

## **Home Adaptations for Independent Living (HAIL)**

### **A Guide To Information And Services**

#### **Introduction**

This guide is designed to help you to understand how requests for adaptations are managed. It also supports you to know where to find information and services that may help you to decide what decision is right for you when you are considering a home adaptation. As well as being available online this leaflet is also available at Customer Service Centres or can be requested/delivered by contacting 020 8430 2000 LBN switchboard and pressing option 2.

#### **Assessment**

In most cases an Occupational Therapist (OT) will visit you at home to see how you are managing with every day activities. From this assessment the OT will suggest what may be available to help you with your everyday needs, or to help someone who helps you, to remain independent and safe.

#### **Possible solutions**

Solutions on simple ways to do things differently will be looked at first. For example, you may be asked to change how your furniture is arranged. The OT will always respect your home and feelings but will identify solutions that are the most cost effective before exploring with you other more costly options.

#### **Equipment to help you**

Many items of equipment are readily available for you to buy from larger supermarkets, pharmacists and mobility retailers. Prices for items vary so we recommend that you shop around. More information can be found at: <http://adultsocialcare.newham.gov.uk/Pages/equipment-at-home.aspx> or contact Newham Council's Information, Equipment and Demonstration Area (IEDA). Their details are on page 9 at the end of this guide.

Following an assessment you may be provided with a prescription by an OT or social care worker to obtain simple items of equipment from a local pharmacist. If it is identified that larger items of equipment are needed these may be delivered directly to your home, installed and adjusted for you. For further information visit [www.newham.gov.uk/TCES](http://www.newham.gov.uk/TCES)

Or if you don't have access to the internet call 020 8430 2000 and select option 2 on the menu.

## **Home Adaptations**

In some cases the only solution that can be found may be to have an adaptation to your home. Again, the approach taken is to try the simplest and most cost efficient adaptation first. There is a quality and scrutiny process to review requests made by the OTs.

### **Factors taken into consideration:**

**Under-occupation** – If you live in a Council or housing association home this may apply to you. Under occupancy is when you have more bedrooms than the government says that you need. This is what the government has allowed:

- one bedroom is expected per single person or couple when they are the main tenants;
- children of the same sex are expected to share what ever age
- opposite sex children under 10 are expected to share.

The Council's Housing Allocations Policy is also used in Newham to determine eligibility for the number of bedrooms you need.

If you are affected by under-occupancy you may be able to move to a smaller home. For more information contact the Housing Options Service. Their details are at the end of this guide. Under occupation will reduce the likelihood of the request for an adaptation being agreed by panel; however every case will be looked at individually.

**Tenure** - It is essential that you correctly inform the OT of the tenure of your property, as owner-occupiers, private tenants and housing association tenants will need to apply for a Disabled Facilities Grant (DFG). Failure to supply accurate information related to tenure will delay any future adaptation.

**Housing Associations** – some Housing Associations (HA) will undertake adaptations work themselves following an OT assessment. Details of what each HA will provide and who to contact are available from IEDA & HAIL (contact details are on page 9).

### **Disabled Facilities Grants (DFG)**

Disabled Facilities Grants are available under Section 23 of the Housing Grants Construction and Regeneration Act 1996 (as amended) to provide physical adaptations to dwellings to meet the needs of a disabled people that live in Social Housing or rent /privately own their dwellings in Newham.

Here are some examples of the type of work within the scope of the legislation:

- Making it easier to get into and out of your home - for example, widening doors and installing ramps;
- Ensuring the safety of the disabled person and other occupants - for example, providing a specially adapted room in which it would be safe to leave a disabled person unattended or improved lighting to ensure better visibility;
- Providing or improving access to the bedroom, kitchen, toilet and bathroom facilities; for example, by installing a stairlift, widening door ways or providing a downstairs facility;
- Improving or providing a heating system in the home which is suitable to the needs of the disabled person;(this does not cover repairs or replacement boilers however)
- Adapting heating or lighting controls to make them easier to use
- Improving access and movement around the home to enable the disabled person to care for another person who lives in the property.

Proposed work must be **necessary and appropriate** to meet assessed needs, and must also be **reasonable and practical**. This will be determined by the Council who will take into account factors such as the

age and structural condition of the property, environmental concerns and any possible impact on neighbouring properties.

On some occasions we have found that due to the structure of a property the proposed adaptation is not possible. One example where this can happen is with stairlifts where stairs are narrow.

We will keep you informed and involve you in decisions as much as possible but the final decision rests with the Council.

The applicant (who may not be the disabled person) must either own the property or be a tenant.

A maximum grant limit of £30,000 applies to mandatory Disabled Facilities Grants. The amount awarded to you may range from no grant, up to the full amount of £30,000 towards the cost of the work. The grant awarded will depend on the outcome of the financial assessment (means test) and the value of the work required.

### **Financial Assessment (means test)**

All DFGs (with the exception of grants for children under 18) are subject to a financial assessment which is set down in the relevant legislation (The Housing Grants, Construction & Regeneration Act 1996 and subsequent amendments).

The financial assessment determines how much (if anything) you will have to pay towards the cost of the work.

### **Determining your contribution to the adaptation**

The calculation of the financial assessment referred to above may result in you being required to make a contribution towards the cost of your adaptation. You can determine your likely contribution and this may help you to decide how best to proceed (see below).

The Financial Assessment takes into account you and your partner's income and savings. You will be asked to provide proof of your and your partner's income and savings.

### **The following can be used as a guide**

If you have an income or joint income after tax of up to £11,000 with savings below £6,000 – there is a good chance that you will not need to make a contribution to the cost of the works.

If you have an income or joint income after tax between £11,000 and £20,000 with savings below £6,000 – the contribution you make will start from a few pounds and possibly rise to around five thousand.

If you have an income or joint income after tax above £20,000 with savings below £6,000 – the contribution you make will possibly rise rapidly from five thousand to tens of thousands.

If you receive any of the following means tested benefits you will automatically qualify for a DFG;

- Guaranteed Pension Credit;
- Housing benefit;
- Income Support;
- Income based Job Seekers Allowance;
- Working or Child tax credit with an annual income of less than £15050.
- Employment and Support Allowance (Income Related)

You will have to provide proof of receiving the qualifying benefit.

### **State Pension**

If you only receive the state pension and have savings below £6,000 you will not make a contribution. You will also be eligible to receive benefits.

**Providing false or misleading information will delay provision of an adaptation. Initial information that may be provided will be further checked before the adaptation progresses.**

More information on DFGs can be found at:

[www.gov.uk/disabled-facilities-grants/overview](http://www.gov.uk/disabled-facilities-grants/overview)

Alternatively the Council switchboard (020 430 2000) will direct you to the Access Team if you ask for option 2. They will also be able to direct you to find information on DFGs.

### **What are my options if an adaptation has been agreed but I am not eligible for the DFG?**

#### **Self-funding the adaptation**

Your enhanced quality of life through provision of the adaptation may be so great that you wish to consider self-funding as an option. Funding may be possible through savings or an equity release scheme against your

property. FirstStop is an independent organisation which provides advice and information to older people, families and carers.

Organisations that provide advice on finance are at the end of this document.

If you do self-fund it is important to know that under the DFG legislation the Council **cannot** reimburse you or retrospectively approve a DFG at a later date.

### **Choosing a builder or contractor**

If you choose to self-fund, you will require a builder to undertake the work. This maybe someone that you know or have used before. At the end of this guide there are contact details for a number of builders who have experience of providing home adaptations for disabled and older people. The Council does not recommend any one builder.

The Council does recommend that the builder or contractor is a member of TrustMark, which is a government backed initiative to help consumers find reliable and trustworthy local trades' people. The details for TrustMark are at the end of this guide. Once building work has been completed all adaptations are the responsibility of the customer to maintain and repair after their product warranty expires.

### **Points to consider when undertaking building work**

Although a builder may be experienced in providing adaptations it is helpful to have a list of things to think about. If you would like this list please contact HAIL, their contact details are at the end of this guide on page 9.

### **Moving home**

Another option to consider is moving to a property that would be more suitable and therefore not require an adaptation. An OT can advise on what will best meet your requirements and how the Council may be able to assist.

More information can be found:

[http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AGEUKIG08\\_housing\\_options\\_inf.pdf](http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AGEUKIG08_housing_options_inf.pdf)

Or call Age UK (details at the end of this guide) and ask for a Housing Options booklet.

## **What help can I get with Energy Efficiency?**

As a result of its membership of the East London Renewal Partnership, Newham Council is able to provide private residents and property owners with access to a heating and insulation grant scheme operated by London Warm Zone (LWZ). More information can be found at the link below.

<http://www.londonwarmzones.co.uk/>

Please also contact the Domestic Energy Efficiency Team they have a team on 020 3373 4892.

## **Organisations that can provide information advice and support:**

### **AGE UK**

Tel: 0800 169 56 56

<http://www.ageuk.org.uk>

Age UK provide a wide range of information and support for older people and their carers. This includes a wide range of topics such as Housing Options, finance and what to consider when buying equipment, for example a stairlift.

### **BEN**

Tel: 01344 876770

[www.ben.org.uk](http://www.ben.org.uk)

BEN exists to provide care, support and advice for people, and their dependants who have worked in the automotive industry. They offer support with the cost of specialist disabled equipment or funding respite breaks.

### **Benefits Cap**

[www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

To see if you will be affected by the household benefit cap which applies from April 2013. The maximum amount of all benefits any workless household can receive is £500 per week if you have children and £350 per week if you don't.

### **BHTA**

<http://www.bhta.net/consumers/consumers.html-0>

The British Health Trades Association is a consumer protection organisation. If you purchase any equipment to help you such as a mobility scooter ensure that the supplier is BHTA registered.

### **FirstStop**

Tel: 0800 377 7070 (free phone)

[www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

An independent, free telephone service offering advice and information about housing and care options to older people, their carers and families. They have a wealth of expertise and can help you explore what options may be open to you. They have local branches so in some cases may be able to offer a home visiting service.

### **Friends of the Elderly (FOTE)**

Tel: 020 7730 8263

[www.fote.org.uk](http://www.fote.org.uk)

A charity dedicated to providing support for older people in Newham. They offer One-off grants to help with adaptations and mobility aids.

### **Housing care advice and search**

[www.housingcare.org](http://www.housingcare.org)

Provides a directory of home services that can help older people to live safely and independently at home

### **London Warm Zone (LWZ)**

Tel: 0800 389 7286 (free phone)

[www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk)

Make it easy for house owners and those privately renting to make energy efficient improvements to their homes.

### **London Rebuilding Society (LRS)**

Tel: 020 7979 7333

[www.londonrebuilding.com](http://www.londonrebuilding.com)

Email: [abdus.saleh@londonrebuilding.com](mailto:abdus.saleh@londonrebuilding.com)

A not-for-private-profit organisation that supports low income homeowners to improve their homes. They operate home improvement schemes called Equity Release, if you need to make repairs but cannot afford to do so. They have surveyors and will work with OT's.



### **Newham Council's Domestic Energy Efficiency Team**

London Borough of Newham.

Tel: 020 3373 4892

Provide advice and information on energy saving and provision of funding for energy efficiency equipment.

### **Newham Council's Housing Options Service**

Tel: 020 8430 2000

Email: Hsg – HOC Public Mailbox

This Council service will be able to provide advice and support if you live in a Council home or in a Housing Association property and are under-occupying (you have more bedrooms than the government says you need).

### **Newham Council's Information, Equipment and Demonstration Area (IEDA)**

Tel: 020 8430 2000 and select option 2 on the menu

[www.newham.gov.uk/IEDA](http://www.newham.gov.uk/IEDA)

IEDA has a range of items of equipment that you may find helpful to look and try. IEDA and HAIL both have information to support you if wish to explore self-funding an adaptation.

### **Newham Debt Advice**

The Council also has advice pages for residents who require debt advice.

This page is from the Council website

<http://www.newham.gov.uk/Pages/Services/Debt-problems-how-to-sort-them-out.aspx>

### **Newham Council's Home Adaptation for Independent Living (HAIL) Team.**

**Tel: 020 3373 2577. [HAIL@newham.gov.uk](mailto:HAIL@newham.gov.uk)**

Provide advice, information and guidance on home adaptations.

### **Seamless Relocation**

[www.seamlessrelocation.com](http://www.seamlessrelocation.com)

A company who specialise in supporting older people to move home.

### **SSAFA Forces Help**

Tel: 020 7403 8783

[www.ssafa.org.uk](http://www.ssafa.org.uk)

A national charity providing financial, practical and emotional assistance to anyone who is currently serving or has served in the Army, Navy or RAF, and their families.

### **The House Shop**

[www.thehouseshop.com](http://www.thehouseshop.com)

A company that offer a service marketing accessible/adaptated properties.

### **TrustMark**

[www.trustmark.org.uk](http://www.trustmark.org.uk)

TrustMark is a government backed scheme that provides consumer protection from failed building works. To join TrustMark contractors have to work to a set of minimum standards. TrustMark has a postcode search facility so that you can find out which contractors are registered in your area. Contractors can only join TrustMark via specified scheme operators of which IBS (Independent Brokerage Services CIC) has a particular focus on those companies working to provide adaptations to older and disabled people.

### **Turn 2 Us**

[www.turn2us.org.uk](http://www.turn2us.org.uk)

Are a charity that via a website provides information to help individuals to access the money available to them from benefits, grants and other help.

## Contractors / Builders

The following companies all have experience of providing home adaptations.

Contractors	Postcode	Tel. No.
Advanced Building & Maintenance Ltd	RM17 6NF	01375 390 198
Amwell Construction Ltd	E17 7DA	020 8223 0900
Avenue Property Construction Ltd	E1 2EN	07912 090 336
B S Builders & Constructions	E6 2QA	020 8470 4143
Chigwell Construction (London) Ltd	IG6 3JP	020 8500 4100
G.J Pulham	CM3 6QP	01621 829 637
Gracelands CMS Ltd	IG10 3TQ	020 8503 2250
Homecroft Construction	E4 6LU	020 8529 5746 / 07956 861 777 (Rick)
P Winkworth Building & Decorating	RM8 1LT	020 8491 0088
S J Blackburn	CM4 0LA	01277 821 022
S&D Contracting Services Ltd	E2 9DG	020 8983 6168
T J Building Services	TQ1 3PU	01803 390 991
Tilbury Contracts Ltd	RM13 8UF	01708 525 381
Topman Construction Ltd	RM11 1BS	01708 500 362
Trinity Independent Living	CM4 0NX	01277 822 600

### Disclaimer

Included in this booklet are providers the Council has listed for your convenience. No guarantee or warranty is given to their competence or suitability for your individual needs.

Please also be advised that the listing of external organisations is not an endorsement by the authority and there are a number of other organisations who may also be able meet your needs.

**Space for your own notes:**

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