

## Factsheet

# Adapting your home to stay independent

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

This factsheet explains how to apply, and how you might be able to get a grant towards the cost.



Call free on **0800 319 6789**

Visit **[independentage.org](https://independentage.org)**

## About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

The information in this factsheet applies to England only.

If you're in Wales, contact Age Cymru  
(**0800 022 3444**, [ageuk.org.uk/cymru](https://ageuk.org.uk/cymru))  
for information and advice.

In Scotland, contact Age Scotland  
(**0800 12 44 222**, [ageuk.org.uk/scotland](https://ageuk.org.uk/scotland)).

In Northern Ireland, contact Age NI  
(**0808 808 7575**, [ageuk.org.uk/northern-ireland](https://ageuk.org.uk/northern-ireland)).

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting [independentage.org/publications](https://independentage.org/publications)

## Contents

---

1. Why should I adapt my home?	4
2. What adaptations could I make to my home?	5
3. How can I find out which adaptations will help me?	7
4. How much will it cost and can I get help with this?	10
5. Disabled Facilities Grants	12
6. Who can apply for a Disabled Facilities Grant?	13
7. How much money could I get from a Disabled Facilities Grant?	16
8. Applying for a Disabled Facilities Grant	18
9. If you're awarded a Disabled Facilities Grant	20
10. Who will pay for any maintenance and repairs?	22
11. Making a complaint and challenging decisions	23
12. Other help to pay for adaptations	25
13. If you cannot adapt your home	27

## 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. You could also get some adaptations to assist your carer, if you have one.

Whatever your needs, there is guidance and support available to help you make the right decisions. You may even be able to get 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, smaller changes or aids and equipment.

If you need financial help with an adaptation, what you get may be based on how much it costs and your income and savings (see chapter 4 for more information).

Here are some examples:

### **Larger adaptations**

- installing a downstairs bathroom or level-access shower
- fitting a stairlift
- widening doorways or lowering kitchen worktops for wheelchair users

### **Smaller adaptations**

- fitting a second bannister on a staircase
- installing grab rails next to a toilet or in a bath/shower
- installing outdoor stair rails or a ramp
- replacing your bathroom or kitchen taps with lever taps

### **Equipment**

- portable or ceiling hoists, for example, to get in and out of bed
- bath seat or electric bath lift
- chair-raising blocks to adjust the height of your chairs
- 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 will help me?

---

If you think that some adaptations or equipment would help you stay independent at home, contact your local council's adult social services department. Ask for a care needs assessment and ask for an occupational therapist to be involved. The contact details for your local council's adult social services department will be in the local telephone directory or on the council's website ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

A care needs assessment looks at how you are managing everyday activities like washing and dressing, household tasks and getting out and about.

An occupational therapist works with people who have health problems, a disability or are recovering from an illness. They support people to do the everyday activities that they find difficult.

#### **What will happen?**

The assessment will see what tasks you can do, what you have difficulty with and what you're unable to do. It will consider what kind of help you might need to support you in your daily life, and your carer, if you have one. It will also consider whether your support needs are great enough for the council to help you.

Based on the assessment and feedback from you, the occupational therapist may recommend equipment and/or adaptations that could make difficult tasks easier and safer for you.

Social services may also recommend other support services, such as visits from care workers, equipment for your carer to carry out tasks safely or attending a local day centre.

For more information about the care needs assessment, take a look at our factsheet [\*\*First steps in getting help with your care needs\*\*](#).

## If you're in hospital

During the COVID-19 pandemic, hospital discharge procedures have been changed to free up hospital beds more quickly. This means that in hospital you will only be assessed to see what (if any) short-term support you need to safely leave hospital. Any longer-term care and support needs will be assessed after you're discharged.

If you're in hospital, you may be assessed by an occupational therapist before you are discharged. If they find that you need equipment or adaptations in your home so you can return safely, these should be installed – or temporary measures put in place – before you're discharged.

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

## Help with specific needs

If you are losing your sight or your hearing, some organisations can provide in-depth advice about home adaptations to help with your specific needs.

For advice on adapting your home if you're visually impaired, contact:

- the Royal National Institute for Blind People (RNIB) (**0303 123 9999**, [rnib.org.uk](https://www.rnib.org.uk))
- Thomas Pocklington Trust (**020 8995 0880**, [pocklington-trust.org.uk](https://www.pocklington-trust.org.uk)).

If you need help adapting your home because you're living with hearing loss, contact:

- Action on Hearing Loss (**0808 808 0123**, [actiononhearingloss.org.uk](https://www.actiononhearingloss.org.uk)).



If you have both sight and hearing loss, contact:

- Sense (**0300 330 9250**, [sense.org.uk](https://www.sense.org.uk)).

If you can't find anything suitable for your particular needs, some charities may be able to offer tailor-made solutions. You could contact:

- Remap (**01732 760 209**, [remap.org.uk](https://www.remap.org.uk))
- Designability (**01225 824 103**, [designability.org.uk](https://www.designability.org.uk))
- Demand (**01923 681 800**, [demand.org.uk](https://www.demand.org.uk)).

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

---

### Small adaptations

If your local council assesses you as needing a piece of equipment or a minor adaptation, this must be provided to you free of charge. A minor adaptation is one that costs less than £1,000 to install. If you need more than one minor adaptation, this £1,000 limit applies to each minor adaptation that you need.

If an occupational therapist in hospital gives you equipment to allow you to go home from hospital, this equipment should also be free.

### Larger adaptations

If you need a larger adaptation – one that costs more than £1,000 – you may be able to get financial help through a means-tested Disabled Facilities Grant (DFG). This is a grant available from your local council if you meet certain criteria. If you need more than one larger adaptation, you can apply for a DFG for each of them – see chapter 5 for more information. Or, there may be other help available to you (see chapter 12).

If you need to buy adaptations yourself, contact the Disabled Living Foundation (**0300 999 0004**, [dlf.org.uk](https://www.dlf.org.uk)) for more information. They won't advise you on your individual equipment needs, but can tell you about what is available and help with finding local suppliers. You can also use their self-assessment website, AskSARA ([asksara.dlf.org.uk](https://www.asksara.dlf.org.uk)), to find out about the types of equipment that may help you. Don't forget to request an occupational therapy assessment before you buy any equipment.

The charity Independence at Home (**020 8427 7929**, [independenceathome.org.uk](https://www.independenceathome.org.uk)) may be able to offer you a grant if you need help to pay for equipment or adaptations. See chapter 12 for information about other sources of help to pay for adaptations.

## If you rent your home

If you're a renter or a leaseholder, or live with one, your landlord must consider any reasonable request for alterations. They can only refuse to do it if they'd need to change or remove a physical feature, and it's reasonable to refuse. Things such as taps, door handles, signs and doorbells don't count as physical features, so they can't usually refuse to change them if you ask. Talk to your local Citizens Advice for more information (**03444 111 444**, [citizensadvice.org.uk](https://citizensadvice.org.uk)).



### Good to know

If you are eligible for NHS Continuing Healthcare (NHS CHC), your Clinical Commissioning Group (CCG) should consider if you need equipment or adaptations when planning your care.

As the CCG is responsible for meeting your health and care needs as identified during your NHS CHC assessment, they may be required to arrange and pay for such services. In some situations, particularly if you're still living in your own home, the NHS and council may both have a duty to arrange equipment or adaptations. If this is the case, the CCG should work with the local council to work out who is responsible.

See our factsheet **Continuing Healthcare – should the NHS be paying for your care?** for more information about who might qualify for this help from the NHS.

## 5. Disabled Facilities Grants

---

You may be entitled to a Disabled Facilities Grant (DFG) from your local council. These grants are for disabled people who need to adapt their home to continue living there as safely and independently as possible.

Usually you'll work with an occupational therapist to decide what adaptations you need. These could include adaptations to:

- make it easier to get in and out of your home, for example, by installing external stair rails or ramps
- make it easier to access rooms in your house, for example, by installing a lift or stairlift, or widening doors for wheelchair access
- install appropriate kitchen and bathroom facilities, for example, by installing height-adjustable kitchen cupboards for wheelchair access, or installing a walk-in shower or a downstairs bathroom, if you can't access the one upstairs
- improve your heating or provide a suitable heating system, if you don't have one
- make your home safer by, for example, installing new lighting to improve visibility
- make it easier to control electricity, lighting or heating, for example, by altering the height of power points and light switches
- make it easier and/or safer to access your garden.

DFGs can't be used to pay for work you've already had done. If you want to apply for a DFG, make sure you don't have any work done until it's approved.

## 6. Who can apply for a Disabled Facilities Grant?

---

Disabled Facilities Grants (DFGs) are available to disabled people. You could:

- have significant problems with your hearing, sight or speech
- have a mental health problem
- be physically disabled
- be registered (or able to register) with your local council as disabled.

You must also need changes to your home as a result of your disability. These must be:

- necessary and appropriate to meet your needs
- reasonable and possible at your current property.

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 apply. If you're a homeowner or tenant who lives with a disabled person, you can also apply.

You must also intend to live in the property for the whole grant condition period. This is usually five years, although it may be shorter if you have a health reason for moving, or other special reason.

### **If you rent from a private landlord**

If you rent privately, your landlord may have a duty to agree to the adaptations to the property. They must not refuse without good reason.

The council will ask you and your landlord to complete a tenant's certificate and an owner's certificate, to show that you intend to live in the property for the whole grant condition period, which is usually five years.

It's best to ask for permission from your landlord in writing. If they do not give you permission to adapt the property, you can get advice about your options from Citizens Advice (**03444 111 444**, [citizensadvice.org.uk](https://citizensadvice.org.uk)) or Shelter (**0808 800 4444**, [shelter.org.uk](https://shelter.org.uk)).

See chapter 13 to find other options if you're not able to adapt your home.

## Getting help with your application from a Home Improvement Agency

Home Improvement Agencies (HIAs) are not-for-profit organisations that can provide specialist advice to older or disabled people on maintaining, repairing, adapting and improving their homes. They can also help people who live in properties that are not able to be adapted to move somewhere more suitable for their needs. HIAs are sometimes called 'Care & Repair' or 'Staying Put' schemes.

HIAs may be able to help you apply for a DFG, arrange surveys, get estimates and apply for other grants from the council.

Some HIAs will have technical officers or qualified surveyors 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 can be covered by your DFG – check before the work is started.



### To do

Find out if there is an HIA for your local area by contacting Foundations (**0300 124 0315**, **[findmyhia.org.uk](https://findmyhia.org.uk)**). Alternatively, ask your local council for details of your local HIA or other help with applying for a DFG.



### **Good to know**

You will not usually be awarded a DFG if you started the work to your home before your DFG application was approved. If you have started the work but it is not yet finished, contact your local Citizens Advice (**03444 111 444**, [citizensadvice.org.uk](https://citizensadvice.org.uk)) or local HIA (**0300 124 0315**, [findmyhia.org.uk](https://findmyhia.org.uk)) for advice.

## 7. How much money could I get from a Disabled Facilities Grant?

---

A Disabled Facilities Grant (DFG) is means-tested. This means your income and any savings of more than £6,000 (and those of your partner, if you have one) will be taken into account when deciding the amount you will get. This means test is different to the one for social care services.

The DFG can 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 (HIA).

The maximum grant available in England is £30,000. The council can provide discretionary top-up grants to cover adaptations that cost more than £30,000, if you're assessed as needing them. Because these grants are discretionary, the council does not have to award them but, if you apply, the council has to consider your application.

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. If you aren't able to afford this, councils have different ways of helping you. They might provide loans, or commission the local HIA to help you find charities that can help. Contact your local council to find out what support is available in your area ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

If your income and savings mean that you have to cover all the costs yourself, the council should put this in writing. This is called a 'nil assessment' or a 'nil grant'. You should keep hold of this in case you need to apply for a DFG again in the future.





### **Good to know**

If you qualify for certain means-tested benefits, such as Pension Guarantee Credit or Housing Benefit, you shouldn't have to provide any extra financial information. The DFG should also cover the full cost of the work.

## 8. Applying for a Disabled Facilities Grant

---

You can apply for a Disabled Facilities Grant (DFG) through your local council. The contact information for their housing or environmental health department will be in your local telephone directory or on the council's website ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

As well as providing information on your property, your finances and the work needed, you may also need to give details of other services required, for example, if you need someone to supervise the work.

You will usually be asked to provide at least two written quotes from builders for undertaking the work with your application form. The council can help you with this, if necessary.

As part of your application, the council may also ask for two assessments to be carried out. These could be by:

- an occupational therapist or someone from adult social services, who will look at whether the adaptation is 'necessary and appropriate'
- an environmental health officer or a building surveyor, who will look at whether it is 'reasonable and practicable' to carry out the work.

A DFG application form is long and you may need help finding builders who can provide estimates and do the adaptations. The occupational therapist or local council may be able to help with this.

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.



### **Good to know**

If you have a care needs assessment (see page 7) from an occupational therapist, they may recommend a home adaptation that you can get through a DFG. If you agree, the occupational therapist can start the application process and may help you by getting quotes, working with your HIA or local council, and approving the work so you can get the DFG.

## **How long will it take?**

After submitting your application, you should receive the council's decision in writing as soon as is 'reasonably practicable' but no later than six months after the day you made a formal application.

You may have to wait for an occupational therapy or other assessment as part of your application. However, if there is a delay that is preventing you from submitting your application, consider making a complaint (see chapter 11).

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

## **What happens if I'm turned down?**

If you're turned down for a DFG, the council must provide you with reasons for its decision in writing. These might include that:

- you don't qualify under the means test
- the council doesn't think the work is 'necessary and appropriate'
- the council doesn't think it is possible to do the work, for example, because of the condition of your home
- you rent privately and haven't submitted an owner's certificate (see page 13) with your application.

If you don't agree or think that this decision is unfair, you can make a complaint (see chapter 11). See chapter 12 about other ways to get help to pay for adaptations.

## 9. If you're awarded a Disabled Facilities Grant

---

If your application for a Disabled Facilities Grant (DFG) is successful, then the work can begin. You should usually have got at least two quotes for the work, so by this stage you should know who you would like to do the work.

You will be responsible with the council for overseeing the work and making sure that any contractors you employ have the right insurance in place. The council should give you all the advice and support you need. The council will only pay if they are satisfied that the work done is satisfactory and what was agreed when the grant was approved.

### **How will the grant be paid?**

You can receive the money yourself, or the council can pay the contractor directly. The council will usually tell you which method of payment they'll use when they approve your application, and you can ask for your preferred option.

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.

### **When the work is completed**

The council will need to approve the work before they will pay the DFG. If you're being paid in instalments, this means the council will check on each stage of the adaptations before they pay each instalment. Otherwise, the council will check once the adaptations are completed and pay either you or the contractor then, depending what you agree when the grant is awarded.

If the work does not match what you asked for or is inadequate, tell the council not to pay the contractor, if you've agreed for them to be paid directly. If you're paying the contractors yourself, don't pay them until you're happy with the work.

## When you may need to repay a DFG

You won't usually need to repay any grant money that you have been awarded, but there are some circumstances where you might have to – for example, because:

- you have not stayed in the property for the whole grant condition period
- you have not complied with other conditions of the grant
- the work on your property has not been completed within the time limit that the local authority have allowed
- the work costs less than the amount of grant you have been awarded.



### Good to know

If you own your property and are awarded a DFG of more than £5,000, your local council may consider placing a charge on your home. This means that if you sell your home 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 shouldn't do this automatically and should consider your circumstances, your reasons for moving and whether it is reasonable to ask for this repayment.

## 10. Who will pay for any maintenance and repairs?

---

Once the adaptation has been installed, 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 your own contents insurance, you should arrange appropriate insurance for the adaptation.

It's important to consider this, because repair and maintenance work can be expensive. Speak to your home insurance provider, or contact Uswitch (**0800 6888 557**, [uswitch.com](https://www.uswitch.com)).



### To do

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

Our factsheet **Paying for home maintenance and repairs** can help you find ways to pay for repairs.

## 11. 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 refused a grant for adaptations or equipment, you can make a complaint.

Start by asking the council for a copy of their complaints procedure. Once you have this, make your complaint in writing within 12 months of the problem happening or when you became aware of the problem. The council should investigate your response and reply.

If you're not satisfied by their response, you can take your complaint to the Local Government and Social Care Ombudsman (LGSCO) (**0300 061 0614**, [lgo.org.uk](https://lgo.org.uk)).

### Taking legal action

If you're thinking about making a formal complaint to the council, you may also need to consider if you want to take legal action. This may involve applying for a judicial review, where the High Court will review the lawfulness of the council's decision. If you do want to take legal action, you do need to act more quickly. For example, judicial review action must be started within three months of the date when there were first grounds for a legal challenge. Get specialist advice as soon as possible.

Getting legal advice can be expensive. If you decide to get legal advice, you may want to contact Civil Legal Advice (**0345 345 4 345**, [gov.uk/civil-legal-advice](https://gov.uk/civil-legal-advice)) to find out whether you would qualify for legal aid.



#### Good to know

Whether or not you might qualify for legal aid, Civil Legal Advice can also give you details of other specialist organisations or solicitors.

Call them on **0345 345 4345** or visit **[find-legal-advice.justice.gov.uk](https://find-legal-advice.justice.gov.uk)** to find a solicitor who specialises in the relevant area of law. They do not have to be local to you. Most specialist solicitors are experienced at working from a distance.

You might be able to get free initial legal advice through a Law Works legal advice clinic (**[lawworks.org.uk](https://lawworks.org.uk)**), or from the Disability Law Service (**020 7791 9800**, **[dls.org.uk](https://dls.org.uk)**).

For more information about making a complaint or taking legal action, see our factsheet **[Complaints about care and health services](#)**.



## 12. Other help to pay for adaptations

---

### Help from your council

Your council has powers to improve living conditions in their area and may provide assistance to adapt, repair or improve your home – separate from the Disabled Facilities Grant.

This could include:

- grants or loans for repairs or home improvements, such as electrical rewiring or roof repairs
- practical help, such as handyperson services or carrying out home surveys
- grants for work to make your house more energy efficient, such as installing central heating, insulation, double glazing or draught proofing.

Each council has its own rules about what help is available and who is eligible. The council must have a policy on how they help with home improvements. Call the council to find out more or check their website. You could also ask your local Citizens Advice (**03444 111 444**, [citizensadvice.org.uk](https://citizensadvice.org.uk)) if they have a copy of this policy.

### Help from charities

If you need help finding ways to pay for adaptations, Turn2Us (**0808 802 2000**, [turn2us.org.uk](https://turn2us.org.uk)) may be able to help you find charities or trusts you can apply to.

If you're living with cancer, you may be eligible for a grant from Macmillan Cancer Support (**0808 808 0000**, [macmillan.org.uk/grants](https://macmillan.org.uk/grants)). They offer small, one-off means-tested payments to help with the extra costs that cancer can bring. This could include home adaptations, depending on your circumstances. Talk to a health or social care professional about making an application.

## Get a benefits check

Make sure you're claiming all the money you're owed. If you're on a low income, you may be entitled to Pension Credit. If you have a disability or long-term health condition and need help with personal care, you may be able to claim Attendance Allowance or Personal Independence Payment, depending on your age. Try our online calculator at [independentage.org.uk/benefit-calculator](https://independentage.org.uk/benefit-calculator) or call our Helpline on **0800 319 6789** to arrange a free benefits check.

## Other sources of help

If your landlord is a Housing Association, contact them to see if they have any support available to you to arrange or pay for adaptations to your home.

If you own your own home and need to pay for adaptations, your local Home Improvement Agency (HIA) may be able to advise you on releasing capital from your property through equity release schemes and loans. Contact Foundations (**0300 124 0315**, [findmyhia.org.uk](https://findmyhia.org.uk)) to find your local HIA.

## 13. If you cannot adapt your home

---

If you are worried that making adaptations to your home could be too stressful or costly, you could consider moving to a property that is more suitable for your needs. For example, you could consider moving into a sheltered housing or extra care housing scheme. You would still have your own flat or bungalow, but they are usually designed with the needs of older people in mind. They may also have an emergency call system and a scheme manager on hand. Extra care housing offers more support than sheltered housing, with care workers available on site for those who need them.

Read our factsheet **Sheltered housing and extra care housing** for more information.

### **If your landlord is refusing permission to adapt your home**

Under the Equality Act 2010, your landlord or the managing agent has a duty to make 'reasonable adjustments' to certain things if it will avoid you being disadvantaged because you are disabled.

However, your landlord doesn't have to allow changes in some situations – for example, if they would change the structure of your home or if they would permanently alter the property.

If they do refuse permission to adapt part of your home, they must have good reasons for refusing any changes that are required because you are disabled.



#### **To do**

If your landlord is refusing to let you adapt your home, seek specialist advice from Citizens Advice (**03444 111 444**, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)) or the Equality Advisory Service (**0808 800 0082**, [equalityadvisoryservice.com](https://www.equalityadvisoryservice.com)) to see if their decision is lawful.

Our publications cover England only. While we make every reasonable effort to ensure that our information is accurate at the time of publication, information can change over time. Our information should not be used as a substitute for professional advice. Independent Age does not accept any liability for any loss, however caused, arising from the use of the information within this publication. Please note that the inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request. Contact us using the details below.

## Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

## How did we do?

To tell us what you think of our information, contact us using the details below. We will use your feedback to help us plan future changes to our publications.

If you would like to be involved in helping us to develop our information products, you can join our Readers' Panel. For more information visit [www.independentage.org/readers-panel](http://www.independentage.org/readers-panel) or call us.

## Other formats

If you need this information in a different format (such as large print or audio CD), please contact us.

## Contact us

Call us 0800 319 6789

Email [advice@independentage.org](mailto:advice@independentage.org)

Visit [independentage.org](http://independentage.org)