

Housing Adapting your 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 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 on 01582 547659. 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 maximum grant for this work is £30,000 subject to a test of your financial resources. The council will offer the most cost effective solution to meet your needs.

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.

What is the occupational therapist's role?

Occupational therapists work within the council's Adult Social Care 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 Housing Adaptations team.

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What happens next?

You will be asked to complete an application form.

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 applicants 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 or if the occupation conditions are breached.

After the means testing is completed, an officer from the Housing Adaptations team will survey your property to begin the process of putting the occupational therapist's recommendations into place.

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 helping you to completing forms, preparing plans, getting planning approvals, choosing builders and supervising building work.

For more information about this service please call the Housing Adaptations team on 01582 546507 or e-mail PSHAdaptions@luton.gov.uk

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

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

Equity Release

If you are 55 or over and a homeowner you could consider using equity release to unlock your money from your home while you still live there. The equity release scheme is called StepChange and is operated by the Consumer Credit Counselling Service (CCCS) who are authorised and regulated by the Financial Services Authority.

You can find more information about equity release by visiting their website at www.StepChange.org or by calling (Freephone) 08000 138 1111

For more information please contact:

Luton Council on 01582 546507, contact details given above or visit www.luton.gov.uk