



counsel + care   
for older people, their families and carers

guide

Information from Counsel and Care: 28

# Housing: adapting your home to stay independent

If you are registered disabled and need to make changes to your home in order to be able to live independently, you may be eligible for a Disabled Facilities Grant. This guide explains what a Disabled Facilities Grant is, what the eligibility criteria are, how to apply for one, and what will happen when you have made your application.

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Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this guide applies essentially to England although there may be similarities with Scotland, Wales and Northern Ireland.

We also produce five separate guides for both Scotland and Wales covering the assessment of need process; paying care home fees and making a complaint which are the key areas where the policy and legislation differ significantly to England. All of the guides we publish can be downloaded from [www.counselandcare.org.uk/helping-you/guides](http://www.counselandcare.org.uk/helping-you/guides) or posted to you by calling our guide orderline on 020 7241 8522.

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# 1 Help with adaptations

The cost of adapting your home can be very expensive and many people worry about what sort of adaptations may be appropriate as well as who to employ to ensure they will be done well.

However, there is a wide range of help in the community for home owners, private tenants, council tenants, housing association tenants, and people living in mobile homes and houseboats.

## 1.1 Grants for adaptations

If you have a disability, there is a grant available from your local council grants department called a Disabled Facilities Grant (DFG). (This refers to England and Wales. Please see section 2.3 for grants in Scotland.) This is a grant available to help people pay for necessary adaptations to enable them to stay independent in their own home. For some adaptations, the grant would be a Mandatory Disabled Grant. This means that provided you meet the financial criteria of the grant and you require certain essential adaptations to help you remain independent in your own home, your local council has to provide the grant. For other less vital adaptations, your local council has discretion over whether they award these grants. These are referred to as Discretionary Disabled Grants.

## 2 Disabled Facilities Grants (DFGs)

Disabled Facilities Grants (DFGs) are available to anyone in England and Wales over the age of 18 who is disabled and is a home owner, private tenant, housing association tenant, or council tenant (see section 2.3 for Scotland). Since 2003, the scheme has also been made available to people who live on a houseboat or a mobile home in a 'qualifying park home', i.e. people living on a protected site within the meaning of the Mobile Homes Act 1983. DFGs are 'means-tested' and central Government set the criteria which all local councils must follow. Please see section 4.3 of this guide for more information about the financial assessment. You can apply for either a mandatory or discretionary grant depending on the work you need undertaken.

### 2.1 Mandatory Grants (if you meet the eligibility criteria of your local council)

Mandatory Disabled Facilities Grants have national rules laid down by central Government that local councils have a duty to follow. To be eligible for a Mandatory Disabled Facilities Grant you must be:

- An owner occupier
- A private, local council\* or housing association tenant
- A landlord with a disabled tenant.

\* Council tenants can apply but may want to ask first at their local council neighbourhood office about having the work done through the council's own adaptations programme. If you use their adaptations programme, you will not have to make any financial contribution and the council will be responsible for maintaining and repairing the adaptation in the future. If the adaptation is carried out under a DFG you would be fully responsible for maintenance and repair costs.

You must also be either registered disabled or qualify under the terms of the Housing Grants, Construction and Regeneration Act 1996 as disabled (this also covers Scotland as well as England and Wales). A person qualifies as being disabled if:

- Their sight, hearing or speech is substantially impaired
- They have a mental disorder or impairment of any kind
- They are physically disabled by illness, injury, or impairment.

Applications for a Disabled Facilities Grant will only be considered by the local council if:

- The work is **necessary** and **appropriate** to meet the needs of the disabled person living in the property
- The work is **reasonable** and **practical** considering the condition of the property.

A mandatory DFG can help with adaptations to enable a disabled person to:

- Improve access to their home, for example, by installing external stair-rails or a ramp
- Make the property safe, for example, by improving lighting or providing thermostatic controls on heating systems
- Provide access to necessary rooms, for example, with a stairlift or by widening doors for wheelchair access
- Provide necessary bathing, toileting and food preparation facilities

- Provide a suitable heating system if none is in place
- Provide access to the garden area.

The maximum amount that can be awarded on a mandatory DFG is £30,000 in England and Wales and £20,000 in Scotland. In some exceptional cases, local council Social Services may top-up the amount for **essential** work to be completed.

## 2.2 Discretionary Grants

Discretionary Disabled Facilities Grants may be awarded if an adaptation falls outside the eligibility criteria for a mandatory grant, or to support the disabled person to move to a more suitable property. The local council does not have to make these grants available and they are only awarded at the local council's discretion.

## 2.3 The system in Scotland

In Scotland, there is now the **Scheme of Assistance** - help with repairs, improvements and adaptations.

Assistance with repairs, improvements and adaptations is covered by the Housing (Scotland) Act 2006. Each local council should publish a "Scheme of Assistance" which will say how they will help home owners (and private tenants) in their area with adaptations and repairs.

There is a transitional period where the existing powers of dealing with repairs and improvements will run alongside the old system for housing grants. Each local council is able to decide when they move to the new system as long as they do so before 1 April 2010.

### **Adaptations - grants for people with disabilities**

The Housing (Scotland) Act 2006 includes a duty on Councils to provide assistance to make a house suitable for a disabled person where the house is their main residence. Councils are obliged to give mandatory grants for work required to make a house suitable for the welfare, accommodation or employment of a disabled person. The minimum grant has been increased to 80%. This may increase to 100% of the approved cost, depending on whether you are in receipt of certain income related benefits such as Pension Guarantee Credit.

The mandatory grant can now include most essential structural adaptations which are permanent, for example, widening of doors. However, work to extend property is at the discretion of the authority.

### **Means-test and maximum grants**

Councils have a duty to ensure that where adaptations are not being covered by a grant, owners and private tenants receive advice on funding the work – where they may be able to access grants, loans or funding. The 2006 Act abolishes the prescribed means-test of resources. It is now up to Councils to assess an applicant's contribution but they will probably still look at your

resources including your income (including disability benefits). You should qualify for a 100% grant if you receive pension guarantee credit. The Act also abolishes a limit on the maximum value of the work that can be undertaken.

### **Process**

You will need to start the process by requesting or receiving an assessment from an Occupational Therapist (OT) linked to the local social work department for such an application. You should also approach your local council (housing department) and ask for a housing grant application form. The formal application must be either to the housing department or social work department.

There is no time limit for the local council to approve or refuse your application, but you should never start the work before getting the local council's agreement. If you do this you will normally be unable to get a grant.

### **Support to get a grant and carry the work out**

If you are a private tenant or a home owner you may want to contact your local Home Improvement Agency (HIA) (such as Care and Repair). Please see section 4.2 in this guide about HIA's and the support they can offer (including casework and technical support). As well as information, advice and support for grants to make adaptations the HIA can also provide information about repairs and how they are funded. Your local council (housing department or social work) can also advise on this. Age Scotland (formerly Age Concern Scotland and Help the Aged Scotland)'s

The Scottish Helpline for Older People (tel.:0845 125 9732; [www.olderpeoplescotland.co.uk](http://www.olderpeoplescotland.co.uk)) may also be able to direct you to your local HIA, as can Care Information Scotland (tel.: 08456 001 001; [www.careinfoscotland.co.uk](http://www.careinfoscotland.co.uk)). If you are a council tenant living in Scotland, you may want to contact your local housing department or local social work office.

### **Conditions of a grant**

After payment of the grant, certain conditions apply to your home for **ten** years. The house must remain a private residence, your own or main residence, and it must be kept in a good state of repair. The local council can require that you repay all, or part of the grant if these conditions are not met. Local councils now have the discretion to add any further conditions they wish. Your home must meet the tolerable standard and be in a good state of repair after the works have been completed. Grants may not normally be available for houses built in the previous ten years. To be eligible for a grant, the value of the house must not exceed the top value of a Council Tax valuation band prescribed by Scottish Ministers – Band H at the time of updating this guide in November 2009.

Please also see Age Scotland (formerly Age Concern Scotland and Help the Aged Scotland)'s factsheet 13s - Older home owners: financial help with repairs and adaptations for more information about adaptations as well as housing repairs at [www.ageconcernandhelptheagedscotland.org.uk/helping\\_you/factsheets](http://www.ageconcernandhelptheagedscotland.org.uk/helping_you/factsheets).

## 3 Who decides what adaptations are needed?

Before you can apply for a DFG, whether mandatory or discretionary, you will need to be assessed by an Occupational Therapist (OT) who is employed by your local council Social Services department (or social work department in Scotland). They will make a recommendation for the adaptations you require. You should be fully consulted within this process. All work recommended will need not just to meet your needs, but must also be 'practicable and necessary'. All applications for DFGs must be supported with a recommendation from an OT who is employed by the local council Social Services.

### 3.1 How do I get an assessment?

If you notice that you are experiencing problems in undertaking essential everyday tasks at home, for example, when getting in and out of the bath or using the toilet, then you, or a person on your behalf, can contact your local council Social Services and request an assessment by an OT. If you are experiencing difficulties in several areas of your daily life, you may consider asking for a comprehensive assessment of all your needs coordinated by a social worker, who can explain what support may be available to help you overcome these. Please see **guide 12: Assessment and services from your local council in England** for more information. If you live in Scotland please see **guide 50: Assessment and services from your local council in Scotland** and if

you live in Wales please see guide **70: Assessment and services from your local council in Wales.**

### **3.2 If you are in hospital**

Hospital Occupational Therapists cannot initiate the DFG process and cannot make recommendations for adaptations for larger pieces of equipment. The hospital OT can provide equipment to enable you to go home from hospital, for example, they may provide a commode if you are unable to get to your toilet safely, or a perching stool to sit on while you prepare food. But they cannot recommend an adaptation, such as a stairlift or level-access shower, supported through DFG funding.

If the hospital OT feels that a larger piece of equipment or adaptation is necessary, they can refer you on to the OT from the Social Services department who will need to assess you at home and make any recommendations he or she feels are appropriate. If a hospital OT has discussed an adaptation or large piece of equipment with you, make sure that they have referred you onto your own local Social Services with their recommendations. This is particularly important if you have chosen to have your hospital treatment carried out in a hospital not based near where you live or in a private hospital. If you have not been referred to the social worker from the council it is possible to refer yourself, but this will delay the process of any equipment being provided. For more information on hospital discharge procedures, please see guide **13: Hospital Discharge.**

### **3.3 Assessment by a Social Services Occupational Therapist (OT)**

The Social Services OT will visit you in your own home to carry out an assessment of your everyday living skills to identify and discuss any problems you may be having. The role of the OT is to promote and support independence for as long as possible for the disabled person, in the most cost-effective way. Therefore, the OT will not recommend an adaptation if they feel this will stop you doing a task that you are able to still undertake. Likewise, they may not recommend an adaptation for a piece of equipment if they feel it will be unsafe for you to use.

Once the OT has assessed you, they should discuss any recommendations that they consider necessary and appropriate. To provide equipment or initiate the DFG process, you and the OT must be in agreement with the recommendations made. If you do not agree with the recommendation, discuss this with OT to find out if they may have any other suggestions. If the recommendation is for a piece of equipment to be delivered to you, the OT will arrange this. Once the equipment has been delivered, you should contact the OT to arrange a time for them to come to fit, demonstrate and help you practice using the equipment so you feel confident and safe.

### **3.4 Small equipment and adaptations**

If the OT recommends that a 'small' piece of equipment, or 'small' adaptation, may help you with everyday tasks in your home, then

this will be provided free-of-charge by Social Services. This may include freestanding or fitted frames and handrails, a bath or shower seat, raisers for a chair and bed, a perching stool, a kitchen trolley, pendant alarms, and, in specific circumstances, intercom systems. In general, the cost of the equipment should not be more than £1,000, and will depend on the eligibility criteria of your local council Social Services department.

Please note that small aids, such as kettle tippers, easy reachers, adapted cutlery, and so on, no longer come under the eligibility criteria of most local council Social Services and will have to be purchased by yourself if you need them. There are many companies that sell 'small' aids by mail-order, and you can order by telephone using their catalogues or through their website if you have access to the internet. The Disabled Living Foundation (tel.: 0845 130 9177, [www.dlf.org.uk](http://www.dlf.org.uk)) provides a range of guides on aids and equipment, including a guide on suppliers of daily living equipment. They also have a showroom where you can view a wide range of equipment and try the aids to find out which would be the best for you.

## **4 Applying for a Disabled Facilities Grant (DFG)**

A Disabled Facilities Grant (DFG) is a local council grant to help towards the cost of adapting your home to enable you to continue living there. A Grant is paid when the council considers that changes are necessary to meet your needs – and is happy that the work is reasonable and practical.

You can either apply for a DFG yourself or you can seek help from your local Home Improvement Agency (HIA). Your local council's Grants Office should be able to provide you with a comprehensive information pack regarding the DFG application process and your responsibilities with regard to the grant and the work.

### **4.1 The Grants Office in your local council**

The Grants Office is part of your local council and is usually found within the local council's Environmental Health Department or Housing Department. The Grants Office will have its own technical specialists who will visit you at home and survey the work that needs to be done. Once the grant has been awarded and the work completed, the Grant Officer allocated to your case will revisit your home to ensure the work is completed to a satisfactory standard before they will release the payment to the contractor. If the work has not been carried out to a satisfactory standard or has not been completed to the Occupational

Therapist's recommendation, then the Officer will not approve payment of the grant.

## **4.2 Home Improvement Agencies (HIAs)**

Home Improvement Agencies (HIAs) are small, not-for-profit organisations that can provide specialist support and advice to older home owners, housing association tenants, private tenants as well as crofters in Scotland. They are sometimes called 'Anchor Staying Put' or 'Care & Repair', depending what housing organisation or charity they are managed by. HIAs are made up of specialist technical officers (usually qualified surveyors, architects, etc.) and caseworkers (advice workers).

HIAs can help with a range of services. They can help you with surveys and obtaining estimates, and can help you apply for grants from the council or release capital from your property through equity release and loans. HIAs will help you whether you need to undertake work on your property to maintain or repair it, or if you need an adaptation to help you remain independent at home. Technical officers from the HIA will oversee the work while it is being carried out, and ensure that the work is completed to the specifications made by the Occupational Therapist.

HIAs may charge for the professional services of their technical staff, although the work carried out by the caseworker is usually free. The charge for the work of technical staff is usually calculated as a percentage cost of the works prior to VAT, and should be clearly stated by the HIA before they undertake any work on your

behalf. In most cases, the charge is covered within the DFG, but you should check this before the work is started.

HIAs can often offer a range of other services, such as help and advice on safety and falls prevention at home, assistance applying to charities if no other money is available to fund repairs, and can provide advice on benefits, energy conservation, and other services available in the local community. (Please see guide **29: Housing: How to Pay for the Maintenance of Your Home** for further details.)

You can find your local HIA in England by contacting their governing body, Foundations (tel.: 08458 645 210, or use the search facility on their website at [wwwFOUNDATIONS.UK.com/hiasearch](http://wwwFOUNDATIONS.UK.com/hiasearch)). In Wales contact Care & Repair Cymru (tel.: 029 2057 6286 [www.careandrepair.org.uk](http://www.careandrepair.org.uk)). In Scotland contact Care & Repair Forum (tel.: 0141 221 9879, [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)). In Northern Ireland contact Fold Housing Association (tel.: 02890 428314, [www.foldgroup.co.uk](http://www.foldgroup.co.uk)). Alternatively contact the Elderly Accommodation Counsel (tel.: 020 7820 1343, [www.housingcare.org](http://www.housingcare.org)). Your local council should also be able to provide you with information on your local service.

### **4.3 Financial assessment - will I have to pay?**

The DFG is means-tested, which means the financial circumstances of the disabled person and their partner are considered. The details of the means-test are complex, as detailed in The Housing

Renewal Grants Regulations 1996; however, the means-test is similar to the calculations for assessing Housing Benefit.

If you are claiming Council Tax Benefit or Housing Benefit, you are no longer required to provide any further financial information in addition to those benefits. As a guide, if you are eligible for means-tested benefits, such as Pension Guarantee Credit, then you should not have to contribute towards the costs of the work.

If you are assessed as being able to contribute towards the cost, then the council will expect you to pay your contribution and then they will top up to cover the cost of works (up to £30,000 in England and £36,000 in Wales and £20,000 in Scotland).

Therefore, if the cost of works is £1,500 and you are assessed as being able to contribute £250 towards the cost of works, you will pay the initial £250 and the council will pay the outstanding £1,250.

#### **4.4 The application process**

The application process can be complex and quite daunting to undertake. In most local areas, there will be assistance with the application process either through a Home Improvement Agency or through the Grants Office in your local council. The Occupational Therapist can advise you about this when they first recommend an adaptation and refer you directly to an HIA, if one is available.

Councils will have a special form that you will need to complete to apply for a DFG. You will also have to submit certain documentation together with your application:

- **Consent** – the owner of the property will need to provide their written agreement for the work to be carried out. If the property is co-owned then all parties must confirm their agreement in writing. If the property is owned by a Housing Association or local council, then the manager of the scheme must agree to the work. If the property is privately rented, then the owner of property or managing agent must provide written consent to the work.
- **Certificate** – you will need to complete a certificate which states that you will be living in the property for at least five years after the recommended work has been completed, unless you are unable to abide by this agreement due to health problems.
- **Proof of ownership** – you will need to provide a copy of the deeds from the Land Registry Office.
- **Estimates** - you will usually have to submit two estimates for the work required. For some kinds of 'specialist' adaptation (for example, a stairlift or shower/toilet cubicle) one estimate will be acceptable by the council's preferred specialist provider. Check with your local council Grants Office as this will save you time finding another provider. The Occupational Therapist will also need to provide evidence showing that they agree that the estimates meet their recommendations. Most local council have a specific form which will need to be completed by the OT. N.B. You

cannot apply for a DFG if you have already started or completed the work.

- **Proof of savings and income (or proof of receipt of benefits)**
  - you must usually send originals of bank/building society statements, or pass books for the last two months that can provide evidence of your total balance and incoming funds, for example, your pension and any benefits you receive. If you are in receipt of benefits, such as Pension Guarantee Credit and Council Tax Benefit, you can send the yearly statement of the amount you have been awarded. Please note that the 25% single person council tax discount is not a benefit. If you own shares or other investments then you will need to provide evidence of these as well as their current value.
- **Completing the form and supporting evidence** – the DFG application form is long so you might consider approaching your local HIA or council Grants Office to help you complete it and ensure that you have all the supporting documents that you will need. If the application is incomplete the Grants Office will return it, which will delay the start of the works.

## **4.5 Time-frames**

Sometimes, the process of having large or complicated adaptations made to your home can be lengthy. There may often be a waiting list to be assessed by the OT, or a waiting list at the HIA for a case worker to be allocated to support you through the

work. However, the local council cannot take resources into account when deciding a mandatory Disabled Facilities Grant. Under the Housing Grants, Construction and Regeneration Act 1996 (section 34), the local council Grants Office must process an application as soon is reasonably practicable, and not later than six months after the date of application. This is why it is important to submit your completed application form with all the relevant supporting information as quickly as possible.

Unfortunately, there are no statutory time-limits set to determine how long it takes for your assessment to be carried out, how long it takes for a HIA to allocate a case worker, or how much time it takes to submit a grant application. However, the HIA should have a good-practice guide which states the time-limits they have set themselves. You may find it useful to request a copy of these time-limits. However, you should take into consideration that the more complex the adaptation, the more time it may take to draw-up specifications or plans for the adaptation, gain agreement from the Occupational Therapist, and obtain estimates for the work.

If the DFG is agreed, the Grants Officer allocated to your case will send you a certificate agreeing the amount of money allocated with a 12-month time-limit to take up the offer. If there are problems with the work and you overrun the time-limit, you can apply for an extension, either by writing to the Grants Office, or liaising with the Grants Officer allocated to your case. It is important to have any agreed extension confirmed in writing.

## 5 Maintenance after completion – who pays?

Even though the adaptation has been recommended by the council Social Services Occupational Therapist and the work has been funded by a DFG, once it has been installed the adaptation will belong to you. Under the regulations, the council does not have any responsibility to maintain your adaptation, although some grants departments may be willing to pay for an extended warranty on certain kinds of work (for example, a stairlift) within the costs of the installation. This is important to take note of as repair and maintenance work can be expensive. If your local council is not willing to include the cost of a warranty within the grant they provide, you may want to consider purchasing a warranty agreement yourself.

If, at some point, you wish to remove the adaptation, then it is your responsibility to pay for the removal of the adaptation, not the local council's.

For possible ways of financing repairs to adaptations, please see **guide 29: Housing: How to Pay for the Maintenance of Your Home.**

## 6 Making a complaint and challenging decisions

In reality, you may find that there are long delays in getting a DFG. This may include the waiting list for Occupational Therapists' assessments or the lack of funds available for DFGs. These delays are usually due to limited resources, either directly in terms of the budget for DFGs, or indirectly such as having insufficient numbers of Occupational Therapists to cope with the demand on the services. Many Local Government Ombudsman reports have referred to these forms of delays as leaving the local councils in breach of their responsibilities towards the disabled person. In exceptional circumstances, a local council is able to delay the payment of a grant by up to 12 months after the receipt of a full application, but they are not allowed to rely on lack of resources to prevent potential DFG applications moving forward.

Because of this, if you feel you are not satisfied with the recommendations made by the OT, feel that you face undue delay for an assessment, or have been told there is not enough money to pay for a necessary adaptation, you can complain using the local council's complaints procedure. For more information, please see guide **18: Complaints About Community Care and NHS Services in England**. If you live in Scotland, see guide **54: Complaints About Community Care and NHS Services in Scotland**, or if you live in Wales see guide **74: Complaints About Community Care and NHS Services in Wales**.

Our advice workers can advise on a wide range of issues affecting older people, their relatives and carers. Counsel and Care produce a range of guides which can be downloaded from our website [www.counselandcare.org.uk](http://www.counselandcare.org.uk), or requested by calling our guide orderline on 020 7241 8522.

This guide is not a full explanation of the law and is aimed at people over 60.

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