Adapting your home

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Introduction

If you feel that adaptations to your home could make it easier for you to live at home, you may be able to apply for a Disabled Facilities Grant from your local council to help with the cost.

Applying for a grant is not as complex as you might think and this leaflet aims to tell you all you need to know. The first step is to contact Essex Social Care; so that we can understand your situation and the difficulties you are experiencing to refer you for an Occupational Therapy Assessment. Contact details for Adult Social Care can be found on back page of this booklet.

What is an Occupational Therapy Assessment?

An Occupational Therapist will visit you at home to assess your needs. You may like to have a relative, a friend, carer or someone else to support you when we visit. The Assessment is an opportunity to discuss the difficulties you are having and to understand what your needs are. Although we will take account of what you would like to have done to your home, we can only recommend adaptations we think would be essential to meeting your needs. If your home needs substantial alterations, such as a stair lift or a shower, you may then wish to apply for a Disabled Facilities Grant from your local council.



What is a Disabled Facilities Grant?

If you or someone living in your property is disabled you may qualify for a Disabled Facilities Grant towards the cost of providing adaptations and facilities to enable the disabled person to continue to live there. Such grants are given by local councils under Part I of the Housing Grants, Construction and Regeneration Act 1996. The maximum grant available for works deemed necessary and appropriate is £30,000.

You may get a grant to;

- have easier access to and from the home
- have access to a lavatory, bath or shower or wash-hand basin

The actual amount of DFG that someone can get depends on the income and savings of the disabled person (and their partner), even if the disabled person has not actually applied for the grant (such as when an application is made by a landlord with a disabled tenant).

Applying for the grant

Your Occupational Therapist will recommend to your local council which adaptations are necessary and appropriate for you. The council then has to decide whether these recommendations are reasonable and practicable and they have the final say in approving work. Your local council will not begin your formal grant application until all the necessary paperwork is complete.

You will need to complete an application form and will be asked to sign a certificate showing that you intend to live at your home for at least five years. If you own your home a land registry check will be completed or the deeds to your home, usually held by your bank or building society can provide proof of ownership. If you rent the property you will need to get the owner's permission to carry out the work. For large adaptations, where plans are required, you must get professional drawings; you must also have planning permission and building regulation approval.

Most local councils will send you the relevant forms, including a financial assessment form, to apply for the grant. Once you have filled in and returned the paperwork, and the council accepts it as a formal application, the council must inform you within six months of this valid application date if it will offer you a grant.



Can I get support in applying for a Disabled Facilities Grant?

Your local council will advise you of the specific process in your area. They may be able to provide advice and support although the level of support will vary between councils. Some local councils' may charge a management fee to the Disabled Facilities Grant to cover administration and processing costs, each local council can advise what the cost may be.

Alternatively, you may be able to get support from other sources, for example, disability organisations such as Independent Living Advocacy Essex or Citizens Advice Bureaux.

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Do I have to pay for anything?

If you are applying for a Disabled Facilities Grant your local council will require you to complete a financial assessment form, unless you are in receipt of certain 'passporting' benefits. If you are in receipt of certain means-tested benefits you may be 'passported' to a full grant and will not have to make a contribution towards the cost of work, your local council can confirm which benefits are eligible. The form, which the local council will send to you, asks you to provide information about any benefits you receive and your income and savings.

Most local councils will carry out your financial assessment informally when you first ask about applying for a grant. This lets you know how much you may be expected to contribute before estimates are obtained. The council must also check your details again when you make your formal application.

This formal application will determine whether, based on National Guidelines, you can contribute towards the cost of your adaptations. The assessed amount will be based on your income and savings. If you have a partner the assessment will also take their income and savings into account.

The maximum grant available for works deemed necessary and appropriate is £30,000. The local council may choose to top this up with another grant or loan, but this depends on the funds they have available. Essex County Council can consider a contribution to any additional costs via a Direct Payment and this is only applicable if you are able to satisfy the criteria for financial assistance. Applications for funding assistance from Essex County Council need to be made through your Occupational Therapist.

Finding builders and architects

If you need help in finding a builder, architect/agent or manufacturer you can find lists at www.buywithconfidence.gov.uk or www.trustmark.org.uk. Your friends or relatives may also be able to recommend builders or manufacturers that have carried out work to a good standard.

If you are using an architect they will often identify suitable builders to approach for estimates. Normally the council requires two or three estimates; however you should check this with your local council. In many cases a builder or specialist manufacturer can provide you with an estimate based on the schedule of work you receive from the grants officer at your local council. You should note that not all works require an architect.

Preliminary costs

If you need to appoint an architect or agent, these costs may be included in any Disabled Facilities Grant awarded. You should discuss the costs with your grant officer before your grant is approved, in case it is not considered reasonable. However, you should note that any such costs will only be paid if the grant goes ahead.

For example, if you decide not to go ahead with adapting your home after your financial assessment, you may still have to pay the fees of the architect for drawing up your plans. In some cases it is possible for you to come to an agreement with the architect concerned, so that they will only charge you if the grant is approved.

Schedule of works

Some council's will produce a schedule of works detailing the work's needed and some will ask builders to quote from the Occupational Therapy scheme of works. We recommend that you or your representative read the scheme/ schedule of works to make sure it is accurate. These are used to obtain your estimates.

Estimates

Your local council may require you to get estimates, if so check with your local council as to what the estimates need to include. Your local council will expect the estimates to be priced as reasonably as possible. In some circumstances you can negotiate to pay the additional cost of your preferred materials yourself or for additional works.

Getting the work done

The local council will discuss with you about how to get estimates and who needs to place the order for building work. However, you should make sure that you have got a grant approval before you place any order. Your local council and Essex County Council will not pay for any work that may have started before you have received approval. Once you have received a formal offer of a grant you have a maximum of 12 months for the building or installation work to be completed. You should contact your grant officer as soon as you can if you know you will need a time extension to get the work completed.

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Time scales

Your local council may have a waiting time and you should discuss this with them.

Maintenance, service and repair

You will be responsible for the maintenance, service and repair of any mechanical fittings, for example stair lifts, showers and automatic toilets, provided as part of the grant works after the warranty expires. General building works are normally guaranteed by the contractor for 12 months from completion. Some local council's may pay for extended warranties for items such as stair lifts, if not you may wish to arrange to fund one privately. We recommend you inform your buildings and contents insurance company of any changes to your home.

Making sure you are satisfied

During the works, your architect/agent or representative should visit to check progress or at least be available to address any queries.

When your building work is completed and sometimes during the work, the grants officer will visit to inspect. You will then be asked to sign to say that you are satisfied with the quality of work and wish payment to be made.

This information is issued by: Essex County Council Adult Social Care

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Published March 2018.