



advice and support for older age

**Independent
Age**

Factsheet

Adapting your home to stay independent

If you're finding it harder to carry out everyday tasks at home, you may be eligible for adaptations to your home and/or equipment from your local council.

This factsheet explains how to apply, who is eligible for help, and how to get a grant towards the cost.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit www.independentage.org. Our free wise guides and factsheets can be download from the website and ordered by phone or via our online order form.



Contents

1. Why should I adapt my home?	Page 3
2. What adaptations could I make to my home?	Page 4
3. How can I find out which adaptations or equipment will help me?	Page 6
4. How much will it cost and can I get help with this?	Page 8
5. Disabled Facilities Grants (DFGs)	Page 10
6. Who can apply for a Disabled Facilities Grant?	Page 11
7. How much money could I be awarded from a Disabled Facilities Grant?	Page 13
8. Applying for a Disabled Facilities Grant	Page 15
9. Who will pay for any maintenance and repairs?	Page 17
10. Making a complaint and challenging decisions	Page 18
11. Useful contacts	Page 19

1 Why should I adapt my home?

Making some adaptations to your home can help you live there independently for longer. If you're finding it harder to manage at home, for example because you're losing your sight or have trouble moving around, some simple changes can make a big difference and help to prevent accidents. Or it may be that you need some larger adaptations, such as a ramp, stairlift or downstairs bathroom. Whatever your needs, there is guidance available to help you make the right decisions. You may even be eligible for grants or loans to help with the cost.

2 What adaptations could I make to my home?

There are many types of changes that could make your everyday life easier, depending on what you need help with. These can be large-scale adaptations or smaller changes or equipment. If you're applying for financial help, this will be based on whether you need a large or small adaptation (see chapter 6 for more information). Here are some examples:

Large adaptations

- Installing a downstairs bathroom
- Fitting a stairlift
- Widening doorways or lowering kitchen worktops for wheelchair users
- Installing outdoor stair rails or a ramp

Small adaptations

- Fitting a second bannister on a staircase
- Installing grab rails next to a toilet or in a bath/shower
- Adding a bath seat or electric bath lift
- Fitting chair raising blocks to adjust the height of your chairs

Equipment

- Riser-recliner chairs
- Walking frames
- Trolleys to help you transport items
- Perching stools in your kitchen or shower
- Safety equipment, such as pendant alarms to call for help in an emergency

Small kitchen aids

- Kettle tippers
- Easy-open can openers
- Adapted cutlery

3 How can I find out which adaptations or equipment will help me?

If you think that some adaptations would help you stay independent at home, contact your local council adult social care department, GP or local Clinical Commissioning Group (CCG). Explain you need some help and ask for an assessment by an occupational therapist (OT).

An OT works with people who are ill, recovering from an illness, have health problems or have a disability. Through their assessment, they will identify what tasks you can do, what you have difficulty with and what you're unable to do.

Based on the assessment and feedback from you, the OT will recommend equipment and/or adaptations that could make tasks easier and safer for you. If you don't agree with a recommendation, talk to the OT to see if they have any other suggestions.

The contact details for your local council adult social care department will be in the local telephone directory or on the council's website.

You can find the contact details for your CCG by calling NHS England (0300 311 22 33), or by using the NHS Choices website:

[nhs.uk/Service-Search/Clinical-CommissioningGroup/LocationSearch/1](https://www.nhs.uk/Service-Search/Clinical-CommissioningGroup/LocationSearch/1).

If you're in hospital

If you're in hospital, a discharge assessment might involve an OT. If they find that adaptations are needed to your home so you can return safely, these should be made – or

temporary measures put in place – before you're discharged.

If the hospital OT feels you need a larger piece of equipment or adaptation, they may refer you to an OT from the local social services department. They will assess you at home and recommend any equipment they feel could help you.

Good to know



If you feel you need help with personal care, such as getting washed and dressed, or other tasks ask your local council for a needs assessment. This will look at how you are managing everyday activities, household tasks and getting out and about. It may be carried out by a social worker or another care professional. The assessment may find you are eligible for additional support services such as visits from carers or attending a local day centre.

For more information about the needs assessment, take a look at our factsheet *Assessment and care services* from your local council in England (0800 319 6789, independentage.org).

4 How much will it cost and can I get help with this?

If your OT or needs assessment has identified that you need an adaptation or a piece of equipment, your local council or NHS may be able to help you get what is recommended. What funding is available will depend on whether you need a large adaptation or a small one.

If you're assessed as needing an adaptation or aid/equipment that costs less than £1,000 to buy and install, the local council must provide this to you free of charge.

If an occupational therapist in hospital gives you equipment to allow you to go home from hospital, such as a toilet surround frame to help you use your toilet safely, this equipment should be free.

If you need a larger adaptation – one that costs more than £1,000 – you may be eligible for a means-tested Disabled Facilities Grant (DFG). This is a grant available from your local council if you meet certain criteria. See chapter 5 for more information.

Your council may also have its own grants or loan schemes for housing adaptations, repairs or improvements. Contact your local housing department to find out if anything is available in your area.

Good to know



Some very small aids, such as kettle tippers, easy-open can openers and

adapted cutlery, are no longer provided by most local councils so you will need to

buy them yourself. Contact the Disabled Living Foundation (0300 999 0004, dlf.org.uk) for more information and a list of suppliers. You can also use their self-assessment website AskSARA (asksara.org.uk) to find out about the types of equipment that may help you.

5 Disabled Facilities Grants (DFGs)

A Disabled Facilities Grant (DFG) can be awarded by your local council if you have a disability and need to adapt your home to continue living there.

You could use a DFG to:

- make it easier to get in and out of your home by, for example, installing external stair rails or a ramp
- make your home safer by, for example, improving the lighting or installing better controls on your heating system
- help you access all your rooms or outside space by, for example, installing a stairlift or widening doors for wheelchair access
- install a downstairs bathroom if you can't access the one upstairs
- provide a suitable heating system if you don't have one
- make it easier and/or safer to access your garden

Good to know



You cannot be awarded a DFG if you have already started the work to your home.

6 Who can apply for a Disabled Facilities Grant?

Disabled Facilities Grants (DFGs) are available to people with a disability. You could have:

- Significant problems with your hearing, sight or speech
- A mental disability or disorder
- A physical disability
- Registered (or could register) with your local council's adult social care department as disabled

You can apply for a DFG whether you're a homeowner, tenant or a landlord of a disabled tenant. Some residents of a houseboat or park home can also apply.

You must also intend to live in the property for at least five years (known as the grant condition period).

Good to know...



If you're a council tenant or housing association tenant, you may want to ask the relevant council or housing association department about whether the work could be done through their own adaptations scheme. They may also be able to help you apply for a DFG.

Getting help with your application from a Home Improvement Agency (HIA)

Home Improvement Agencies (HIAs) are small, not-for-profit organisations that can provide specialist advice to people who are older or disabled on maintaining,

repairing, adapting and improving their homes. They are sometimes called 'Care & Repair' or 'Stay Put' schemes.

As well as helping you apply for a DFG, HIAs can help with arranging surveys, getting estimates and applying for other grants from the council. They can also advise you on releasing capital from your property through equity release schemes and loans.

Some HIAs will have technical officers (usually qualified surveyors and architects) who can oversee any work on your home and make sure it matches the recommendations made in your assessment with an occupational therapist. There may be a charge for any help from the technical officers but this is often covered by your DFG – check before the work is started.

To do...



Find out if there is a HIA for your local area by contacting Foundations (0300 124 0315, foundations.uk.com). Alternatively, ask your local council for details of your local

HIA or other help with applying for a DFG.

7 How much money could I be awarded from a Disabled Facilities Grant?

A Disabled Facilities Grant (DFG) is means-tested. This means your income and savings over £6000 (and those of your partner, if you have one) will be taken into account when deciding the amount you will get.

The DFG can also cover some costs beyond the actual changes to your home, such as the cost of making an application for planning permission or services provided by a Home Improvement Agency.

The maximum grant available in England is £30,000. If you're assessed as being able to contribute towards the cost of the work you will have to pay your contribution and the council will then pay the remaining amount.

Good to know



If you're eligible for means-tested benefits such as Pension Guarantee Credit or Housing Benefit, you won't have to provide any additional financial information. The

DFG should also cover the full cost of the work.

Putting a charge on a property

If you own your property and are awarded a DFG of over £5,000, your local council may consider placing a charge on your house. This means that if you sell the house within 10 years of the adaptations the council will ask you to repay some of the money. The maximum amount you can be asked to repay is £10,000. However, the council should not

do this automatically and should consider your circumstances and whether it is reasonable to ask for this repayment.

8 Applying for a Disabled Facilities Grant

You can get an application form for a Disabled Facilities Grant (DFG) from your local council's housing or environmental health department. The contact information for these departments might be in your local telephone directory or on the council's website.

You will usually be asked to provide at least two written quotes from builders for undertaking the work with your application form.

The DFG application form is long and you may need help finding builders who can provide estimates and do the adaptations. Ask your local Home Improvement Agency (HIA) or council Grants Office to help you complete the form and include the right supporting documents with it.

How long will it take to apply?

Ask the council and the HIA how long you should have to wait for help with your application. They should have good practice guides showing the maximum amount of time it should take.

After submitting your application, you should receive the council's decision in writing within six months.

If your application is approved, you should receive the DFG within 12 months of the date of your application.

If you need a complex adaptation, it may take longer than usual to agree the work with your occupational therapist and get estimates for the job.

How will the grant be paid?

The council will usually tell you which method of payment they'll use when they approve your application. The grant will be paid either by instalments as the adaptations are made to your home, or in full when the work is finished. The council may pay the contractor directly or give you the grant and ask for a receipt.

9 Who will pay for any maintenance and repairs?

Once the adaptation has been installed, it belongs to you. The council doesn't have any responsibility to maintain it, although they may pay for an extended warranty on certain kinds of work (for example, a stairlift).

If you own the adapted property or are a tenant who organises their own contents insurance, you should arrange appropriate insurance for up to five years after the work was completed (the grant condition period).

It's important to consider this, as repair and maintenance work can be expensive.

To do...



If your local council won't cover the cost of a warranty, you may want to consider buying one yourself.

Our factsheet [How to pay for the maintenance of your home](#) (0800 319 6789, independentage.org) can help you find ways to pay for repairs or adaptations.

10 Making a complaint and challenging decisions

If you're not satisfied with the recommendations made by the occupational therapist, you feel you faced an undue delay for an assessment or decision or you've been told you are not going to receive a grant for adaptations or equipment, you can make a complaint.

Start by asking the council for their appeals and complaints procedures. If you're not satisfied by their response, you can take your complaint to the Local Government Ombudsman (0300 061 0614, lgo.org.uk).

For more information about making a complaint, see our factsheet Complaints about community care and NHS services in England (0800 319 6789, independentage.org).

11 Useful contacts

Home Improvement Agencies are the best place to get advice about adapting your home to make it safer and easier for you to live there.



To get details of your local Home Improvement Agency, contact:

- Foundations – if you live in England (0300 124 0315, foundations.uk.com).
- Care & Repair Scotland (0141 221 9879, careandrepairsotland.co.uk)
- Fold Housing Trust – if you live in Northern Ireland (02890 428314, foldgroup.co.uk)
- Care & Repair Cymru (0300 111 3333, careandrepair.org.uk). Care & Repair Cymru also manages the Rapid Response Adaptations Programme. If you're in Wales, you may be able to get adaptations up to the value of £350 through this.

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

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