

# Adapting your own home if you have a disability

This factsheet is only applicable to home owners and those that rent their home from a private landlord or housing association. If you live in a Council property and need an adaptation to your home, please see separate factsheet: 'Adapting your Council property if you have a disability'.

## Disabled Facilities Grants

If you are living with an illness or find mobility increasingly difficult around the home, Luton Borough Council is able to help with grants or loans to pay for equipment to enable you to live independently in your own home.

## How do I qualify for a Disabled Facilities Grant?

The key to this scheme is that each assessment is personal, and focuses entirely around the individual's requirements. It is open to either private or rented property.

The first step is to contact the Council's Referral Management Team on 01582 54 76 60. For a disabled child under the age of 18, you should contact the Children's Initial Assessment Team on 01582 54 76 53. They will assess the request, see how you would benefit from the change and also investigate other options available to you.

## What kind of work would qualify for funding?

You may be eligible for a Disabled Facilities Grant (DFG), if you need special equipment to allow you to live in your home. Some typical examples include:

- wheelchair access to your home
- widening corridors and access ways to allow wheelchairs through
- disabled access to showers (or the creation of a wet room)
- stair lift installation
- ceiling track hoists
- adaptations to kitchen including lowering of kitchen tops and levelling of floors.

The Council will offer the most cost effective solution to meet your needs.

**If you need this in large print, on tape**

**or in** বাংলা গুজরাती पंजाबी اُردُو Polski



**01582 54 76 60**

**For more information please contact:**

**The Referral Management Team -  
01582 54 76 60 or 54 76 59**

**Children's Initial Assessment Team -  
01582 54 76 53**

Occupational Therapists work within the Council's Housing and Community Living department to help adults of all ages overcome difficulties with everyday living.

They are skilled in finding solutions to problems and can offer advice on perhaps doing something differently, using some equipment or adapting your home to help you remain as independent as possible.

If it is decided that the necessary and appropriate adaptations can be made, the Occupational Therapist will make a referral to the Private Sector Housing team.

An officer from this team will then write to you to arrange a survey of your property.

The maximum grant for this work is £30,000 subject to a test of your financial resources. To ensure the grants are being given to those that need it most, the Council will make checks on an applicant (and their partner's) income, savings and other assets, known as 'means testing'.

However, if the home improvements are for the benefit of a child, the Council does not carry out any means testing on the parents.

It is possible that the applicant may have to make a contribution themselves to reach the amount needed for the improvement after the means testing process has taken place.

The Council also offers interest free loans if the cost of the work exceeds the grant limit, which is repayable when the ownership of the property changes.

You can make further applications for more work if it is needed. Again this will need a visit from an occupational therapist.

Applicants should be aware that the process can be a lengthy one, but your Private Sector Housing Officer can give you an estimate of how long any stage of the work could take.

## Which homes are eligible?

Privately owned, private rented homes and Housing Association properties are all eligible. The Council has recently started to fund improvements to Housing Association properties, on the basis that the Housing Association pays for 50 per cent of the work. Council tenants cannot apply for a DFG.

## Equity release

Homeowners over 60 years old or whose household includes a disabled person may also qualify for equity release should any additional funding be needed for work. The scheme can also be used as an alternative to the Council's Decent Homes Assistance scheme.

Called Houseproud, the equity release scheme is operated by the Home Improvement Trust and backed by Luton Borough Council. Houseproud is not run as a commercial organisation but as a not-for-profit group in association with local councils. Equity release could be used as an alternative to a Disabled Facilities Grant.

## Making your application

The Council understands the process may seem complicated, but it has an agency service which can carry out many of these stages on your behalf, including completing forms, preparing plans, getting planning approvals, choosing builders and supervising building work.

For more information about this please call the Private Sector Housing team on 01582 54 72 22.