

# Housing Assistance Policy

April 2025



# Introduction

This policy sets out what assistance the Council is able to offer by way of loans, grants, practical assistance and advice to householders.

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. In order to make use of these powers, the Council has to publish a Housing Assistance Policy.

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.

## Fundamental principles

It is neither possible nor desirable for the Council to offer assistance for all housing problems. It can only directly assist with a proportion of these through targeting the available resources at those with priority need.

Although emphasising that the responsibility to maintain private property rests firmly with the owner, it is recognised that the private housing stock plays a major role in meeting the housing needs of the district and has an important effect on the occupier's health and independence, which in turn should result in less demand on health and social care resources.

Most discretionary assistance is offered as a form of a loan secured on the property and repayable by the owner. In this way funding can be re-cycled to assist subsequent owners. In addition, certain forms of assistance can help balance the local housing market in a way which gives more choice and opportunities to those in housing need and bring additional good quality housing back into use.

Money repaid to the Council, either on repayment of loans upon sale or transfer of the property or when grant or loan conditions are broken, will be reinvested in the private sector housing capital programme. The Council considers that this is an appropriate way forward given the pressure on resources and because, over time, it will allow more homeowners to be assisted with a limited amount of resource.

For discretionary assistance this is subject to available funding and each case will be considered on its individual merits. However, there are some general principles that will be applied:

- Landlords running a business have a legal duty to keep their property in a good state of repair and comply with all relevant standards. Therefore loans to improve a property will not be available to landlords (with the exception of No Use Empty home loans); and
- Owners should always maintain effective buildings insurance and the Council will not fund work that is covered by insurance.

## Types of assistance available

Mandatory grants are available for disabled persons to carry out adaptations to their homes who meet the criteria for a mandatory grant contained in the Housing Grants, Construction and Regeneration Act 1996 as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, as amended, gives local authorities the power to adopt discretionary housing assistance policies to improve the living conditions in their areas and for adaptations to disabled person's homes.

Subject to available finance, discretionary housing assistance may also be offered by the Council in accordance with this Policy towards the cost of:

- The improvement, repair, adaptation and energy efficiency of living accommodation including mobile homes, caravans and houseboats;
- Providing adaptations to either fulfil needs not covered by mandatory Disabled Facilities Grants or to deliver urgent adaptations; and
- Providing top-up assistance to mandatory Disabled Facilities Grants where the costs of adaptations exceed the mandatory level.

## Mandatory Disabled Facilities Grants (DFG)



This grant is available to both owners and tenants where the works are considered appropriate and necessary and are reasonable and practicable. If the demand for these grants exceeds the allocated budget, they are to be approved in accordance with the Council's approved priority rating system (Appendix 2). If major adaptation work is required, a detailed option appraisal will first be carried out to explore all options including re-housing and to investigate all alternative funding sources.

Often housing associations are able to assist their tenants, without the need of grant, either directly by carrying out the adaptations or by finding their tenants more suitable accommodation to meet their needs. Generally, the Council would expect adaptations costing less than £1,500 to be met by this means.

In some circumstances, the Council may offer an alternative grant to the Disabled Facilities Grant using powers contained within the Regulatory Reform Order. These grants can be more flexible in meeting a disabled person's needs. An alternative grant will only be offered with the disabled person's consent and does not take away a person's right to choose to apply for a statutory Disabled Facilities Grant.

Before applying for grant, you will need to have your needs assessed by a Kent County Council Occupational Therapist.

Call: Adult Services: 03000 41 61 61 or Children Services: 03000 41 11 11  
Email: [socialservices@kent.gov.uk](mailto:socialservices@kent.gov.uk)

Or call our Private Sector Housing Team: 01795 417538

Email: [housegrants@swale.gov.uk](mailto:housegrants@swale.gov.uk)

DRAFT

## **Discretionary Grant and Loan Assistance**

These are given subject to funding availability;

### **Discretionary Disabled Facilities Grant Top Up (DFGT)**

A discretionary loan of up to £15,000 will be made available to owner occupiers to fund the cost of eligible works which exceed the maximum £30,000 grant limit. The Council will consult with the Kent County Council Occupational Therapist to determine if the works above £30,000 are reasonable. Occasionally a property will require extensive adaptation which far exceeds the mandatory £30,000 limit. Such adaptations usually involve extending the property and/or installation of specialist lifts or highly technical bathing equipment.

Where top up is required because of the extensive costs of works and if the Disabled Facilities Grant has already been subject to a financial test of resources, no further means test will be made. Where no financial test has been undertaken (i.e. in children's cases), then the decision whether to provide a loan will be subject to a standard financial test of resources to confirm that the applicant is unable to fund the extra works themselves.

The top up loan is available where there is sufficient equity in the property. The loan will be interest free and secured by a legal charge registered with the Land Registry and will be repayable in full upon sale or transfer of ownership of the property.

### **Discretionary Grant Assistance (DGA)**

If the cost of adaptations on a mandatory Disabled Facilities Grant exceeds £30,000, or is near to £30,000, and it is the ancillary fees or charges by the Home Improvement Agency (or other project manager) that tip the approved amount over the £30,000 limit as a result of additional work or fees incurred during the adaptation work, a discretionary grant of up to £3,000 will be given to top up the overall grant. The standard £10,000 local land charge will still apply where applicable, even where a grant is topped up to cover this increased cost.

In exceptional circumstances and at the discretion of the Head of Housing and Community Services, in consultation with the Chair for Housing and Health Committee and the Private Sector Housing Manager, a non-means tested, non-repayable discretionary grant of up to £20,000 may be made available where the cost of work exceeds the statutory limit of £30,000 and where there are extenuating circumstances and the top up loan cannot be used or a charge placed on the property or where the Council regards other matters as relevant at the time to allow essential urgent work that would not otherwise take place.

This grant is only available subject to a sufficient level of DFG funds and where other finances are not available or forth coming to the applicant. Each case will be considered separately and must be the only course of action available to enable urgent and essential adaptations to be undertaken. The disabled adaptations must also be supported by a KCC Senior Practitioner Occupational Therapist.

### **Discretionary Means Test (DFG)**

The financial test of resources (means test) prescribed by the government can sometimes assess applicants as being able to afford a contribution when in reality they cannot, or can even assess them as having a "nil grant" when in reality they would not be able to afford the works, or would be expected to spend all of their life savings on the work. Applicants in the past have refused a grant because of this and it leaves them struggling without the adaptation. This can put unnecessary pressure on the care system and may affect the person's independence and health if they cannot adapt their home according to their needs.

Whilst the DFG allocation can sustain it, and to enable certain disabled adaptations, such as installing flush floor showers in existing bathrooms, stair lifts and any associated work, to be carried out more quickly, the Council at their discretion will not require the applicant to undergo a means test where the eligible grant work is estimated to cost below £15,000. For any other disabled facilities grants

where the costs of work is estimated to be above £15,000, a more generous means test will be applied to all DFG applicants, whereby we will disregard the first £10,000 of their income.

DRAFT

In times when the DFG budget is reduced or when it becomes evident that demand exceeds projected available funding for the year, the Council will revert to the standard means test.

In the revised means test the remaining income after the first £10,000 will be used in the calculation in addition to converting savings to income (as per the usual means test calculation). This method will allow the council to help more applicants, who would otherwise be considered only if they can contribute the determined amount towards the work. Qualifying applicants will be eligible to a maximum of £30,000 grant but any contribution determined whilst using the more generous means test will have to be paid by the applicant. All conditions applicable to a mandatory DFG will continue to apply.

## Hospital Discharge and Admission Prevention (HDAP)

Assistance will be given to provide adaptations for needs not covered by mandatory Disabled Facilities Grants or for the delivery of urgent adaptations for hospital discharge or to prevent hospital admission. Clients must be either chronically sick or disabled or extremely vulnerable and live in the Swale area. Each case will be considered on its own merits and be subject to a maximum level of assistance of £7,000. Due to the many housing related issues which prevent hospital discharge, a specific list of work cannot be given, however all work must be essential to enable the customer to reside in their own home. Examples of works that would be expected to be supported include: deep cleaning, de-cluttering, minor adaptations, boiler repairs, minor repairs, moving furniture, installing handrails and ramping.

All applications for equipment under this type of assistance will require consultation with Social Services, which will usually be a referral from a County Occupational Therapist or health professional. Hospital prevention assistance for eligible vulnerable people and hospital discharge adaptations will be administered via the Council's Staying Put Service. The service can only accept direct referrals from health or social care colleagues or the approved Council assessors and is subject to available funding.

Call: Staying Put: 01795 417131  
Email: [stayingputall@swale.gov.uk](mailto:stayingputall@swale.gov.uk)

Or call our Private Sector Housing Team: 01795 417538  
Email: [housegrants@swale.gov.uk](mailto:housegrants@swale.gov.uk)

## Loans and grants to substandard homes

Repair loans and grants are available, subject to approved conditions, to qualifying people whose homes have serious hazards and are in need of urgent or essential repairs. The approved loan and grant conditions are contained in Appendix 1 of this policy.



### Decent Home Loans (DHL)

This interest free loan is available to owner-occupiers who are vulnerable persons and whose properties do not meet the Decent Homes Standard because their home is not free of having Category 1 hazards. Category 1 hazards are assessed using the Housing Health and Safety Hazard Rating system as defined in the Housing Act 2004.

Eligible works to eradicate hazards, as specified, may include comprehensive repairs and improvements to the external and internal fabric of the building, including repair or renewal of the space and water heating systems and the electrical installation. On completion of the works, the hazards should be eradicated or reduced and the property should meet or move towards meeting the Decent Homes Standard.

The loan is an interest free, deferred repayment loan of up to £10,000. It is repayable when the property is sold or if the conditions are

broken. We will pay for works that will remove or reduce the Category 1 hazard(s) present and in doing so will bring a property up to the Decent Homes Standard or progress towards achieving the standard. The loans will be registered with the Land Registry as a charge on the property.

DRAFT



To be eligible, applicants are required to have lived in the house for 12 months and be a vulnerable owner-occupier (those on a relevant means tested benefit at the time of application - see definitions at the end).

## Home Repair Grants (HRG)



These grants are available to owner occupiers of homes in need of urgent or essential repairs and where other finance sources are not available. The maximum grant is £1,000 and is subject to approved conditions. It is repayable if the property is sold within 5 years of completion of the works or if the conditions are broken.

To qualify for the grant the person must have lived in the house for 12 months, be over 60 years of age and in receipt of one of the relevant means tested benefits at the time of application, as listed in the definitions at the end.

## Winter warmth repayable grants. (WWG)

The Better Care Fund guidance has widened the scope of Disabled Facilities Grant (DFG) funding and suggests that funding energy efficiency measures (heating and insulation) in the home for elderly and disabled and chronically sick residents can help them to maintain independence in the home for longer and prevent hospital admissions through suffering from cold and falls in the home.

To be eligible for a Winter Warmth Grant the applicant must be a home owner who is over 65 years of age and who suffers with a long term illness or has a disability that makes them vulnerable to the cold. In certain circumstances, applications from people under 65 years of age will be considered. The health element of the criteria must be confirmed by a Care Navigator, Health Care Professional, General Practitioner or Occupational Therapist.

The funding is provided in the form of a repayable grant of up to £5,000 and is subject to conditions. If the property is either sold or changes are made to the existing title ownership, the grant will have to be repaid. This condition will remain in place for 5 years after the completion of the works and will be registered as a local land charge. Upon the fifth anniversary of the completion of works, the local land charge will be removed and no grant monies will be repayable.

This grant will help more vulnerable and sick residents within the Swale area to remain independent in their own homes and will help to meet one of the Better Care Fund targets, in addition to reducing fuel poverty and improving the energy efficiency of properties in the borough.

## Relocation assistance. (RA)

Where the existing home of a disabled person is unsuitable for adaptation through mandatory Disabled Facilities Grant (DFG) and/or adaptation does not provide a value for money solution and/or is not reasonably practical, as an alternative the Council will consider providing discretionary financial assistance, subject to available funding and on a case by case basis, to help that person relocate to a more suitable property within the borough. The maximum allowance given towards the relocation costs associated with moving (namely solicitors fees, estate agents fees, moving costs etc.) will be £10,000. If a subsequent DFG is applied for at the new property, the amount already granted under DRA will be considered as being part of an overall mandatory Disabled Facilities Grant.

An assessment of the alternative property must be carried out by an Occupational Therapist and confirmed by the Council to be suitable, to ensure that it will meet the needs of the applicant without the need to undertake further major adaptations and to show a significant saving overall. Standard statutory grant conditions will be applied if the property is sold or transferred as part of a relocation/ DFG grant.

## No Use Empty Initiative Loans (NUE)



Eligible owners can apply for loans through the Kent County Council (KCC) 'No Use Empty' scheme, working in partnership with Swale Borough Council. Under this scheme, interest free loans of up to £25K per dwelling unit, to a maximum of £175K per application, are available to assist with renovation costs to bring long-term empty homes back in to use. The repayment period varies and is managed by KCC.

For more information, visit: <https://www.no-use-empty.org.uk/>

## Heating and energy efficiency advice and information

We can also offer advice and information on energy efficiency matters including the availability of grants and discounted products being promoted.

Specifically the housing team will:

- Carry out promotions to advise on energy efficiency matters and offer advice to alleviate the risk of fuel poverty.
- Promote helplines and websites which give independent information on discounted energy saving measures and grants for cavity wall, loft insulation, external insulation, heat source pumps and boilers and other relevant energy saving matters.

## Staying Put Service

The Staying Put Service offers advice and help mainly to older people, the disabled and other vulnerable groups, who are owner-occupiers or private tenants and who need practical assistance to repair, adapt or improve their homes. They can:

- Help you decide what work needs to be done, obtain estimates from reliable local builders and make sure the work is done properly.
- Advise on options for funding the work e.g. via a loan or grant or charitable fund or maturity loan or social fund.
- Provide healthy living checks through the Handyperson Service giving advice and funding for rails etc.
- Working closely with the Primary Care Trust, aid with hospital discharges. Referrals have to be made via a hospital occupational therapist.
- Offer a subsidised home maintenance service where clients pay a small contribution to general maintenance work required to their property.



## Kent Landlord Accreditation Scheme

Together, Swale Borough Council and other Kent local authorities have established a Kent Landlord Accreditation Scheme. It is part of a UK scheme and is free for landlords to join but they must complete an initial day training course to which there will be a charge. The scheme has been set up to recognise good landlords and provide information and professional development to allow them to operate a successful business and provide their tenants with safe and good quality accommodation. Call: 01795 417538

## Appeals

Representations can be made in the following cases:

- In the event of a disagreement with a decision;

- In the event that the conditions of one of the aforementioned grants should be waived.

DRAFT

In such cases the person should write in the first instance to:

The Head of Housing, Economy and Community Services, Swale Borough Council, Swale House, East Street, Sittingbourne, Kent ME10 3HT.

Any applications that fall outside of this policy will need to be considered by our Cabinet Committee. Assistance will normally only be available for the measures contained within this policy.

The Head of Housing, Economy and Community Services, in consultation with the Cabinet Member for Housing, is authorised to make further minor changes to the policy and switch funds between approved categories in the light of demand and expenditure considerations and to make minor changes and revisions to eligibility criteria arising from changes to benefit /tax credit regimes without the need for formal policy re-adoption.

## Definitions

### Tests of Financial Eligibility for Grants and Loans and Definition of Decent Home

## Vulnerable Owner Occupier for Decent Home Loans and Emergency Repair Grants

A vulnerable person/household is one in receipt of one of the following:

- Working Tax Credit (with an income less than £16,040)
- Child Tax Credit (with an income less than £16,040)
- Income Support
- Council Tax Support (does not include the single persons 25% discount)
- Job Seekers Allowance (income-based)
- Guaranteed Pension Credit
- Income related Employment and Support Allowance.
- Universal Credit

## Decent Homes Standard

A Decent Home is one that meets the following requirements:

1. It is free of category 1 hazards.
2. It is in a reasonable state of repair. A dwelling is likely to fail this criterion if either:
  - One or more of the key building components are old and, because of their condition, need replacing or major repair;
  - Two or more of the other building components are old and, because of their condition, need replacing or major repair.
3. It has reasonably modern facilities and services.  
A dwelling is likely to fail this criterion if it lacks three or more of the following:
  - A kitchen that is less than twenty years old;
  - A kitchen with adequate layout and space;
  - A bathroom that is less than thirty years old;
  - An appropriately located bathroom and/or WC;
  - Adequate insulation against external noise, where external noise is a problem;
  - Adequate size and layout of common areas for blocks of flats.
4. It provides a reasonable degree of thermal comfort. To satisfy this criterion, a dwelling would be expected to have adequate provision for heating throughout and effective insulation.

# Appendix 1

## Housing Assistance - Conditions

### **Conditions Attached to Discretionary loans, Home Repair, Winter warmth, Heating and Insulation Loans and Grants and relocation assistance made under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.**

To be read in conjunction with Swale Borough Council's current Housing Assistance Policy

#### **1. Purpose of Housing Assistance**

1. Housing assistance may be offered by Swale Borough Council (the Council) for the purposes outlined in its published Housing Assistance Policy.

#### **2. Persons Eligible to Apply for Housing Assistance**

1. Any person who makes an application for assistance must:-
  - (i) live in the dwelling as his/her only or main residence, and
  - (ii) have an owner's interest in the dwelling, or be tenant or licensee of the dwelling, alone or jointly with others, and
  - (iii) have a duty to carry out the works in question, and
  - (iv) satisfy such test(s) of financial eligibility that the Council may have required in its published Housing Assistance Policy.

#### **3. Applications for Assistance**

1. An application for assistance shall be in a form prescribed by the Council and may include:
  - (i) full particulars including, where relevant, plans and specifications of the works for which the assistance is sought (the assisted works);
  - (ii) at least two estimates from different contractors who must not be related or a member of the applicant's family. A person wishing to carry out the work themselves can only claim for materials;
  - (iii) consent in writing from all owners of the dwelling to the carrying-out of the assisted works;
  - (iv) if the applicant is the owner of the dwelling(s), an undertaking to repay the grant in the circumstances described at paragraphs 9 and 10 below.

#### **4. Prior Qualifying Period**

1. The Council may specify a period of time during which the applicant must have lived in the dwelling as his only or main residence prior to the date of application for assistance and may specify different periods for different purposes. For a Decent Home Loan and Home Repair Grant the period will be 12 months.

#### **5. Amount of Assistance**

1. The Council will specify a maximum amount or a formula for calculating the maximum amount of assistance which may be paid and may specify different maxima for works of different descriptions. In all cases, the maximum assistance payable in any one year will be £10,000 for a Decent Home Loan and a Winter Warmth Grant and £1,000 for a Home Repair Grant and the maximum amount of assistance that may be provided at the same dwelling will be limited to £30,000 Decent Home Loan, and £2,000 Home Repair Grants in any three year period, and account shall be taken of previous home repair assistance awarded under previous Housing Assistance Policies made under the Regulatory Reform Order (Housing Assistance) (England and Wales) Order 2002.

#### **6. Exclusion of Works Already Carried Out**

1. The Council will not approve an application for assistance if the assisted works have been carried out before the application is approved, except

- (i) Where the relevant works have begun but have not been completed, the application may be approved if the Council are satisfied that there were good reasons for beginning the works before the application was approved.

DRAFT

- (ii) Where the Council decide to approve an application in accordance with this paragraph they may, with the consent of the applicant, treat the application as varied so that the assisted works do not include any that are completed.

## **7. Decision and Notification**

1. The Council will notify an applicant for assistance whether the application is approved or refused. The notification will be in writing as soon as reasonably practicable, and, in any event, not later than eight weeks after the date of the application concerned.
2. If the application is approved the notification will specify the contractor to carry out the work and the value of the assistance.
3. If the Council are satisfied that owing to circumstances beyond the control of the applicant the cost of the assisted works has increased or decreased, they may re-determine the amount of the assistance and notify the applicant accordingly. This will normally only be where additional unforeseen works were found and will only be considered if the maximum loan or grant has not been exceeded. The loan or grant amount will be adjusted to take account of the extra work.
4. Any appeal against a decision will be to the Cabinet Committee of the Council.

## **8. Payment of Assistance: Conditions As To Carrying Out Of The Works**

1. The assistance will only be paid if:
  - (i) The assisted works are completed within six months from the date of approval, and three months in the case of all Home Repair Grants and Winter Warmth Grants, or such further period as the Council may allow.
  - (ii) The assisted works are carried out in accordance with such specifications as the Council determine.
  - (iii) The assisted works are carried out by the contractor named on the approval document. Any change of contractor must first be approved by the Council and will only be allowed if there are good reasons why the original contractor is now not able to carry out the works.
  - (iv) The assisted works are executed to the satisfaction of the Council, and the Council are provided with an acceptable invoice, demand or receipt for payment for the works.
  - (v) The Council will normally pay the assistance direct to the contractor either in instalments as work proceeds or in one lump sum following completion of works.
  - (vi) Where assistance is payable, but the assisted works have not been executed to the satisfaction of the applicant, the Council may at the applicants request and if they consider it appropriate to do so withhold payment from the contractor. If they do so, they may make the payment to the applicant instead.

## **9. Repayment Where Applicant Not Entitled To Assistance**

1. If an application for assistance is approved but it subsequently appears to the Council that the applicant (or, in the case of a joint application, any of the applicants) was not, at the time the application was approved, entitled to assistance of that description no payment shall be made or, as the case may be, no further instalments shall be paid, and the Council may demand that any payments that have already been made be repaid forthwith, together with interest from the date on which they were paid until repayment, at such reasonable rate as the Council may determine.

## **10. Conditions for Repayment of Assistance**

1. If an owner of the dwelling to which the application relates ceases to be the owner before the works are completed, he shall repay to the Council on demand the amount of any assistance that has been paid.
2. If an owner of the dwelling to which the application relates ceases to be the owner, he shall repay to the Council on demand the amount of loan or grant that has been paid. For Home Repair Grants and Winter Warmth Grants this condition applies for 5 years from the completion of the works.

3. Where the Council have the right to demand repayment but there are extenuating circumstances the Council may determine not to demand repayment or to demand a lesser amount.

DRAFT



4. In respect of the following, initiatives will be repayable in full on transference of ownership of the property to people other than a spouse, unless otherwise agreed in accordance with any exceptions policy that may be agreed from time to time by the Council:
  - (i) Discretionary Disabled Facilities Assistance.
5. Where the Council approves an application for assistance it may impose additional conditions with the consent of the applicant. The additional conditions may include but are not restricted to:
  - (i) The applicant to make a contribution towards the assisted work,
  - (ii) The right of the Council to recover specialised equipment when no longer needed.

Breach of any of these additional conditions will give the Council the right to demand repayment of the assistance.

### **11. Security for Assistance**

1. Any assistance by means of a loan shall only be awarded provided the applicant enters into an agreement with the Council which will allow a charge in favour of the Council to be put on the property. The charge will allow the Council to recover the loan when the property is disposed of or if there is a breach of conditions. The fees and costs to place the charge on the property will be added to the loan.

The liability to repay any assistance may be discharged at any time by paying to the Council a sum equal to the amount of the assistance or such lesser sum as the Council may agree.

### **12. Administration of policy**

The Council may use the services of a home improvement agency or other external organisation to administer this Policy and to:

1. help older, disabled and vulnerable people to remain independent in their own homes by identifying necessary repairs and improvements, finding suitable contractors and ensuring the work is properly carried out,
2. help people to access public and other resources for housing renewal, including Disabled Facilities Grants.

### **13. Variations to the Policy**

The Council retains the right at any time to introduce a mechanism for further prioritisation of assistance under this policy to reflect budgetary requirements at the time. This policy will be reviewed as necessary to comply with changes in statute or delegated responsibility and finance availability.

The Council may specify in detail in its Housing Assistance and Conditions the purposes for which applications for assistance are to be invited and may specify different purposes from time to time to reflect current priorities and budgetary constraints.

It is anticipated that monies recovered under repayment conditions or any breach of conditions will be repaid into the capital budget thus allowing money to be “recycled”.

### **All assistance is subject to funding availability.**

For any further advice or information concerning this policy, please contact our Private Sector Housing Team.

Tel: 01795 417538

Email: [housingadmin@swale.gov.uk](mailto:housingadmin@swale.gov.uk)

# Appendix 2

## Adaptations Questionnaire for Priority rating (to be used by the Council at times when funding is limited).

To be completed by or on behalf of the disabled person.  
Please read the guidance in italics before answering the question.

Name: .....

Address: .....

.....

Date of Birth: ..... Telephone No: .....

### (1) MOBILITY

Please tick one only

Are you:

- a) Full time wheelchair user?
- b) Casual wheelchair user?
- c) Ambulant with walking aid?
- d) Ambulant but unsteady?
- e) Fully mobile?

### (2) USE OF BATHING FACILITIES

If you cannot use the bath or shower and can only have strip washes or if you need someone else to be in attendance whilst using the bath or shower, please tick (b). If you can use the bath or shower but with difficulty please tick (c). If adaptations have already been provided to the bath or shower which cannot reasonably be improved upon, please tick (a).

- Are you able to get in and out of existing bath or shower ?
- a) Yes
  - b) No
  - c) With difficulty

### (3) USE OF TOILET

If you cannot get to a w.c. during the daytime and have to use a commode, please tick (b). If you can get to a w.c. but only use it with a person in attendance, you should tick (b). If you can use the existing w.c. but need it raised or handrails provided, please tick (c). If adaptations have already been carried out to the w.c. and no further adaptations are planned, then you should tick (a).

- Are you able to get on and off the existing toilet?
- a) Yes
  - b) No
  - c) With difficulty

#### (4) USE OF STAIRS

If you can no longer use the stairs or would not be able to use the stairs without a carer being present and as a consequence cannot access essential rooms like the bedroom or bathroom, please tick (b). If you can manage the stairs but with some difficulty, please tick (c). This applies even if you only use them once a day.

If you would not be able to manage the stairs, but do not need to because your accommodation is all on one floor e.g. bungalow or ground floor flat, please tick (d).

- |                                     |                    |                          |
|-------------------------------------|--------------------|--------------------------|
| Can you get up and down the stairs? | a) Yes             | <input type="checkbox"/> |
|                                     | b) No              | <input type="checkbox"/> |
|                                     | c) With difficulty | <input type="checkbox"/> |
|                                     | d) No stairs       | <input type="checkbox"/> |

#### (5) ACCESS

If because of the house design, you cannot get in or out of your home on your own without assistance from a carer/family member please tick (c). If you are able to get out of the house on your own but cannot then go anywhere (e.g. to the shops) without a family member or carer to help you or transport you, please tick (b). If you can get in or out of your home but cannot negotiate a communal staircase without assistance (e.g. in flats) please tick (c)

- |  |                         |                          |
|--|-------------------------|--------------------------|
| (i) Can you get in and out of your home using either the front or back door? | a) Yes (independent)    | <input type="checkbox"/> |
|  | b) Yes with difficulty  | <input type="checkbox"/> |
|  | c) Only with assistance | <input type="checkbox"/> |

If you can get from room to room but cannot manage the stairs, you should tick (a) or (b). Difficulty with stairs has already been accounted for at Q4. "With assistance" means that you need help from a carer.

- |   |                         |                          |
|---|-------------------------|--------------------------|
| (ii) Can you get around from room to room inside your home? | a) Yes quite easily     | <input type="checkbox"/> |
|   | b) Yes with difficulty  | <input type="checkbox"/> |
|   | c) Only with assistance | <input type="checkbox"/> |

#### (6) ASSISTANCE IN THE HOME

These questions are designed to reflect the problems experienced in caring for others and the extent to which adaptations could make the disabled person more independent. Care packages vary but if you receive attendance allowance at the higher rate or disabled living allowance at middle or higher care component rate, then please tick c) or d) whichever is appropriate.

- |  |   |                          |
|--|---|--------------------------|
| (i) Do you need assistance with day to day living tasks like cooking, cleaning, etc? | a) No I am quite independent  | <input type="checkbox"/> |
|  | b) Yes but partner or carer assists   | <input type="checkbox"/> |
|  | c) Yes I have a care package  | <input type="checkbox"/> |
|  | d) Yes but care package could be reduced when adaptations have been carried out | <input type="checkbox"/> |

Some people with disabilities also have the task of caring for family members (e.g. children). If the proposed adaptations will assist you caring for others then please tick b). An example of this might be where kitchen adaptations are needed such as lowering worktops so a wheelchair user can prepare meals for the family

(ii) Are the adaptations needed to allow the disabled person to care for dependant family members?

- a) No
- b) Yes

<input type="checkbox"/>	
<input type="checkbox"/>	

DRAFT

## (7) URGENCY

Listed below are some situations and conditions where there may be greater urgency to carry out adaptations. Generally these will need to be backed up by medical evidence from your doctor or occupational therapist. Please tick if one of these applies.

- a) Where carer(s) are considered to be at unacceptably high risk of physical injury or psychological harm as a consequence of caring for a disabled person.
- b) Where the disabled person is at high risk of falling, suffering burns, etc requiring speedy intervention to reduce the risk.
- c) Where the disabled person has a rapidly deteriorating condition and there is an urgent and on-going need for adaptations to the home.
- d) Where the disabled person has an urgent need to bathe for medical reasons, e.g. Psoriasis, incontinence, etc and there is no temporary alternative available.

Signed .....

Date .....

## SCORING SCHEME

- Q1** (a) 20  
(b) 15  
(c) 10  
(d) 5  
(e) 0

- Q2** (a) 0  
(b) 20  
(c) 10

- Q3** (a) 0  
(b) 20  
(c) 10

- Q4** (a) 0  
(b) 20  
(c) 10  
(d) 0

- Q5 i** (a) 0  
(b) 5  
(c) 10

- Q5 ii** (a) 0  
(b) 5  
(c) 10

- Q6 i** (a) 0  
(b) 5  
(c) 10  
(d) 15

- Q6 ii** (a) 0  
(b) 15

- Q7** (a) 10  
(b) 10  
(c) 10  
(d) 10

All clients will be awarded an additional point for each month spent on the list.

Band 1: Disabled persons who have points from 75 to 125

Band 2: Disabled persons who have points from 35 to 74

Band 3: Disabled persons who have points from 0 to 34

## PRIORITISATION SCHEME

In order to address the demands for disabled facilities grant to have adaptations carried out within homes, the Council has introduced a prioritisation waiting system. The system is designed to assist the Council in ensuring that resources are allocated at the right time to the right people in order of need. (Need will be based on the relevant information received from clients, Occupational Therapist and other relevant parties).

Clients are assessed on their own individual needs and circumstances.

The prioritisation system is split into three bandings:

**Band One:** Clients who have points from 75 to 125

**Band Two:** Clients who have points from 35 to 74

**Band Three:** Clients who have points from 0 to 34

Clients are taken from the highest banding first in date order. Once all clients have been dealt with in the highest banding then the remaining bands are dealt with in date order. All clients will be awarded an additional point for each month spent on the list and so can, over time move up a banding.

The system has been developed with other Kent councils and is based on one used by Dover District Council for assessing disable adaptation work to their own tenants homes and has been designed using information from Foundations - the national co-ordinating body for Home Improvement Agencies, Occupational Therapy Bureau's self- assessment form and staff knowledge and experience.

## Explanation of Prioritisation System

### **Mobility in the home**

Points will be allocated on the basis of how mobile the client is.

### **Functional Difficulties**

This category has been designed to reflect the most common areas of difficulty in and around the home that clients experience. They have regard to bathing and toiletry arrangements, use of stairs and access within and out of the home.

### **Assistance in the Home**

This category has been designed to reflect the individual living arrangements and care requirements of clients.

### **Urgency**

The situations/ conditions where there is a more urgent need to intervene. Generally these will need to be backed up by medical evidence. Bathing, except where there is an urgent medical need, will generally not be included under this section.

In exceptional cases, such as a sudden onset of a certified terminal illness, a life-limiting condition, or a rapidly deteriorating prognosis, the local authority may bypass the standard prioritisation process to address urgent needs. In such instances, the Private Sector Housing Manager is delegated the authority to fast-track the adaptations, ensuring timely support for the affected individual.

Contacting Swale Borough Council  
The customer Service Centre deals  
with all enquiries across the Council,  
it should be your first stop when  
contacting us.

Call 01795 417850.

Copies of this report are available on  
the council website.



DRAFT

Produced by the Communication Team © Swale Borough Council – April -2025

DRAFT