



www.peoplesinonet.org.uk

See our PIN website for a directory of services which can help support you in your home

This is your guide to Home adaptations for disabled adults and children

If you or someone living in your property is disabled you may be considering some adaptations to enable the disabled person to continue to live at home.

This guide tells you about:

- How to get advice
- The types of work which you may need
- Ways of paying for work to your home
- Support for moving to alternative accommodation
- Applying for a Disabled Facilities Grant (DFG)
- Agencies and organisations which provide help

The information in this guide applies whether you are a tenant or an owner occupier.

If you are an adult you may find it useful to have a copy of our **Guide to Adult Care and Support** to read alongside this information.

Getting Advice

You can get advice from the R&C Handyperson and Adaptations Team, the Money Advice Service, Citizens' Advice Bureau or Age UK Teesside or your landlord if you rent your home.



this is Redcar & Cleveland

www.redcar-cleveland.gov.uk/adultcare

Any disabled person is entitled to have an assessment of their needs made by the Council's adult social care team, even if the person does not meet the criteria to receive services or funding.

Assessments and any subsequent advice and information from the Council are free of charge.

Types of works

Adaptations are often a key factor in enabling disabled people and older adults to remain living independently in the community. There are two main types:

- **major adaptations** which are structural alterations to a property costing over £1,000 e.g. a stairlift, or a level access shower
- **minor adaptations** such as grab rails and other works costing less than £1,000

Types of Assistance

You can self-fund adaptation works thorough a variety of methods including:

- Personal Savings
- Loans
- Equity release
- Charitable funding
- Maximising benefits

For any of the self-funding option the Council can offer you an Occupational Therapy assessment to help you decide on the most appropriate adaptation to meet your needs in both the short and long term. There is no cost for this assessment and advice.

For any of the self-funding options, the Handyperson and Adaptations Team can offer you technical advice, write a specification, draw plans, help you select a contractor from an approved list and oversee the builders/contractors to ensure the quality of the works for a reasonable fee (10% of the cost of the works).

Loans or equity release

Loans may be available from your bank or mortgage provider. Credit Union Community Banks can also assist in supporting people on low incomes to obtain affordable loans which you may choose to use to fund adaptations to your home. The Handyperson and Adaptations Team may be able to offer general information about loans or equity release. For owner occupiers only, under some equity release schemes, nothing is paid back to the lender until the property is sold or the person moves out.



However, you are advised that loans and equity release schemes are limited by property values, any outstanding mortgages and levels of equity in the property. If choosing to use either of these methods of funding, more detailed advice should be sought from independent financial advisors and solicitors.

Charitable funding

There are a number of charities who may provide financial assistance, particularly in relation to former employment, trade union membership or armed forces membership. The Handyperson and Adaptations Team can support applications to known charities if public funding is not available and a person does not have much excess income available.

Maximising your benefits

The Council's Financial Support Team can support people to apply for all relevant benefits which if appropriate and lawful could be used to adapt their properties, particularly those designed to help with some of the extra costs caused by long-term ill-health or a disability.

A number of housing associations have support available to tenants to assist them with claiming full benefit entitlement. For example, Coast & Country Housing and Tees Valley Housing have a service available to help people with claims.

Examples of relevant benefits are detailed below (April 2016 rates quoted):

- **Carers Allowance**

This is for people who regularly spend at least 35 hours a week caring for someone with a disability who receives a Disability living Allowance (Middle or Higher Rate for Personal Care), Attendance Allowance or Constant Attendance Allowance (paid as an addition to a War Disablement Pension or Industrial Disablement Benefit). Carers must not be in full time education or earning above a certain amount.

Carers Allowance is paid at a standard rate, currently £62.10 a week.

Personal Independence Payment (PIP)

PIP helps with some of the extra costs caused by long term ill-health or a disability if you are aged 16 – 64.

You could get between £21.80 and £139.75 a week to help with the extra costs caused by your condition. How much you get is not based on your condition but how it affects you. You need an assessment to work out the level of help you get.



- **Attendance Allowance**

You could get £5.10 or £82.30 a week to help with personal care if you are physically or mentally disabled and you are aged 65 or over. Other benefits you get can increase if you get Attendance Allowance.

- **VAT relief for disabled people**

If you're disabled or have a long term illness you will not be charged VAT on products designed or adapted for your own personal or domestic use. You will not be charged VAT on

- The installation and any extra work needed as part of this
- Repairs or maintenance
- Spare parts or accessories

For example: adjustable beds, stairlifts, wheelchairs, building works like ramps, widening doors, installing a lift or a toilet. Further advice is available from HM Revenue & Customs.

- **Minor adaptations**

Older people and those with a disability or at high risk of falling can directly access the Council's Handyperson and Adaptation Team for help with minor adaptations such as grab rails and additional banister rails. The service is subsidised and you only pay for materials at cost price.

If you are a tenant of a Housing Association you can receive assistance with certain types of adaptations. Many do not require a referral from an Occupational Therapist. You should contact your landlord directly to find out more information about their adaptation policy. As an example, Coast & Country Housing currently undertake a range of adaptation works under the value of £1,000.

If you are a tenant in a privately rented property, you will need to speak to your landlord and ask permission to have an adaptation undertaken and talk to them about funding opportunities. The Handyperson and Adaptation Team can assist.

Support for moving to alternative accommodation

Moving to a more suitably designed or already adapted property may be a more cost-effective and better solution than adapting your current home.

If you are tenant in a Housing Association property you should first approach your landlord who will look at ways to help finding you an alternative property to meet your needs. Your landlord may give you priority to move to a more suitable available property. Some landlords may offer incentives.



As a tenant you will need to ensure you can afford to remain in the property for a reasonable length of time (5 years) due to Housing Benefit rules.

If you are a homeowner or private tenant, whose property is unsuitable for adaptation or very expensive to adapt, you may want to consider moving to a property that would better meet your needs. This could include a rented property with an adaptation already in place or an Extra Care facility.

For further details see our **Guide to Extra Care Housing** or contact adult social care, details are at the end of this guide.

The Council may be able to give assistance with removal costs to another property if that property would provide a more cost effective solution.

Applying for a Disabled Facilities Grant (DFG)

If all other options have been explored and are not suitable, the Council has limited funding available to provide Disabled Facilities Grants. However, you should not assume you will automatically qualify as the grants are means tested if the applicant is a disabled adult (disabled children are not means tested). The maximum grant available is £30,000.

An applicant must be the owner of the property or be a tenant and be able to provide the Council with the necessary owners' certificate or tenants' certificate and have no other means of funding the adaptation.

An Occupational Therapy assessment will be carried out by the Council to determine if the proposed adaptation works are 'necessary and appropriate' i.e. there is a basic need which cannot be met without the adaptation and the proposed adaptation must be suitable and effective in meeting the needs of the disabled person.

When applying for a grant the applicant will need to evidence that all other opportunities to fund the requested works have been actively pursued. Also, the applicant will be asked to sign a certificate stating the intention that throughout the grant condition period, currently five years (or such shorter period as the disabled persons health and other relevant circumstances permit), the disabled person will occupy the property as his or her only or main residence.

An applicant must agree that the original purpose of the agreed adaptation must not be varied or the grant would be repayable to the Council.

The Council's Handyperson and Adaptation Team will check that the proposed works are 'reasonable and practicable' i.e. the adaptation proposed must be the most cost effective



way of meeting the needs and the proposed adaptation must be technically feasible given the age and condition of the property.

The Council can refuse a grant if they believe the scheme is not necessary and appropriate or reasonable and practicable and all suitable alternatives have not been pursued.

The Council will require repayment of the grant if someone, in the Council's opinion, moves house unreasonably within 5 years of the works being completed. Also the Council may refuse a further grant to the new property if the person has moved unreasonably, particularly if they have left a previously adapted property.

Role of the Handyperson and Adaptation Service in Disabled Facilities Grants (DFG)

Most people applying for a grant will choose to use the Council's Handyperson and Adaptation Service to support their grant application, obtain plans, obtain competitive quotes, get relevant permissions, appoint contractors from a vetted list, oversee the works to completion and arrange funds to be paid to the contractor.

However, it is not obligatory to use the Handyperson and Adaptation Service in applying for a grant. A disabled person or their representative can choose to complete the processes above themselves. It should be noted though, that even in the event of someone applying for a DFG and project managing the works themselves, the Handyperson and Adaptation Team will be involved in approving the grant application and verifying with the Occupational Therapist that the completed works meet the standards required before they would release any grant. The costs of this function are included in the overall contract price agreed with the Council.

What to do if you are not happy with the support you receive

If you are unhappy about decisions which affect you or the support you receive, please speak to a member of our social care staff. Problems can often be resolved quickly and informally by talking things over.

If you are still unhappy or feel your concerns have not been resolved there is a formal procedure which we will follow. You can find our Complaints, Comments and Compliments procedure on www.redcar-cleveland.gov.uk or use the contact details at the end of this guide.



Contacts for further support and advice:

Citizens Advice Bureau 88 Westgate Guisborough TS14 6AP Tel 01642 469880 www.citizensadvice.org.uk	Carers Together 23 Queen Street Redcar TS10 1AB Tel 01642 488977 www.carerstogether.co.uk
Money Advice Service www.moneyadviceservice.org.uk	Age UK Teesside Tel 01642 805500 www.ageuk.org.uk/teesside
Pensions and benefits:	
Carers Allowance	0845 6084321
Disability Living Allowance & Attendance Allowance helpline	0345 605 6055
Personal Independence Payments new claims	0800 917 2222
Pension Service	0345 606 0265
Redcar & Cleveland Borough Council:	
R&C Handyperson and Adaptation Team email: handyperson@redcar-cleveland.gov.uk	01642 77 4774
Financial Support Team (Benefit Advice)	01642 771166
Housing Advice and Information	01287 612444
Adult Social Care	01642 771500



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www.redcar-cleveland.gov.uk/adultcare

If you need help to read or understand this guide, please speak to your health or social care worker, or contact Adult Social Care on 01642 771500

Adult Social Care contact details:

<p>Our normal office hours are: Monday to Thursday: 8.30 am - 5.00 pm Friday: 8.30 am - 4.30 pm</p>	<p>Telephone: 01642 771500 Typetalk: 18001 01642 771500 Email: contactus@redcar-cleveland.gov.uk Web: www.redcar-cleveland.gov.uk/adultcare</p>
<p>Address: Redcar & Cleveland Borough Council People Services, Seafield House, Kirkleatham Street, Redcar, Yorkshire TS10 1SP</p>	<p>If you need help in emergency when our offices are closed, you can contact the Emergency Duty Team: Telephone: 08702 402994 Minicom: 01642 602346</p>

