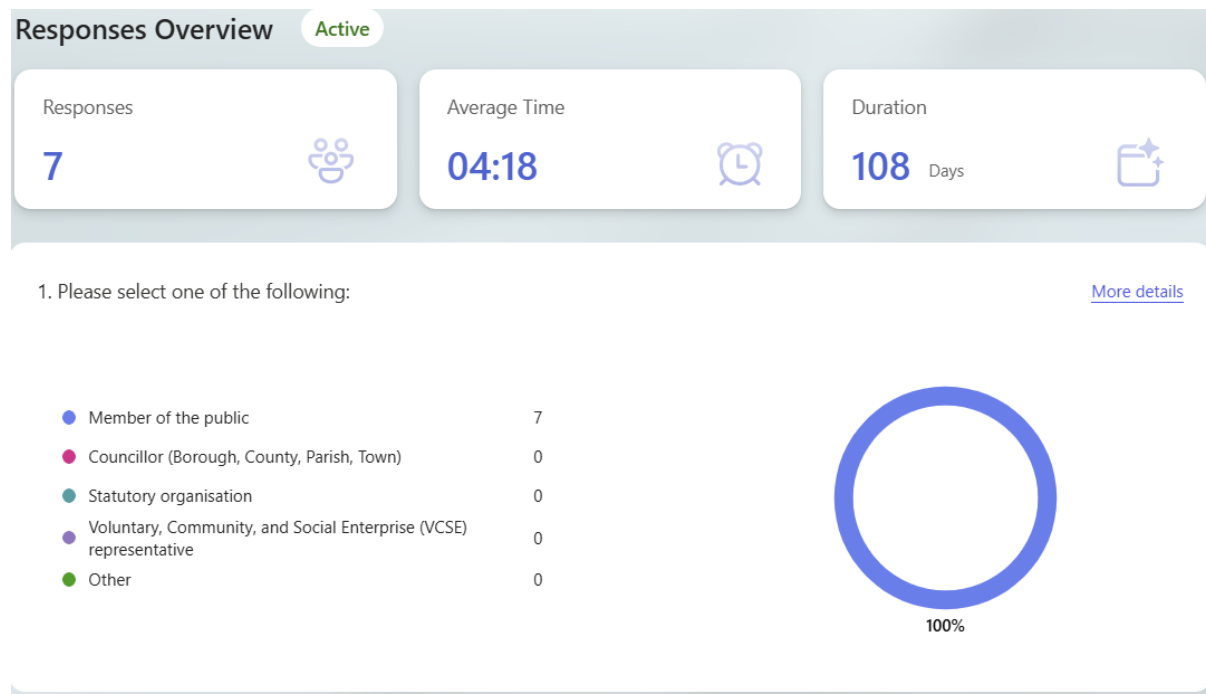
draft policy explicitly states that the income threshold for means-tested eligibility has been revised to £11,483 to better reflect affordability criteria.

#### 4. Additional Suggestions

- **Uncovered Housing Assistance:** Respondents suggested including "Home owner overcrowding" and "Free housing for all Londoners that are getting shipped down here". One anonymous respondent suggested that developers should be included, making it cheaper to adapt properties and prioritising those with physical disabilities for more accessible properties. They also suggested that suitable homes should be easier to buy or rent without major adaptations.
- **Improving the Policy:** Suggestions for improving the policy included providing grants for low-income families with adult children at home and not enough space, and ensuring assistance is "Only give to people that have paid into the system and who actually need help".

#### Conclusion

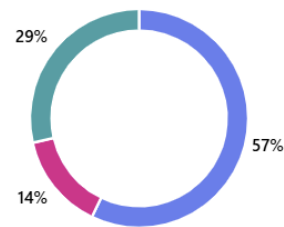
The consultation responses indicate general support for the principles and various types of housing assistance outlined in the draft policy. Specifically, there is strong support for increasing the Decent Home Loan amount and adjusting the means-tested assessment threshold, which are direct proposed changes in the 2025 draft. While the policy's clarity and overall effectiveness received mixed but generally positive feedback, the suggestions for additional types of assistance and improvements highlight areas where the Council could further refine its approach to meet a broader range of housing needs and public expectations. The responses also reinforce the importance of effective communication channels, particularly email and social media, for disseminating information about housing assistance programs.



## 2. What is your housing status?

[More details](#)

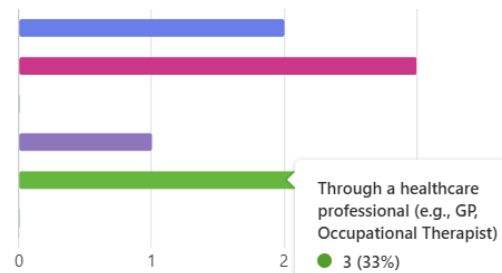
Owner-occupier	4
Private tenant	1
Housing association tenant	2
Living with family	0
Other	0



## 3. How did you first learn about the council's housing assistance programs? (Select all that apply)

[More details](#)

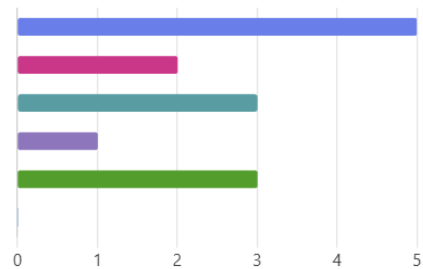
Council website	2
Social media	3
Through a healthcare professional (e.g., GP, Occupational Therapist)	3
Other	0



## 4. How would you prefer to receive information about housing assistance in the future? (Select all that apply)

[More details](#)

Email	5
Council website	2
Social media (Facebook, X, LinkedIn, etc.)	3
Local community centres/events	1
Printed leaflets/posters	3
Other	0

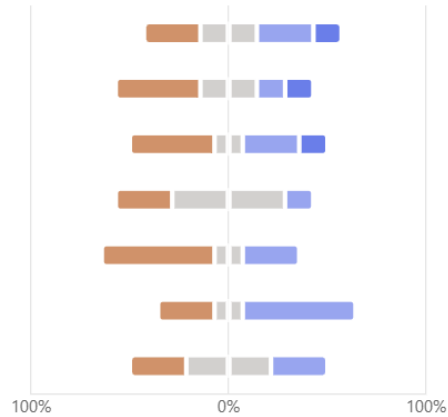


5. Please indicate your level of agreement with the following statements. (Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree)

[More details](#)

● Strongly Agree ● Agree ● Neutral ● Disagree ● Strongly Disagree

- a) The Housing Assistance Policy is clear and easy to understand.
- b) The proposed policy effectively prioritises those most in need of housing assistance.
- c) The proposed policy provides sufficient flexibility to address individual circumstances.
- d) The proposed policy adequately addresses the needs of disabled residents.
- e) The proposed policy changes are likely to improve housing conditions in Swale.
- f) The eligibility criteria for each type of assistance are fair.
- g) The proposed policy efficiently uses public funds to achieve meaningful benefits.

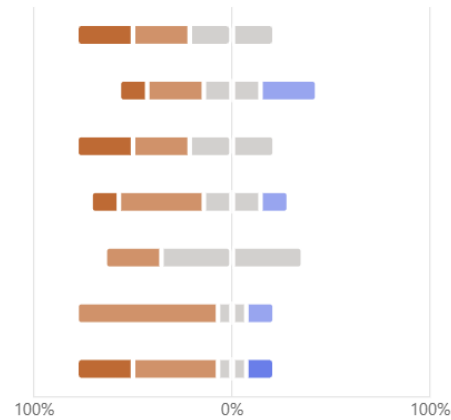


6. How appropriate do you find the following types of assistance? (Very appropriate, Appropriate, Neutral, Inappropriate, Very inappropriate)

[More details](#)

● Very appropriate ● Appropriate ● Neutral ● Inappropriate ● Very inappropriate

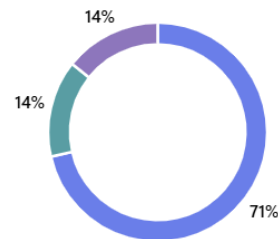
- a) Mandatory Disabled Facilities Grants
- b) Discretionary Disabled Facilities Grant Top Up
- c) Discretionary Grant Assistance
- d) Hospital Discharge and Admission Prevention
- e) Decent Home Loan
- f) Home Repair Grants
- g) Winter Warmth Grants



7. Do you support increasing the disregarded income from £8,000 to £10,000 in financial assessments to allow more people to qualify for assistance?

[More details](#)

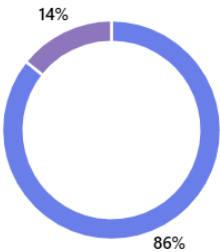
- Yes 5
- No 0
- Maybe 1
- Unsure 1



8. Do you support the decision to increase the Decent Home Loan amount from £5,000 to £10,000?

[More details](#)

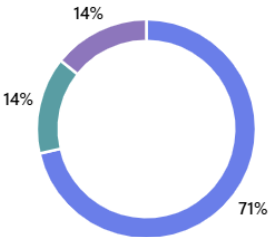
Yes	6
No	0
Maybe	0
Unsure	1



9. Do you support adjusting the means-tested assessment threshold to £11,483 to expand eligibility for assistance?

[More details](#)

Yes	5
No	0
Maybe	1
Unsure	1



10. Are there any types of housing assistance not covered in this policy that you think should be included?

[More details](#)

4  
Responses

Latest Responses

- "Free housing for all londoners that are getting shipped down here. Give all il..."
- "Home owner overcrowding"
- "No"
- ...

10. Are there any types of housing assistance not covered in this policy that you think should be included?

4 Responses

ID ↑	Name	Responses
1	anonymous	Developers should be included as it is cheaper to adapt properties that are being built. Housing policy should be joined up and require far more accessible properties and they should be prioritised for those with physical disabilities who would normally need big grants. OTs should be made aware of, and match people to properties being built so money can be saved. It is so hard to find somewhere suitable to buy that can be adapted and waiting a year for a bathroom is awful. Buying a suitable home should be simple and mean only small cheap changes needed.
2	anonymous	No
3	anonymous	Home owner overcrowding
4	anonymous	Free housing for all londoners that are getting shipped down here. Give all illegal immigrants loads of money. Oh hang on, that happens already

11. Do you have any suggestions for improving the Housing Assistance Policy? (e.g., eligibility criteria, funding amounts, communication)

[More details](#)

2  
Responses

Latest Responses

"Only give to people that have paid into the system and who actually need h... "  
"Having adult children at home and not enough space. Grants for low incom... "

11. Do you have any suggestions for improving the Housing Assistance Policy? (e.g., eligibility criteria, funding amounts, communication)

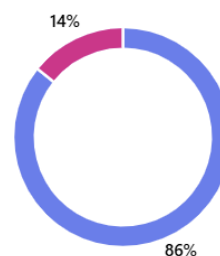
2 Responses

ID ↑	Name	Responses
1	anonymous	Having adult children at home and not enough space. Grants for low income families would greatly help,
2	anonymous	Only give to people that have paid into the system and who actually need help.

12. How would you describe yourself?

[More details](#)

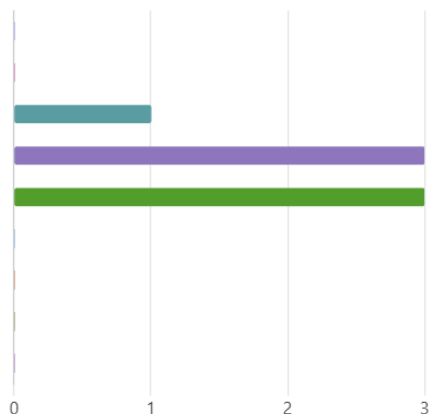
● Female 6  
● Male 1  
● Prefer not to say 0  
● Other 0



### 13. What is your age?

[More details](#)

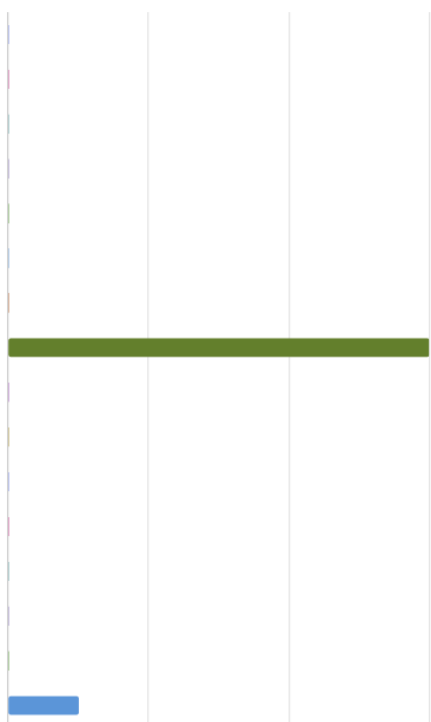
18-24 years old	0
25-34 years old	0
35-44 years old	1
45-54 years old	3
55-64 years old	3
65-74 years old	0
75-84 years old	0
Over 85 years old	0
prefer not to say	0



### 14. How would you describe your ethnicity?

[More detail](#)

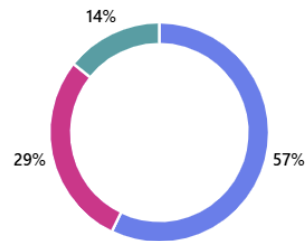
Asian - Arab	0
Asian - Bangladeshi	0
Asian - Chinese	0
Asian - Indian	0
Asian - Pakistani	0
Black - Black African	0
Black - Black Caribbean	0
White - White British	6
White - White Irish	0
Mixed - Asian and White	0
Mixed - Black African and White	0
Mixed - Black Caribbean and White	0
Traveller - Gypsy	0
Traveller - Irish Traveller	0
Traveller - Romany	0
Prefer not to say	1
Other	0



15. Do you consider yourself to have a disability?

[More details](#)

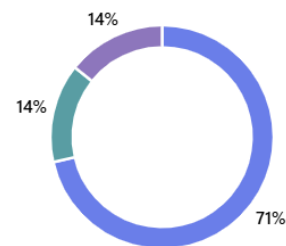
Yes	4
No	2
Prefer not to say	1



16. How would you describe your sexual orientation?

[More details](#)

Heterosexual (straight)	5
Bisexual	0
Gay man or lesbian	1
Prefer not to say	1



17. How would you describe your religious beliefs?

[More details](#)

Christian	
Christian	3
Buddhist	0
Hindu	0
Jewish	0
Muslim	0
Sikh	0
No religion	2
Prefer not to say	1
Other	1

