



Sources of funding for obtaining equipment for disabled and older people

DLF Factsheet

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INTRODUCTION

This factsheet aims to help you identify the providers and funding sources for equipment needed to enhance independence and mobility. Some sources of supply and funding are via statutory agencies that should be the first port of call. If help is not available from these agencies, then it may be necessary to apply to grant-giving charities, occupational or benevolent funds.

If you are in debt, it is best to get some detailed money advice or debt counselling since very few charities will pay off debts. Either contact your local Citizens Advice Bureau, or the National Debtline Helpline at: Birmingham Settlement, 318 Summer Lane, Birmingham B19 3RL, tel: 0645 500 511.

BENEFITS

Ensure that you are receiving all the state benefits that you are entitled to. It is worth checking with a Welfare Rights Officer who is usually based in your local social services department, law centre or Citizens Advice Bureau. If you go to an advice centre, take all your books and benefit correspondence with you. Most libraries will have details of agencies offering advice and representation in your area.

General advice on disability benefits is also available from the Benefit Enquiry Line: tel: 0800 882200 or textphone:0800 243 355.

Benefits are the responsibility of the Department for Work and Pensions (DWP), but the day-to-day running of the system is managed by the Disability and Carers Service through a network of Disability Benefit Centres. Your local office will give direct advice and may be able to help you fill in the relevant application forms.

SOCIAL FUND

Check whether you are eligible to apply to the discretionary social fund which provides lump sum payments for needs that are difficult to meet from weekly benefit payments. The social fund may provide you with either a non-repayable grant or an interest free loan. For further information and an application form contact The Disability Benefits Centre (previously social security offices). Each application is considered on its merits, and you may be awarded one of the following:

- budgeting loan - an interest free loan for people receiving income support or income-based job seekers allowance (JSA). Budgeting loans can be used to pay for items that are difficult to budget for, for example furniture, clothing, home maintenance work, travel expenses. The minimum loan payable is £30 up to a maximum of £1,000, but the loan must be paid back within 18 months;

- community care grant - granted under similar circumstances to and for similar expenses as budgeting loans, but these do not have to be paid back. They cover expenses such as furniture and bedding for people leaving residential care, families under exceptional pressure or financial help for someone who wishes to continue to live at home or care for a disabled family member. The minimum payable is £30 and there is no upper limit;
- crisis loan - paid to people aged 16 and over to cover the costs incurred by an emergency or disaster, or to pay for rent in advance. You do not have to be in receipt of a qualifying benefit to get a crisis loan, but your available resources will be considered. The loan is paid back through deductions in your weekly benefit payments.

If you have applied to the social fund and have been turned down, you can apply for a review, but you must do this within 28 days of the decision date. If you are still refused at the review, you can take matters further by requesting a review by the social fund inspector (again, within 28 days of the decision). The inspector, who is independent of the social fund, will consider your case irrespective of how much money is in the budget.

USEFUL ORGANISATIONS

National organisations particularly concerned with financial issues and benefits are:

Disability Alliance, Universal House, 88-64 Wentworth Street, London E1 7SA. Tel: 020 7247 8776; fax: 020 7247 8765; textphone: 020 7247 8776; helpline: 020 7247 8763; website: www.disabilityalliance.org

Disability Alliance publishes the *Disability rights handbook*, updated annually. This provides current information on disability benefits and services and the qualifying criteria. The Alliance will also answer individual enquiries.

STATUTORY EQUIPMENT PROVISION AND GRANTS

Before applying to a charity or grant giving trust, check if your needs can be met by the local statutory authorities. The availability of equipment and grants will vary from area to area. Note that you cannot usually get assistance after you have started a building adaptation or bought an item of equipment.

DAILY LIVING EQUIPMENT

Daily living equipment is very difficult to categorise as it covers a broad range of items that help people in everyday life. It is usually regarded as equipment that does not meet a nursing, medical, educational or employment need.

A wide range of equipment is available. It may include:

- beds and bed equipment;
- chairs and chair equipment;
- bathing and toileting equipment;
- manual and powered hoists;
- household gadgets and fittings.

It is provided through:

- social services departments (SSDs - England and Wales);
- social work departments (SWDs - Scotland);
- health and social services boards or trusts (HSSBs or HSSTs - Northern Ireland).

Legislation states that services can only be provided by the SSD/SWD/HSSB to a person who is normally resident within that particular area. Sometimes, however, consideration might be given to a temporary resident who is being cared for by a family established and resident in the area.

The assessment for equipment or an adaptation must take into account the current and long term needs of the individual. Ethnic and cultural aspects of the household must also be considered.

HOUSING ADAPTATIONS

Home adaptations include minor adaptations, for example installing a handrail or ramp; and more major adaptations such as extension rooms, structural work to accommodate fixed hoists, stairlifts, shower units etc. Generally speaking, if the purpose of the adaptation is to allow a disabled person basic access to essential parts of his/her home, housing authorities have a duty to award grants, otherwise it is at their discretion.

Disabled facilities grants (DFGs) are available as part of the general renovation grant system. A means test (similar to that used for housing benefit) is applied to decide how much financial assistance can be made available to the applicant. Depending on the outcome of the test, the amount of assistance offered can vary from 0-100% of the cost. The maximum mandatory grant payable is currently £25,000 in England. DFGs are used to help fund more major work.

Home repair assistance is a discretionary grant that is used to help pay for minor home repairs and adaptations. The maximum assistance available is currently £5,000 per application.

No means test is applied for families with disabled children under 19 years of age.

Housing grants are administered by the local housing authority and application forms are generally available from this

department. However, before an application can be considered and approved, the housing authority must be satisfied that the work is necessary and appropriate, and can be reasonably carried out taking into account the age and style of the property. It is therefore necessary to have an assessment by an occupational therapist based within the local authority social services department.

If you are a home owner and need advice on adapting your home to meet your needs, and further guidance on the system of housing grants, you can contact a local care and repair/staying-put scheme. The organisation, Foundations, keeps a register of local schemes. Contact: Foundations, Bleaklow House, Howard Town Mills, Glossop SK13 8HT. Tel: 01457 891909; email: info@foundations.uk.com

MOBILITY EQUIPMENT

Walking equipment

Mobility needs are assessed by a physiotherapist at your local hospital. Walking equipment to meet basic needs is usually supplied by the hospital. For those people who are unable to go out, community physiotherapists are available to visit in the home. Referral to this service is usually made by the GP.

Community occupational therapists may

also assess the need for mobility equipment. They can be contacted via your local social services department.

Wheelchairs

Most statutory provision of wheelchairs is carried out by the NHS wheelchair service. It can provide manual and electric wheelchairs, buggies for children and sometimes hand or foot propelled tricycles free of charge to a disabled person with a long term disability. Wheelchairs are available both to people who need a wheelchair for continuous use and to people who need a wheelchair occasionally, for example if they are unable to manage distances outdoors.

In theory, any wheelchair can be provided by the wheelchair service, but the final decision rests with the centre, who will take into account the needs of the person, and the primary carer (if appropriate), as well as the resources available.

Since April 1996, user controlled, powered indoor/outdoor wheelchairs have been available on the NHS. To qualify, you must be severely disabled; be able to benefit from an improved quality of life that independent outdoor mobility can provide; be able to handle a wheelchair safely; and meet any other criteria that your local wheelchair centre has set.

In addition, a voucher scheme is now offered by some wheelchair centres to give the client financial assistance towards

buying a higher specification wheelchair than that provided by the NHS wheelchair service. There are two options within the scheme: where the wheelchair is serviced and maintained by the wheelchair service; or the wheelchair becomes the sole property of the user and is maintained by him/her.

Motability

If you need an outdoor electric wheelchair or scooter, and you receive the higher rate mobility component of the Disability Living Allowance (DLA), and will do so for at least three years, you can use the Motability scheme to pay for a powered vehicle. Motability is a non-commercial finance scheme that will loan you the money to buy your wheelchair. Wheelchairs are provided via a company called the Wheelchair Partnership. Your DLA mobility payments will be used to repay the loan. Contact Motability for more information:

Motability
Goodman House
Station Approach
Harlow
Essex CM29 2ET
Tel: 0845.456 4566
Fax: 01179 317 3058
Helpline: 01279 635999
Website: www.motability.co.uk

Motability can also be used to purchase or lease hire a car, either new or second hand. Again, to be eligible for the

scheme, you must be in receipt of the higher rate mobility component of the DLA.

For a list of alternative sources of finance for vehicles and adaptations contact:

Mobility Information Service
20 Burton Close
Dawley
Telford
Shropshire
TF4 2BX
Tel: 01743 340269
Email: mis@nmcuk.freemove.co.uk
Website: www.mis.org.uk

Queen Elizabeth Foundation Mobility Centre
Damson Way
Fountain Drive
Carshalton
Surrey SM5 4NR
Tel: 020 8770 1151
Fax: 020 8770 1211
Website: www.qefd.org

Mobility Information Service
Unit B1 Greenwood Court
Carmel Drive
Shrewsbury
Shropshire
SY1 3TB
Tel: 01743 463072
Fax: 01743 463065
Email: mis@nmuck.freemove.co.uk;
Website: www.mis.org.uk

COMMUNICATION EQUIPMENT

Communication needs are assessed by a speech and language therapist, who may be

able to loan, or advise you on funding for, communication devices. Therapists usually work in hospitals or in clinics within the community. Many departments take self referrals, or you can ask your GP to refer you for an assessment.

In addition, there are specialist centres called Communication Aid Centres that advise on equipment to enhance or replace speech. Referral is usually via the hospital speech and language therapist. For information on addresses, contact the Disabled Living Foundation helpline on 0845 130 9177 (10 am – 4 pm).

HOME NURSING EQUIPMENT

Home nursing equipment is provided on free loan by community/district nurses or sometimes through a health visitor. The community nursing service can be contacted via your GP.

Community nurses loan equipment from the community nursing stores. Sometimes these stores are joint equipment stores, shared by both health and social services/social work departments.

There is a degree of uncertainty about the difference between home nursing equipment and daily living equipment which can create an element of confusion as to who is responsible for its provision. In some areas, there are well defined local agreements to clarify

responsibility. As a general rule, if an item is needed for a medical purpose it is the responsibility of the community nursing service; if it is needed to enhance independence it is the responsibility of social services.

Equipment provided on loan by community nurses might include:

- bed equipment, e.g. anti-pressure equipment, and bed cradles;
- equipment to assist with toileting, e.g. commodes, portable urinals and bed pans;
- transfer equipment, e.g. transfer boards and hoists. Responsibility might transfer to the social services department once regular nursing care is no longer required.

In most areas there is also a service providing incontinence pads (and nappies for older children) that is coordinated by the community nursing services.

EQUIPMENT FOR EDUCATION

Local council education services may provide equipment needed during education in school or at college. This includes access devices such as ramps, adaptations to school premises, wheelchairs for mobility at school, special furniture, and writing, speech and communication equipment. In theory, equipment should only be used for educational purposes. To make procurement of specialist equipment easier,

it may be necessary to refer to the equipment needs in their Statement of Educational Need drawn up for the child/student.

It could be equipment for an individual, such as a wheelchair or chair with drop-down or removable armrests or a self lift seat. Alternatively, it could be equipment for general use around a school, e.g. ramps, platform lifts, hoists and stairlifts. In theory, the equipment should be required and used for educational purposes only.

Financing further and higher education

Disabled people wishing to enter further education or higher education can receive information and advice from:

Skill: The National Bureau for Students with Disabilities
Chapter House
18-20 Crucifix Lane
London
SE1 3JW
Textphone: 0800 068 2422
Helpline: 0800 328 5050
Email: info@skill.org.uk
Website: www.skill.org.uk

and for visually impaired students:

RNIB Education and Employment Information Service
Royal National Institute of the Blind
105 Judd Street

London
WC1H 9NE
Tel: 020 7388 1266
Fax: 020 7388 2034

The Royal National Institute of the Blind has a network of education and employment centres throughout the UK. They are listed on the web site: www.rnib.org.uk/education.

EQUIPMENT FOR EMPLOYMENT

The Access to Work scheme is run by the Government and is designed to help people overcome obstacles to employment caused by their disability. Local Job Centres employ Disability Employment Advisers (DEAs) who work as part of the Disability Services Team (DST). They provide a wide range of advice to help people who have particular difficulties in finding or keeping work because of their disability. The role of the DEA includes helping to identify equipment or adaptations that can assist employees with the tasks required of them for their continued and effective employment. For example, they may be able to provide:

- communicators for people who are deaf or hard of hearing;
- a part-time reader or assistance at work for someone who is blind;
- support workers if someone needs practical help either at work or getting to work;
- equipment and adaptations to existing

equipment to suit individual needs;

- alterations to premises or a working environment so that an employee with a disability can work there;
- adaptations to a car, or taxi fares or other transport costs for someone unable to use public transport to get to work.

The level of financial assistance towards adaptations and equipment depends on what is required but, for an employee who has been in a job for more than six weeks, they will pay 80% of approved costs up to £10,000; and all costs over £10,000.

Referral to the DSTs is open - by the person with a disability, employer, or healthcare professional. Contact the Disability Employment Adviser at your local Job Centre Plus for advice.

FUNDING FROM CHARITIES AND GRANT GIVING TRUSTS

Voluntary bodies and trusts operate at national and local levels. It is advisable to approach local trusts first as national charities tend to be inundated with requests.

Most trusts prefer an initial approach to be via a professional worker writing on your behalf, e.g. a social worker, doctor (GP), or occupational therapist. Trusts

that do accept a direct application (or via a friend or relative) will usually appreciate a letter of support from a professional worker.

Local sources

These are concerned with the welfare of the local community and often have limited funds. They are restricted in the help they can give by geographical boundaries, and may focus on helping a particular category of people, e.g. older people, single families. Most areas have an association of voluntary services that will know of local, voluntary sector organisations, or information may be available at local libraries. Local grant-giving sources typically include:

- trusts for specific groups of people;
- local businesses that may support local initiatives;
- company welfare schemes for current or former employees;
- clubs or pubs that may mount special events or collections;
- national organisations that have local branches, e.g. Rotary Club, Round Table, Lions Clubs;
- schools or colleges that may donate a rag day collection or organise a special event;
- local and parochial charities related to your place of residence, borough or

parish;

- religious charities that your minister, priest or vicar may know how to contact.

National sources

These may include:

- specific disability organisations which may assist their members and others;
- funds which exist for specific needs, e.g. mobility, computer equipment, holidays;
- occupational benevolent associations and trade union benevolent funds that assist ex-members;
- services or ex-services charities, regimental associations etc.

Letter of application

Some organisations have an application form, others may ask for a letter of application. Your initial letter should give general background information and include the following details:

- details of person applying for help
- age, place of birth, nationality, religion and marital status
- particulars of family (if any)

- outline of your disability
- your occupation and that of your partner or parent on whom you are dependent. Remember past or present occupations can be important in strengthening your case
- an explanation of why you need the money
- an indication of how much will be contributed by statutory agencies or by yourself or your family. The organisation will want to know about your weekly income and outgoings and exactly how much money you are asking them for
- details of other charities you have approached for help.

SPECIFIC SOURCES OF FUNDING

You may be able to identify grant-giving organisations to apply to by referring to:

A guide to grants for individuals in need published by the Directory of Social Change. This directory contains a list of the charities and organisations that will give grants and funding and has a good sample application form. A social worker, local library or Citizens Advice Bureau may have a copy that you can refer to.

Copies can be bought from:

Directory of Social Change
24 Stephenson Way
London NW3 2DP
Tel: 020 7209 5151

The Association of Charity Officers
Beechwood House
Wyllyotts Close
Potters Bar
Herts
EN6 2HN

Tel: 01707 651777
Fax: 01707 660477.

The Association can check its membership list for charities and benevolent funds that may be able to help.

MOBILITY EQUIPMENT

Mobility Trust
17B Reading Road
Pangbourne
Reading
Berks
RG17 0NE

Tel: 0118 984 2588
Fax: 0188 984 2544;

Email: mobility@mobilitytrust.org.uk

The Mobility Trust will provide mobility equipment including the first year's insurance. The trust will consider anyone who has a disability. Applications are considered by the trustees every four months.

Whizz-Kidz - the movement for non-mobile children

1 Warwick Row
London SW1E 5ER
Tel: 020 7233 6600
Fax: 020 7233 6611

Email: info@whizz-kids.org.uk

Website: www.whizz-kids.org.uk

This is a registered national charity that aims to fund mobility equipment for children up to 18 years old for whom other funding is not available or is inappropriate.

COMPUTERS

AbilityNet
PO Box 94
Warwick
CV34 5WS

Tel: 01926 312847
Fax: 01926 311345
Textphone: 01926 312847

Helpline: 0800 269 545

Email: enquiries@abilitynet.org.uk

Website: www.abilitynet.org.uk

AbilityNet keeps a list of organisations and trusts that may give funding for computers and related equipment.

AUTODIALLER ALARMS

These are used by people at home to summon assistance if they fall. They have a push button which you carry around so that you can call for help from wherever you are in the home. These portable buttons send a signal to the alarm unit.

Most local councils run, or have access to, alarm systems that local people who are vulnerable can be linked to. Using the council-run system tends to be cheaper than linking to a privately run monitoring alarm service. Contact your local social services department for details of alarms systems running in your area and the local qualifying criteria.

Help the Aged

207-221 Pentonville Road
London
N1 9UZ

Tel: 0808 800 6565

Fax: 020 7239 1116

Textphone: 0800 269 626

Website: www.helptheaged.org.uk

It runs a national 24- hour alarm system for people over 60, called Seniorlink.

Equipment may be loaned to people on low incomes and with limited savings.

The user must pay £1.50 per week monitoring charge.

CHILDREN'S EQUIPMENT

The Family Fund Trust

PO Box 50

York

YO1 9ZX

Tel: 01904 621115

Fax: 01904 652625;

Textphone: 01904 658085

Email:

applications@familyfundtrust.org.uk;

Website: www.familyfundtrust.org.uk

The Trust can provide funding for goods and services not covered by statutory

agencies to severely disabled children under 16.

FUNDING FOR CARE

Independent living fund

The Independent Living Fund (ILF) gives grants for domestic help and personal care to people with severe disabilities on a low income. Independent Living grants enable people to continue to live at home or move back into the community.

To receive a grant you must be at least 16 and under 66 years of age and be receiving the highest rate Care Component of Disability Living Allowance, plus other qualifying criteria. Payments are made monthly in arrears. To apply for the fund you will first need to contact your local Social Services Department to tell them that you want to apply to the 1993 Fund and would like a social worker to carry out an assessment of your needs. If your care package will involve more than £200 worth of services per week, but will not cost more than £665 in total, the social worker will support your application to the 1993 Fund.

For further information contact:

The Independent Living 1993 Fund

PO Box 7525

Nottingham

NG2 4ZT

Tel: 0845 601 8815

Fax: 0115 945 0945

Textphone:0845 601 8816

E-mail: funds@ifl.org.uk

Website: www.ifl.org.uk

Direct payments

Some local council social services departments run a direct payment scheme. Direct payments are given to people to buy social care services to meet specific needs, giving them more choice and control over the way their needs are met.

Direct payments are also available to pay for items of equipment.

Direct payments are available to people over 18 who would like to be more independent and who are able to manage payments on their own or with help. For more information, contact your local council social services department.

SHORT TERM LOAN OR HIRE

Obtaining funding can often be a lengthy process - often weeks, if not months, go by before the boards of the various trusts meet to consider applications. You may wish to consider hiring an item of equipment in the meantime.

VOLUNTARY ORGANISATION PROVISION

Local branches of the British Red Cross

sometimes loan basic equipment like standard manual wheelchairs and commodes, on a short term basis. The phone number of your local branch will be in your phone book.

Some disability organisations, e.g. Motor Neurone Disease Association, may have a small range of equipment that can be loaned out to their members. The Disabled Living Foundation helpline has information on disability specific organisations - tel: 0845 130 9177.

PRIVATE HIRE

Some commercial companies, often selling disability equipment, offer a hire service for specific items. Charges may vary and you may be required to pay a returnable deposit. The Disabled Living Foundation helpline, open Monday to Friday from 10am to 4 pm, tel: 0845 130 9177, has some information on hire companies, but you may also be able to identify local companies by looking in your Yellow Pages under 'Disability', 'Mobility' or 'Hire'.

Donation Form

We hope this factsheet has proven useful to you. If you would like to help the DLF continue to provide valuable information such as this, you may wish to consider making a small donation towards our work. As a charity, we rely on the generosity of the public to help us continue to help older and disabled people lead independent lives.

Your Details

Name: _____

Address: _____

Postcode: _____

Please accept my gift of:

£5 £10 £20 £30 £ _____ other

Please make cheques/postal order/ CAF Voucher payable to **Disabled Living Foundation**

If you wish to make a credit card donation please call 020 7432 8008.

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I am a UK taxpayer and want the Disabled Living Foundation to treat all donations I have made since 6 April 2000 and all donations I make in the future as Gift Aid donations until I notify you otherwise.

NB: You must pay an amount of income tax and/or capital gains tax at least equal to the tax we reclaim on your donations in the tax year (currently 28p for every £1 you give)

**Please print out and return your completed form and cheque (if applicable) to:
Fundraising Department, Disabled Living Foundation,
380-384 Harrow Road, London W9 2HU
Thank You**

Please tick here if you would like to receive details on how you can help by making regular donations through your bank

Please tick here if you would prefer not to receive further communications from the DLF.

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