

## 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

No one should face financial hardship in later life.

Independent Age is the national charity focused on improving the lives of older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email [helpline@independentage.org](mailto:helpline@independentage.org) to arrange to speak to one of our advisers.

To donate or help support our work, please visit [independentage.org/support-us](https://independentage.org/support-us).

In this factsheet, you'll find references 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

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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 (England or Wales)	13
6. Mandatory grants (Scotland)	18
7. Who will pay for any maintenance and repairs of the adaptation?	20
8. Making a complaint and challenging decisions	21
9. Other help to pay for adaptations	23
10. If you cannot adapt your home	25

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# 1. Why should I adapt my home?

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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. They may also help to prevent accidents.

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?

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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 banister 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.



### **Important**

If you rent from a private landlord you must get your landlord's permission before beginning any work. Your landlord can withhold consent, but must have good reason to do so.

Your landlord can impose certain conditions, such as asking to comment on plans or that you remove any adaptations when you move out.

### 3. How can I find out which adaptations will help me?

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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 for an occupational therapist to be involved. The contact details for your local council's adult social services department will be in the local phone book or on the council's website – if you live in England or Wales visit [gov.uk/find-local-council](https://www.gov.uk/find-local-council), and if you live in Scotland visit [mygov.scot/find-your-local-council](https://www.mygov.scot/find-your-local-council).

In Wales, you may not need to get a care needs assessment if you only want small adaptations like grab rails. These can generally be delivered by social services. However, it might be a good idea to get a care needs assessment anyway.

A care needs assessment looks at how you are managing everyday activities like:

- washing and dressing
- household tasks
- looking after your health and wellbeing
- being safe in your home
- getting out and about
- managing your nutrition
- managing your money
- caring for others.

An occupational therapist works with people who have health problems or 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 in your daily life, and how to support 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 [First steps in getting help with your care needs](#) factsheets. There are different versions for England and Wales, and Scotland.

## If you're in hospital

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 of 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 RNID (**0808 808 0123**, [rnid.org.uk](https://www.rnid.org.uk)).

If you have both sight and hearing loss, contact:

- Sense (**0300 330 9250**, [sense.org.uk](https://www.sense.org.uk)) (England and Scotland only)
- Sense Cymru (**0300 330 9280**, [sense.org.uk](https://www.sense.org.uk)) (Wales only)
- Deafblind UK (**0800 132320**, [deafblind.org.uk](https://www.deafblind.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 824103**, [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?

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Home adaptations are funded differently depending on where you live. You may be able to get help from your local council.

### **If you live in England and Wales**

In England, if your local council assesses you as needing a piece of equipment or a minor adaptation, they must provide this 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.

In Wales, your local council may pay for small adaptations, such as grab rails, stair rails, accessible taps, small ramps or key safes. If an adaptation is more complex or larger, they may not pay for it. Ask your local council for their adaptations policy.

Whether you live in England or Wales, if you need a larger adaptation that costs more than £1,000, you may be able to get financial help through a Disabled Facilities Grant (DFG). This is a grant available from your local council if you meet certain criteria. Whether you get the grant, and how much you get, will depend on your finances. If you need more than one larger adaptation, you can apply for a DFG for each of them—see [chapter 5](#) for more information. There may be other help available to you too ([chapter 9](#)).

If you need to buy adaptations yourself, contact the Disabled Living Foundation ([livingmadeeasy.org.uk](http://livingmadeeasy.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. Don't forget to request an occupational therapy assessment before you buy any equipment.

The charity Independence at Home ([020 8427 7929](https://02084277929), [independenceathome.org.uk](https://independenceathome.org.uk)) may be able to offer you a grant if you need help to pay for equipment or adaptations. See [chapter 9](#) for information about other sources of help to pay for adaptations.

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. Call our Helpline on [0800 319 6789](https://08003196789) to arrange to speak with an adviser.



### Good to know

If you qualify for NHS Continuing Healthcare your local health authority - known as an Integrated Care System (ICS) - should consider if you need equipment or adaptations when planning your care.

Because the ICS is responsible for meeting your health and care needs identified during your NHS Continuing Healthcare 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 ICS 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.

## If you live in Scotland

If your assessment finds that your care needs meet your council's eligibility criteria, your local council must decide how your needs should be met.

Although personal care and nursing care are free in Scotland, you may need to pay towards any equipment or adaptations that you need. If this is the case, you'll have a financial assessment to decide how much you should contribute towards the cost of your support. For more information, see our guide [Paying for care at home in Scotland](#).

Every local authority has their own policy on the assistance they provide, so the help available will vary depending on where you live.

Your council may pay for changes to your home if:

- you're a council tenant
- your home is assessed and no longer meets your needs.

Your landlord may pay for changes to your home if:

- you're a tenant of a registered social landlord or housing association
- your home is assessed as no longer meeting your needs.

If you privately rent your home, your landlord cannot refuse permission or impose conditions on your home adaptation without good reason. They must make reasonable adjustments for tenants with a disability, like:

- providing equipment and services, like replacing taps and door handles or providing door entry systems
- changing practices, policies and procedures
- changing the terms of the letting agreement.

If you're a homeowner or a tenant of a private landlord you may qualify for a mandatory grant ([chapter 6](#)) from your council.

## 5. Disabled Facilities Grants (England or Wales)

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If you live in England or Wales, 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.



### **Important**

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.

DFGs are available to disabled people. 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 reasons.

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.

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 ([citizensadvice.org.uk](https://citizensadvice.org.uk)):

- in England, call **03444 111 444**
- in Wales, call **0800 702 2020**.

See **chapter 9** to find other options if you're not able to adapt your home.

A 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. You might be able to get an idea of whether you qualify for a DFG through Foundations online tool ([foundations.uk.com/how-we-help/adapt-my-home](https://foundations.uk.com/how-we-help/adapt-my-home)).

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. In Wales, it is £36,000. The council can provide discretionary top-up grants to cover adaptations that cost more than the maximum, 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://gov.uk/find-local-council)). You can also find their contact details in the phone book.

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 Guarantee Pension 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.

You can apply for a DFG through your local council. The contact information for their housing or environmental health department will be in your phone book 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 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 ([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.

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 ([chapter 8](#)).

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

If you are turned down for a DFG, and you don't agree or you think that this decision is unfair, you can make a complaint ([chapter 8](#)). See [chapter 9](#) about other ways to get help to pay for adaptations.



If your application for a DFG is successful, then the work can begin. You should usually get 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.

### 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.

## 6. Mandatory grants (Scotland)

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If you own your own home, or rent from a private landlord, you could get extra money to fund adaptations to your home. These are called mandatory grants. These grants come from the council and only pay for large changes to the structure of your home. For example, it would cover things like widening doors and fitting a ramp for wheelchair access, or replacing the bath with a shower. There are different arrangements for getting help with other smaller changes, like fitting grab rails.

To be entitled to a mandatory grant:

- you must own or privately rent your home
- you, or someone you live with, must be disabled, or have problems getting around
- your home must need to be changed so that it meets your needs, or the needs of someone you live with
- the changes must be essential
- you must need help paying for the work.

Your care needs assessment ([page 7](#)) will show a lot of this.

It is important that the adaptations to your home are essential.. This means that you must need to have the work done to make your home accessible for you, or someone you live with.

Your local authority must give you a grant for any changes that they find essential. The rules about mandatory grants apply to all councils in Scotland.

Mandatory grants come in two different levels. Firstly, anyone who successfully applies will get 80% of the costs of work covered by a mandatory grant. This amount does not depend on your income. Your local authority will then advise you about ways to pay for the rest of the work, and you may wish to get independent financial advice.

Secondly, some people will get 100% of the costs covered by grant if they get certain benefits. These benefits include:

- Income Support
- income-based Jobseeker's Allowance
- Pension Credit (guarantee element)
- income-related Employment and Support Allowance.

If you don't get these benefits, but still need help to meet the cost of adapting your home, some local authorities will 'top up' the 80% grant to meet more of the costs. This usually depends on your income and it will be means-tested. You can ask your local authority to explain their rules for any extra grant.

There is no upper limit to the cost of the work, or a maximum amount of grant you could get. But your local authority will check that the cost of the work is reasonable.

## Next steps

To apply for a grant, contact your local authority's social work services if you think you need a major adaptation. Find their details through your council ([mygov.scot/find-your-local-council](https://mygov.scot/find-your-local-council), or check in the phone book).

They will arrange for you to have a care needs assessment ([page 7](#)). You must have an assessment if you want to apply for financial help. You will only receive a grant if the assessment says that a major adaptation is essential. Although the rules are the same everywhere, every council will have a different way for you to apply. More detailed information about this can be found in your local authority's scheme of assistance. This will also set out what your local authority counts as essential works and all of the ways that it will help people living in the private rented sector.

## 7. Who will pay for any maintenance and repairs of the adaptation?

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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](tel:08006888557), [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.

## 8. Making a complaint and challenging decisions

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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. If you live in Scotland, you have to make your complaint within six months. The council should investigate your response and reply.

If you're not satisfied by their response, you can take your complaint to the ombudsman:

- if you live in England, contact the Local Government and Social Care Ombudsman (LGSCO) (**0300 061 0614**, [lgo.org.uk](https://lgo.org.uk))
- in Scotland, contact the Scottish Public Services Ombudsman (**0800 377 7330**, [spsso.org.uk/spsso](https://spsso.org.uk/spsso))
- in Wales, contact the Public Services Ombudsman (**0300 790 0203**, [ombudsman.wales](https://ombudsman.wales)).

### 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 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://www.civil-legal-advice.gov.uk/civil-legal-advice)) to find out whether you would qualify for legal aid. If you live in Scotland, contact the Scottish Legal Aid Board (**0131 226 706**, [slab.org.uk](https://www.slab.org.uk)).

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://www.lawworks.org.uk)), or from the Disability Law Service (**020 7791 9800**, [dls.org.uk](https://www.dls.org.uk)).

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



### 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.

## 9. Other help to pay for adaptations

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### 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 or mandatory grants.

This could include:

- grants or loans for repairs or home improvements, such as electrical rewiring or roof repairs
- practical help, such as handyman 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 qualifies. The council must have a policy about 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 if they have a copy of this policy ([citizensadvice.org.uk](https://citizensadvice.org.uk)):

- in England – **03444 111 444**
- in Scotland – **0800 028 1456**
- in Wales – **0800 702 2020**.

## 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 qualify 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/benefits-calculator](https://independentage.org.uk/benefits-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. Visit [findmyhia.org.uk](https://findmyhia.org.uk) or call **0300 124 0315** to find your local HIA.



## 10. If you cannot adapt your home

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If you are worried that making adaptations to your home could be too stressful or costly, you could think about 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 guide [Retirement 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 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 ([citizensadvice.org.uk](https://citizensadvice.org.uk)):

- in England – **03444 111 444**
- in Scotland – **0800 028 1456**
- in Wales – **0800 702 2020**.

You can also contact the Equality Advisory Service (**0808 800 0082**, [equalityadvisoryservice.com](https://equalityadvisoryservice.com)) to see if their decision is lawful.

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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.

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## **Contact us**

Call **0800 319 6789**

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