

Table of Amendments and Insertions to the draft Swale BC Housing Assistance Policy 2025 incorporating changes from the Housing Assistance Policy 2021

Policy Section & Title where applicable	April 2021 Policy Wording	April 2025 (Draft) Policy Wording	Key Change / Notes
<b>Mandatory Disabled Facility Grants,</b> Page 3, Para 2	"Often housing associations are able to assist their tenants,"	"Often housing associations might be able to assist their tenants,"	Reflecting a shift in certainty and obligation.
<b>Discretionary Grant Assistance</b> Page 4, Para 2	"In consultation with the Cabinet Member for Housing" ... Appeals go to "Cabinet Committee."	"In consultation with the Chair for Housing and Health Committee" ... Appeals may be considered by Housing and Health Committee (or as directed).	Updated references to the revised council committee structure.
<b>Terminology: 'Private Sector Housing Team' vs. 'Housing Standards and Assistance Team'</b>	"Private Sector Housing Team" throughout."	"Housing Standards and Assistance Team" instead of "Private Sector Housing Team."	Department name changed.
<b>Terminology: "Cabinet Committee" vs Policy and Resources Committee</b>	"Cabinet Committee" Throughout.	"Policy and Resources Committee" instead of "Cabinet Committee"	New committee name.
<b>Title, Page 4</b>	Referred to as Discretionary Mandatory Grant Assistance (DMGA).	Renamed Discretionary Grant Assistance (DGA).	Terminology updated (DMGA → DGA), but amounts remain the same.
<b>Discretionary Means Test (DFG)</b> Page 4-5	- First £8,000 of income disregarded for DFG calculations, if total adaptation cost is over £15k. - If cost under £15k, can waive means test entirely (budget permitting).	- First £10,000 of income disregarded. - Same principle of waiving means test below a certain threshold (subject to budget). - New explicit statement that the income threshold for eligibility is set at £11,483.	Increases the disregarded amount from £8k to £10k and clarifies the threshold.
<b>Decent Home Loans,</b> Page 5, Para 3	Interest-free, deferred repayment loan of up to £5,000.	Interest-free, deferred repayment loan of up to £10,000, repayable upon sale or transfer of ownership.	Higher maximum loan amount to cover more extensive works.
<b>Winter Warmth Grants (WWG)</b> Page 6	Referred to as Winter Warmth Repayable Grants	Remained Winter Warmth Grants (WWG)	Terminology updated.

<b>Staying Put Service</b> Page 7	"Offer a subsidised home maintenance service where clients pay a small contribution to general maintenance work required to their property."	This paragraph was deleted.	No longer offer the service.
<b>Kent Landlord Accreditation Scheme</b> Page 7	Telephone contact only.	Weblink is now provided.	Additional contact link provided.
<b>Means-Tested Income Threshold</b> Page 8	Less detail on updated thresholds in the final "Definitions" section.	Clarifies means-tested eligibility, e.g. quoting "income threshold for means-tested eligibility has been revised to £11,483" and referencing new amounts throughout.	More explicit numeric references in definitions.
<b>Appendix 1, Condition 5</b> Page 9	"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"	"In all cases, the maximum assistance payable in any one year will be £10,000 for a Decent Home Loan and £5,000 for a Winter Warmth Grant and £1,000 for a Home Repair Grant"	Proposed loan amount is reflected.
<b>Appendix 2 Prioritisation Scheme</b> Page 15	"Referred to as Occupational Therapy Bureau's self- assessment form"	"Remained Occupational Therapy Service's self-assessment form"	Change of name.
<b>Appendix 2 Explanation of Prioritisation System</b> Page 15, Final Para	"If a very exceptional case - for example sudden onset of certified terminal illness, or faster deteriorating prognosis, is presented to the local authority that may necessitate the need to reassess the prioritisation system the local authority may choose to review the case at a points panel (made up of representatives from OTB, Staying Put, Housing and the Portfolio Holder for Housing and Safer Communities or appointed Councillor) and review the outcome. Contacting Swale Borough Council."	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 Housing Standards and Assistance Manager is delegated the authority to fast-track the adaptations, ensuring timely support for the affected individual.	Delegated authority to fast-track the applications for those needed urgently.