

# Adapting your home: Planning and funding

## Disclaimer

***This factsheet is for advice and guidance only. It is not intended to replace advice from a medical professional. Please ensure you follow manufacturer's instructions for use and that you carry out appropriate risk assessments.***

## Introduction

Works to improve access to your home, get around more easily and safely and use key facilities such as the bathroom, kitchen and bedroom are most commonly called home adaptations or home modifications. The general purpose of a home adaptation is to make it easier and safer for you or a family member to get around your home, maximise your independence, and make it easier for others to assist you if required.

Not everyone wants to or is able to move when their home becomes harder to manage or daily tasks become more difficult to accomplish. So, making sure that your home is easier to live in and as functional as possible can significantly and positively affect your quality of life.

## Why may I need to adapt my home?

There are a variety of conditions that can affect your mobility, strength, grip, breathing, energy and stamina and these can make simple everyday tasks more challenging. For example:

- Some conditions that cause pain can restrict movement.
- Some conditions that affect memory can make it more difficult to get around the home and find the things you need.
- Some conditions are progressive, causing things to become increasingly difficult over time.
- Other conditions can affect behaviour and can make parts of the home unsafe.

If you are caring for a child with a disability or a person who has any of these difficulties, changes to your home will assist you in providing care and can promote their independence.

# What are the benefits of adapting my home?

Adapting your home to suit your needs can help to:

- Increase and/or maintain your level of independence.
- Reduce the risk of falls and accidents.
- Reduce the need for help or care at home.
- Reduce the risk of hospital admissions.
- Support those who are providing care to others.
- Avoid or delay the need for residential care.

The scale of work required varies from person to person. These can be small scale, e.g. the addition and use of aids and equipment, through to larger scale adaptations.

The most common reasons for adapting the home are to help individuals with:

- Getting in and out of the bath or shower.
- Climbing up and down the stairs.
- Entering and leaving the home safely and accessing the garden or other outdoor areas.
- Moving around the home if they are a wheelchair user or require a walking aid
- using the kitchen or bathroom.
- Operating switches and controls, for example doors, windows openers, electronic control of lights, TV, radio etc.
- Ensuring those with behavioural disorders are safe within the home.

Adaptions can also be carried out to make room for specialist equipment to help you get on and off the bed, chair or toilet or to create space to enable a carer to assist you to manage tasks.

Examples of the types of adaptations that can be made include:

- Adapting within the existing property e.g. installing a level access shower, wash/dry toilet or stair lift.
- Adapting the outside of a property to provide access to the home or garden via a ramp or level and widened path.
- Extending the property to create more space or an additional accessible area.
- Installing a pod/modular building to add on another room or extend the existing space.
- Adapting the kitchen or bathroom to make it accessible and safe.

# **What should I consider before getting work done?**

## **Think about what you currently need and may need in the future**

Whilst none of us know what's around the corner, those who have certain medical conditions may have a better idea, particularly if the condition is of a deteriorating nature. For adults there are a number of different conditions, including arthritis, Parkinson's disease, multiple sclerosis (MS), motor neurone disease (MND), dementia and conditions that cause visual impairments, which can progress to varying degrees over time. There will be differences in how these conditions affect each individual and how they manage everyday activities. Often, your abilities may fluctuate. Some days you are able to do a lot more, and some days very little. It is important to take these factors into account when planning an adaptation, to ensure that it will meet all your needs. Because adaptations may involve permanent and structural alterations to your home, it is best to consider whether they will meet your needs in the long term. It may be best to make larger alterations when you have the time to consider the design thoroughly, rather than having to rush into making decisions because of an emergency.

Children may also have long-term conditions which need to be considered. This may be a condition which remains stable as they mature, one which delays or prevents normal development or may deteriorate over time. For young children, the size of their equipment may suggest extra space is not needed, but as they grow their equipment will grow too. Allowing for larger equipment which may be needed in the future will mean further adaptations won't be required.

## **Consider the whole environment**

Can you make alterations which will enable you to use all parts of your home, or at least the areas most important to you? For example, would it be better to adapt the downstairs bathroom and change a ground floor room into a bedroom if the stairs are becoming very difficult to climb? Would you be able to use a stair lift? Would it be possible and suitable to install a stair lift if needed in future?

# What about other members of the household

Will they be able to use the adaptations? Will they need other facilities? If you have children for example, will you need a bath as well as a shower?

## Consider how it is going to look

Can I still make it feel like home? Can it meet my needs but not look like a hospital environment? There are numerous products and designs available now that are less clinical in appearance that are designed for people with wide range of impairments to use.

## What if it is not feasible adapt your home?

There are situations when adapting a home simply isn't practical or physically possible and you may need to consider extending or possibly even moving. Sometimes moving may be the only or most sensible solution if the adaptations would be too difficult or expensive to carry out. If moving is something you wish to consider, there are a number of options depending on whether you own or rent your property. You can find out about moving to more accessible accommodation via the [First Stop website](#) .

Your local authority housing department will also be your first point of contact if you are in rented social housing. They may recommend obtaining an occupational therapy re-housing assessment to [help identify your housing needs](#), so that the right property can be found for you. Again, if you have a young child, when identifying a suitable property, you will need to think about the long term and how their needs may change and what equipment may be provided.

## Seeking professional help and guidance

Before any work is undertaken the following should be considered:

- Will I need planning permission?
- Which building regulations and design guidance do I need to consider?
- Will I need to consult an occupational therapist?
- Will I need to consult a surveyor or an architect?
- Where will I find a contractor if I am funding the adaptation myself?
- Is there funding available to help me?
- What will social services do?

## Occupational therapists

It is advisable to get advice from an occupational therapist who specialises in housing adaptations and aids. They will be able to carry out an assessment of your needs and work with you to identify appropriate solutions.

## Instructing an independent OT

If you are self-funding, you may wish to seek advice from an independent occupational therapist who can offer advice on adaptations and equipment to meet your individual needs. The Royal College of Occupational Therapists (RCOT) has more information about [occupational therapy and how an assessment can help you](#). It also has information about how to [find an occupational therapist near you](#).

## Getting occupational therapy support via the NHS/social services

An [NHS occupational therapist](#) or your local [social services](#) may be able to trial and fund aids and gadgets with you to make life easier.

## Health and social care assessment (also known as a needs assessment)

In order to qualify for grants and free local authority provision you will need to have a needs assessment. This which will determine whether you have eligible needs for care and support with daily living (such as bathing or toileting) due to age, disability or long-term health condition. You can get a needs assessment via your [local authority's social services department](#). You can either apply yourself, or someone else can apply on your behalf, with your permission (such as a friend, relative or health professional). You can also get a referral from your GP.

In Scotland, local authorities make their own arrangements for provision of minor adaptations and details can be accessed via your local council website. Please be advised that waiting lists and eligibility vary greatly from area to area.

Before you consider arranging to adapt your home yourself, it's advisable to get advice on whether you are eligible for funding as a homeowner, private tenant, council tenant, or housing association tenant.

If you rent privately you will need to obtain explicit written permission to adapt the property you live in.

If you are a tenant of a Housing Association property, they may have their own occupational therapist or re-housing process, or you will need to contact your local authority in the first instance. Your [local Home Improvement Agency \(HIA\)](#) may be able to advise you on funding and the support services they offer. Many agencies have an approved contractors lists which may be helpful in finding an appropriate builder if you are funding your own work. It is important that you seek advice from surveyors and/or contractors who are familiar with the practicalities of carrying out these kinds of adaptations. They can advise you on whether the proposed works are feasible, and how much they might cost and whether planning permission/building regulations are required.

**N.B. Any funding that is available will not be paid if the work has already been done.**

## Provision of equipment

There are a few options available for funding of equipment and minor adaptations; these can vary across the UK. We provide an overview of the options available here, but it is worthwhile checking what arrangements are in place locally.

In England, if you are assessed as requiring preventative intervention, **equipment under £1000** is free of charge to you. If the equipment or adaptation costs **more than £1000**, you may have to apply for a Disabled Facility Grant. In Scotland, local authorities make their own arrangements for provision of minor adaptations and details can be accessed via your local council website.

The Money Helper website has some useful information about [funding for adaptations](#).

It is recommended that you seek advice from an occupational therapist before considering which equipment is suitable to you. You may be entitled to a free assessment by a local authority social services occupational therapist. You can apply for a needs assessment by social services by asking your local authority for a [health and social care needs assessment](#). Alternatively, if you are self-funding, a list of independent occupational therapists can be found on [The Royal College of Occupational Therapists' website](#).

## Prescriptions

Following an assessment, some local authorities will issue you with a prescription for the equipment that you need. This can be taken to a local retailer (usually a pharmacy or independent equipment retailer), and you can collect the equipment and begin to use it immediately. There is usually the option to have the equipment delivered to your home if you have difficulty accessing your local retailers.

**NB - equipment from social services is provided for use at your home address and should not be used elsewhere as:**

- 1. It is assessed as suitable for use in your home and selected to work within your existing environment and current equipment.**
- 2. They will not be able to respond to breakdowns or repairs.**

However, if you are permanently moving home into the area of another local authority, you can take the equipment with you if you still need to use it and it is the most cost-effective solution. You will need to discuss this with the service that issued the equipment to you.

## Equipment hire

If your need is short-term, it may be cost effective to hire equipment.

[Mobility Hire](#) is a national source for mobility and assistive equipment on hire or purchase. They offer short or long-term rental solutions to meet most requirements, and equipment ranges from bathroom aids to wheelchairs.

If the equipment is required for a holiday, it is advisable to look for a supplier near to your destination as they will be able to respond to any issues such as a breakdown/breakage.

## Community equipment store loan

Small daily living equipment or aids can be available via the NHS from a nurse, occupational therapist or physiotherapist or via social services at your local authority.

Loans can either be short term to assist after an operation or illness or longer term to promote independence or support caregiving. Long-term loans are usually the responsibility of social services (either adult social care or children's services) and will be provided following an assessment by an occupational therapist. Arrangements vary across the UK, and you may find that local arrangements allow different services to provide equipment on behalf of each other.

Also, equipment may be offered as an alternative to an adaptation. Your occupational therapist will explain why they are making this suggestion.

**NB - Equipment from social services that is provided for use at your home address should not be used elsewhere for the reasons stated above.**

## Private purchase

If you are self-funding and need advice before you buy, contact your local disabled/independent living centre where you can have the opportunity to try out a range of equipment. There are several of these around the country where you can go for impartial advice. Your local authority will be able to supply information about where your nearest centre is located. Some retailers have showrooms which have areas set up so you can try out items of equipment to see if they will suit you before you commit to making a purchase.



Also, consider if you can afford a service contract for more complex items of equipment. These may seem expensive at first, but call out fees or replacements may prove to be costly in the long run. Some items such as hoists and slings need to be 'LOLER' compliant ([Lifting Operations and Lifting Equipment Regulations 1998](#)). This is because they are used to move people mechanically and these checks are a legal requirement every six months. Others with moving parts or electrics will have a service schedule recommended by the manufacturer which is included in the instruction manual.

Before purchasing, look for a sales company that belongs to a trade association, such as the [British Healthcare Trades Association \(BHTA\)](#). The BHTA aims to improve standards in the provision of healthcare and assistive technology. BHTA members have signed up to a [Code of Practice](#) which aims to ensure that members provide products and services that are professional, ethical, and trustworthy.

Some suppliers will fit equipment, but some are sold 'supply only'. Finding a tradesman to fit items may not be easy. There may be a local arrangement for fitting small items such as a care and repair service or [Home Improvement Agency](#), or there may be a list of 'trusted traders' provided. Websites such as [Checkatrade](#) provide feedback from previous customers which can help you find a reputable tradespeople and [Trading Standards](#) may be able to advise if there are concerns over a company you are considering using.

## VAT exempt purchases

If you have a diagnosed long-term condition, you may be able to claim VAT relief when purchasing equipment. Ask the supplying company or check their website for further information. More information is available on the [GOV.UK website](#).

Equipment suppliers may have the VAT exemption form on their website, or you can download a general form from [HM Revenue and Customs](#) before you make your purchase. You will need to fill in a form for each supplier you use, but you will only need to do this for the first purchase with them.

## Disabled Facilities Grants (DFGs)

If the equipment or adaptation required costs **more than £1000**, you may be eligible to apply for a [Disabled Facility Grant](#) to pay for home adaptations. If the work is 'reasonable and practicable' and 'necessary to meet the needs' of a person with a disability. This can include extensions and structural work to accommodate fixed hoists, stairlifts, downstairs bathrooms, shower units etc. You can apply for a grant of up to £30,000 in England, up to £36,000 in Wales and up to £25,000 in Northern Ireland. Conditions for DFGs will vary according to the country in which you live.

To apply for a DFG for housing adaptations, your needs will be assessed by an occupational therapist. They usually come to your home to assess your needs, and this can include a joint assessment together with you and any carer you may have. They can also do assessments over the phone. They will then contact the relevant council departments with any necessary evidence they have gathered that the work proposed is appropriate and meets all the requirements for funding.

Age UK has a factsheet (['Factsheet 41. How to get care and support'](#)) explaining more about the DFG process.

[Disability Rights UK](#) has some very comprehensive online information about Disabled Facilities Grants and other housing grants.

## Disability Living Allowance/Personal Independence Payments/Attendance Allowance

Disability Living Allowance (DLA), Personal Independence Payments (PIP) and Attendance Allowance are benefits available for those who need support with activities of daily living. More information is available from [the government](#) and [Citizens Advice](#), enabling you to check your eligibility if you are not already claiming one of these benefits.

## Charitable funding

If you do not have the funds to buy equipment, it may be possible to request support from a charity. They will usually have criteria which they will apply, and most will not consider equipment which should be provided by the NHS or social services.

Some charities will only consider requests which are supported by an involved professional, usually an occupational therapist, physiotherapist or a nurse. This may require them to be present during the assessment for an item of equipment. This is to ensure that the equipment is appropriate and will not have an impact on planned treatment or rehabilitation programmes.

Equipment is not always purchased outright and gifted to you. Some items are provided on loan, either for a specified length of time, or to be returned when no longer needed or appropriate for use.

A number of charity websites that offer information about funding are listed here:

- [Turn2Us](#) - A national charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.
- [Scope](#) - A disability equality charity in England and Wales.
- [Sense](#) - A charity supporting people who are deafblind or who have complex disabilities.
- [Friends of the Elderly](#) - A charity who run a Grant Giving Programme for older people in financial need.
- [RNIB](#) - Grants if you have sight loss and are on a low income.
- [RNID](#) - Advice on disability benefits and grants if you're deaf or have hearing loss.

## Further sources of information and advice about funding

The [Money Helper](#) website provides government backed, free, impartial guidance about funding for adaptations.

[Age UK](#) has provided a factsheet setting out the help you can get from your local authority if you need the provision of disability equipment and home adaptations.

## Further advice from us

### Living Made Easy

For clear, practical advice and information on **products and suppliers of daily living equipment**, please have a look at our [Living Made Easy](#) website which is the largest aids to daily living database in Europe.

Living Made Easy have produced a range of factsheets which explain how aids and equipment may help you carry out daily living activities, and also provides practical information about funding and further sources of support. You can find the factsheets on the [Living Made Easy website](#).

You can also contact email us at [lme-enquiries@shaw-trust.org.uk](mailto:lme-enquiries@shaw-trust.org.uk). To help us give you a concise and informative reply, please provide us with as much detail as possible, including information on the difficulties you are having and any solutions you have considered, such as equipment ideas.

## AskSARA

If you would like help **choosing equipment for everyday living** you could try our online self-assessment tool, AskSARA.

AskSARA is an award-winning online self-help guide providing expert advice and information on products and equipment for older and disabled people. The tool will ask you questions about yourself and your environment and then offer relevant advice, product suggestions and supplier details. AskSARA is licenced for use through local authorities, and you can check if your local authority provides access to AskSARA here: <https://asksara.livingmadeeasy.org.uk/about-ask-sara>.

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