



Housing Adaptations

The key to independent living for older people



Information for Older People needing help with Housing Repairs and Adaptations

About this Information

This e-leaflet is intended to provide clear information to older people and their representatives about the support that is available for housing repairs and adaptations.

It explains what assistance may be available to help with adaptations, repairs, and improvements to your home if you are an older homeowner or tenant. It includes details about:

1. Your local authority's "Policy to Provide Assistance"
2. Help with Major adaptations
3. Help with Smaller adaptations
4. Help with Repairs
5. Useful organisations, contacts and weblinks

Although general information is provided in this e-leaflet for guidance, the way in which adaptations are provided across Wales varies considerably. To help you contact your local authority, housing association, Care & Repair Agency or local Age Cymru partner, you will find website links at the end of this leaflet. Your local Care & Repair Agency can provide you with free impartial advice and information about the best route for you.

1. LOCAL AUTHORITY POLICIES TO PROVIDE ASSISTANCE

The best starting point for housing grants and other help your local authority (local council) provides, is to look at their “Private Sector Housing and Disabled Adaptations Policy”.

Your local authority must have a published policy and a copy of their full policy must be available for public inspection at their main office. Local Authorities will also publish their policies on their web-sites, or provide them at Council Offices and Town Halls. Copies may also be available from local voluntary organisations such as the Citizens Advice Bureau, local Care & Repair agencies and public libraries.

A summary of the policy must be made available on request. If sent by post a reasonable charge may be made for this service. The summary should tell you:

- what type of help is available (including Disabled Facilities Grants and other housing grants)
- whether you are eligible to apply, how to make an enquiry and application for assistance
- the terms of repayment
- conditions attached (if any)
- target timescales for different parts of the process
- whether there is any advice and assistance offered from a local Care & Repair Agency, or a local authority’s own Grant Agency.

Local authority assistance may be provided in any form, including loans, grants, labour, materials or advice. It may be provided unconditionally, or subject to conditions such as repayment of all or part of the assistance or contribution towards the work for which assistance is required.

When providing assistance, the local authority must:

- set out in writing the terms and conditions under which assistance is being given
- ensure that you have received appropriate advice or information about the extent and nature of any obligation (financial or otherwise) you will be taking on
- take account of your ability to make a repayment.

The local authority should also have a complaints procedure and an appeal procedure written down and freely available. If you are not happy with the local authority’s response to your complaint you may be able to refer your case to the Public Services Ombudsman in Wales. Follow the link to the [Public Services Ombudsman](#) website.

2. HELP WITH MAJOR ADAPTATIONS

There are a number of different ways in which larger housing adaptations are provided and paid for. This varies between local authorities, and also depends on whether you are an owner occupier, private tenant, council tenant or housing association tenant. Generally speaking, there is a legal entitlement to Disabled Facilities Grant (DFG) if you need major adaptations, but this may not necessarily be the best route for you. If you are a council tenant or housing association tenant, your landlord might be able to arrange the work for you without the need for a DFG. You should speak to your local authority or local Care & Repair Agency for advice on the best option for you.

DISABLED FACILITIES GRANTS (DFG)

Local authorities have a legal obligation to provide DFGs. This means that if you need adapted facilities, or adaptations to help you access your home and facilities in your home, your local authority must provide you with this Grant. A DFG may help you to live as independently and comfortably as possible. The maximum amount for a DFG in Wales is £36,000.

There are certain qualifying conditions for a DFG you must meet, and set processes you need to go through. These include a means test of your income and savings, an assessment from an Occupational Therapist, and a survey of your property. You might also need to obtain quotes from builders to do the work, although some local authorities may organise this on your behalf.

Your local authority, local Care & Repair Agency, or local Age Cymru partner can give you more detailed advice and help you with all of this.



Who is eligible?

In order to qualify you must be disabled under the terms of the Housing Grants, Construction and Regeneration Act 1996. This says that a person is disabled if:

- their sight, hearing or speech is substantially impaired
- they have a mental disorder or impairment of any kind
- they are physically substantially disabled by illness, injury, impairment present since birth, or otherwise
- they are registered disabled (or could be registered) with the social services department under the terms of the National Assistance Act 1948 or the Children Act 1989.

Please note you do not have to be registered disabled to apply.

You can apply for a DFG whether you are a homeowner or the tenant of the property. You do not have to be the disabled person for whom the works are required. The applicant will have to provide the local authority with a certificate stating that a disabled occupant will live in the property for at least five years after the works are completed or for a shorter period if there are health or other special reasons. If you rent your property privately, you will need to get permission for the work to be done from your landlord.



What types of work are covered?

Your local authority must provide a DFG if you:

- cannot access your home and/or the basic amenities within it (e.g. bedrooms, kitchen and bathroom facilities), and
- provided that you qualify on income grounds.

Your local authority will also have to agree that the work is reasonable and that it is possible to carry it out.

Examples of the types of work that may be covered by the grant include:

- making it easier for you to get into and out of your home (eg, by widening the doors and installing ramps)
- providing disabled access to the living room, bedroom, kitchen and bathroom (e.g., by installing a stair-lift or providing a downstairs bathroom)
- providing suitable bathroom and kitchen facilities that you can use independently (e.g a level access shower, accessible WC and accessible kitchen facilities)
- room conversions and extensions
- making your home safe for you and people living with you (e.g., by providing a specially adapted room where it is safe to leave a disabled person unattended or improve lighting to ensure better visibility)
- adapting heating or lighting controls to make them easier for you to use

- improving the heating system in your home to make it suitable for the needs of the disabled person
- improving access to a garden by making it easier or safer.

Discretionary Disabled Facilities Grant and other assistance that may be provided

Your local authority can give discretionary assistance for adaptations or to help you to move to suitable alternative accommodation. There is no restriction on the amount of assistance that may be given. It may be paid in addition, or as an alternative to the grant. You will need to contact your local authority to find out what discretionary help may be available.

Examples include:

- small adaptations that are not covered by a DFG, or to deliver remedies for urgent adaptations more quickly
- top up of mandatory DFG (£36,000) because the work is expensive, or you cannot afford the contribution or some work required is not eligible for the grant
- assist you to move to a more suitable property where it is more cost effective than adapting your current home to make it suitable for your needs. This can be done even where the new property may need some adaptations.



Applying for a Disabled Facilities Grant (DFG)

DFGs are normally available from the Housing Department of the local authority. You can also approach Social Services to make an enquiry about a DFG.

Although the Housing Grants Service has the responsibility for deciding whether you will get a grant, they must consult with Social Services, who decide what adaptations are 'necessary and appropriate'. Occupational therapists undertake this role. They are skilled in analysing activities and how people interact with their environments. Their assessment will help you look at the activities you want to do at home and any physical barriers there are, in order to help identify the most useful and effective adaptation to maximise your independence.

Your local authority also has to be satisfied that the works are 'reasonable and practicable' in relation to the age and condition of the property. The assessment is usually carried out by an Environmental Health Officer, a Housing Department Surveyor or a Surveyor from your local Care & Repair Agency.

If you are aged over 60, you can also ask your local Care & Repair Agency to assist you with the application process.

Please note that you cannot start any works until your local authority approves your Grant application.

The Means Test

Disabled Facilities Grants are means tested (unless they are for disabled children). In its assessment, the local authority will only take into account your income and that of your husband, wife or partner, even if you do not own the house.

This means that if you are, for example, a single disabled person living with your grown-up daughter in the home that she owns: only your income and not hers should be included in the means test calculation.

The means test will take into account your average weekly income. Certain disability benefits and some of your savings will be ignored. For savings above a set limit, an assumed weekly tariff income will be taken into account. This is then set against an assessment of basic needs, which are recognised by a range of premiums and allowances. If your resources are less than this assessment, you will not normally be expected to contribute to the costs of the works. If your resources are more than the allowances, they may only get a part of the grant or none at all.

If you receive the Guarantee Credit part of Pension Credit, Income Support, Income-Based Jobseeker's Allowance, income-related Employment and Support Allowance, Housing Benefit, Council Tax or Working Tax Credit or Child Tax Credit and have gross taxable income of less than £15,050, you will not normally have to make a contribution.

The means test is complicated, and many local authorities do this very quickly and early on in the process, so you know whether you will be entitled to a full grant, or whether you will have a contribution to pay. You might find it useful to get further information from your local authority, local Care & Repair Agency or local Age Cymru partner.

Property charge

Local authorities have the discretion to impose a legal charge on a property that has been adapted with a Disabled Facilities Grant. This means that a set amount will be paid to the local authority if the property is sold within 10 years. You will be made aware of this if you are in this situation. Many do not impose repayment conditions, but you need to speak to your own local authority about this, and the amount they may require you to repay.

Problems and complaints

There can sometimes be lengthy delays in applying for Disabled Facilities Grants. Sometimes this is because there is a long waiting list for assessment by an Occupational Therapist or sometimes it is because the Housing Department has already used the money that has been allocated to DFGs. Waiting times will vary between different local authorities. You can ask them at the beginning of the process how long the waiting time is in your particular area.

You do have certain rights which mean that you should not have to wait an unreasonable amount of time. The law says that you should not have to wait more than six months after you make a formal application for a grant to hear whether you will get one. Also, if you are eligible for a Disabled Facilities Grant, the Housing Department cannot refuse to pay on the grounds that it does not have sufficient money.

If you do not get a decision within six months of applying, make a complaint in writing to your local authority and request that a decision is made. If you still do not get a decision or if you have been prevented from applying in the first place seek further advice or make a complaint to the Public Services Ombudsman in Wales. Follow the link to the [Public Services Ombudsman](#) website for more information.

Housing Association Tenants – Physical Adaptations Grant (PAG)

If you are a Housing Association Tenant, although you are legally entitled to a Disabled Facilities Grant, your first step should be to contact your Housing Association, as they could arrange for works using different funding, which may be quicker. You may also be interested or prefer to move to a more suitable property, and you should also discuss this with your landlord. Follow the link on [Page 14](#) to take you to your Housing Association.

Council Tenants

If you are a Council Tenant, although you are also legally entitled to a Disabled Facilities Grant, your Housing Department may have different processes and routes to getting adaptation work done at your home. This may be quicker than applying for a DFG. You may also be interested or prefer to move to a more suitable property, and you should also discuss this with your Housing Department.

Stock Transfer/Community Mutuals

If you are a former council tenant where the housing stock has transferred to a new landlord (community mutual housing association), you are legally entitled to a Disabled Facilities Grant. However, your new landlord will have set aside funding to deal with the adaptation needs of its tenants, and you should discuss your needs with your landlord.

3. HELP WITH SMALLER ADAPTATIONS

Minor adaptations such as handrails and grab-rails may be all that you need. In such cases, there may be a simpler route than a Disabled Facilities Grant. You should speak to your local authority, local Care & Repair Agency or local Age Cymru partner to find out more.

The types of services and solutions that may be available are as follows (but this may vary across Wales)

Social Services

The Social Services department of your local authority has a duty to provide certain services to disabled people, and must provide services to meet the needs of disabled people, including:

- provision of practical assistance within the home
- provision of disability aids and equipment
- assistance with adaptations to the home.

This means that if you need adaptations and are having difficulty getting a Disabled Facilities Grant, your Social Services Department may still have a duty to assist you.

Social Services may also be able to help with the cost of work not covered by Disabled Facilities Grants. They may be able to provide top up funding if you are not able to find the money to meet your assessed contribution, or if the works cost more than the £36,000 limit on Disabled Facilities Grants.

Social Services are sometimes able to provide small adaptations and equipment directly or provide direct funding for some types of smaller adaptation works.

For further information about whether you may be eligible for support from Social Services, see Age UK [Factsheet 41](#), “Local authority assessment for community care services”.

Also available is Age Cymru’s [Community Care Factsheet](#):

Care & Repair Agencies

Care & Repair Agencies are not-for-profit organisations managed locally as independent charities, or by housing associations. They provide support for vulnerable older homeowners to help them undertake adaptations, repairs and improvements to their home. Their service will include help on how to get financial support to undertake the work, help in accessing that financial support, technical support in planning the work and ensuring that the work is undertaken by accredited trade persons.

Most Care & Repair Agencies also provide a range of housing-based services for vulnerable people that will enable them to retain independence in their own home. These may include a handyman service, gardening and decorating services, safety and security improvement, and improved home energy efficiency measures.

All Care & Repair Agencies in Wales provide the “Rapid Response Adaptation Programme” (RRAP) on behalf of the Welsh Assembly Government, and in partnership with Local Health Boards and Local Authorities. The scheme particularly focuses on speeding up discharge from hospital and on works which prevent accidents and hospital admission. The cost of works is low, but is undertaken quickly for those older people who would benefit from prevention works or works to enable them to return home more quickly from hospital.

Even if you can afford to pay for the work itself, you can take a lot of the worry out of organising it by using a Care & Repair Agency service.

There is a Care & Repair Agency in every County in Wales. Further information on Care & Repair in Wales, and on your local Care & Repair Agency can be found at the [Care & Repair Cymru](#) website by following the link.

Housing Associations and Council Tenants

If you are a Council Tenant or Housing Association Tenant, you need to contact your landlord as the way in which they provide smaller adaptations varies considerably across Wales. Click on the links below for contact information for your own landlord.

4. HELP WITH REPAIRS

If you own and occupy your home, the types of repair grants or loans that may be available in your area will be set out in your local authority's "Private Sector Housing and Disabled Adaptations Policy". See Section 1 above for further details, and check with your own local authority about exactly what help is available in your area.

The types of assistance which may be available includes:

- Renovation Grants
- Minor Repair Grants
- Loans
- Small repair schemes in partnership between local authorities and Care & Repair Agencies

A means test may or may not apply to any grants, this will depend on the policy adopted by your local authority.

As mentioned above, each local authority's policy and procedures for providing grants and/or loans will be different, and you need to contact your local authority and view their "Private Sector Housing and Disabled Adaptations Policy" for details.

If you are a council tenant, or housing association tenant, you should contact your landlord if you have any concerns about disrepair or home improvements.

5. USEFUL ORGANISATIONS, CONTACTS AND WEBLINKS

Age Cymru

Age Cymru is the new organisation combining Age Concern Cymru and Help the Aged in Wales. Age Cymru provides information and advice through their national freephone advice line and works with local organisations across Wales to provide local advice, information and services.

Age UK Advice Line: 0800 169 65 65 (8am-7pm, 365 days a year)

Website www.agecymru.org.uk

Care & Repair Cymru

Care & Repair Cymru is the national body for Care & Repair in Wales, and the Older People's Housing Champion. The 22 Care & Repair Agencies across Wales help older people to remain living in their own homes with increased independence and dignity. This is achieved by carrying out and facilitating adaptations, repairs and improvements for older people in their own homes.

Tel: 02920 674830 (Care & Repair Cymru)

0300 111 3333 (Local rate number) to be connected to your local Care & Repair Agency

Website: www.careandrepair.org.uk

Citizens Advice Bureau (CAB)

CAB aims to provide free, impartial advice on a variety of subjects. The address of your local CAB can be found in the telephone book or on the website .

Tel: 020 7833 2181 (for local contact details only – not telephone advice) Website: www.adviceguide.org.uk

British Association and College of Occupational Therapists

The British Association of Occupational Therapists is the professional body and trade union for occupational therapy staff in the UK. The College of Occupational Therapists is the subsidiary organisation with the delegated responsibility for the promotion of good practice. The College is committed to client-centred practice and the involvement of the service user as a partner in all stages of the therapeutic process.

Tel: 020 7357 6480

Website: www.cot.org.uk

Contact your local social services department and ask for an occupational therapy assessment. You may also be able to access an occupational therapist via your health professional or family doctor.

Occupational therapists are regulated by the Health Professions Council
Website www.hpc-uk.org

College of Occupational Therapists (2010) "Code of ethics and professional conduct". London: COT. Available [here](#)

Disability Alliance

Disability Alliance is a national charity with the principal aim of relieving the poverty and improving the living standards of disabled people. They are best known as the authors of the Disability Rights Handbook, which provides clear and concise information on the welfare benefits and tax credits systems, as well as other areas such as social and residential care and a range of other issues relevant to disabled people and their families.

Tel: 020 7250 8181

Website: www.disabilityalliance.org

Elderly Accommodation Counsel (EAC)

EAC provides information on all forms of accommodation, support and care for older people. It maintains a detailed nationwide database for all forms of specialised accommodation for older people. Once you have located a possible housing provider you will have to contact them directly to confirm details such as availability and how to apply.

Tel: 020 7820 1343

Website: www.housingcare.org

Older People's Commissioner for Wales

The Commissioner would like to hear from you, if you want to tell us about your experiences of services you have received or issues you think are important.

The Commissioner's role is to:

- promote awareness of the interests of older people
- promote the end of age discrimination
- encourage good practice in the treatment of older people
- review the law affecting the interests of older people

Address: Older People's Commissioner for Wales, Cambrian Buildings, Mount Stuart Square, Cardiff CF10 5FL.

Tel: 08442 640 670

Email: ask@olderpeoplewales.com

Website: www.olderpeoplewales.com

Public Services Ombudsman for Wales

To complain about a local authority service, telephone the Ombudsman by using the telephone number below on or the online form on the website.

Tel: 01656 641199

Website: <http://www.ombudsman-wales.org.uk/>

TrustMark

The TrustMark website offers assistance in finding builders, plumbers, electricians, roofers and other firms that have been awarded the TrustMark by approved scheme operators who comply with government-endorsed standards.

Tel: 01344 666 104

Website: www.trustmark.org.uk

Local authorities

To contact your local authority click the link below where you will find a complete list of local authorities in Wales:-

[Local Authorities in Wales](#)

Housing Associations

To contact your local Housing Association follow the link below where you will find a complete list of housing associations in Wales:-

[Housing Associations in Wales](#)

Care & Repair Agencies

To contact Care & Repair Cymru or your local Care & Repair Agency follow the link below:-

[Care & Repair Agencies](#)

Age Connect Wales

Click on the link below for a list of Age Connect Wales offices

[Age Connect Wales](#)

Disclaimer and copyright information

This information is not a comprehensive statement of the law in this subject and the partnership who helped produce this leaflet (Care & Repair Cymru, Age Cymru, Older People's Commissioner for Wales and the College of Occupational Therapists) cannot give individual legal or financial advice. Some rules may have changed since the publication of this guide. If you have any queries that this guide does not answer, seek further advice from one of the organisations suggested.

Please note that the inclusion of named agencies, companies, products, services or publications does not constitute a recommendation or endorsement by Care & Repair Cymru or our partners. While every effort is made to ensure accuracy, Care & Repair Cymru and our partners cannot be held responsible for errors or omissions.