

# Shaping My Future

A guide for people with  
physical disabilities in Essex

## Section 4: My home



This is the fourth section of a six-part guide. For details about accessing the full guide and the other sections go to the back page.



**1. Planning for change:  
getting started**



**2. Family, friends  
and connections**



**3. Learning and working**



**4. My home**



**5. Health and wellbeing**



**6. Going out and about**

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to me?

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## Why this section might be helpful

Where we live has a key bearing on our lives. Feeling safe, secure and comfortable at home can make all the difference to the way we cope with our situation. It can also have an impact on other aspects of life, such as our health and wellbeing and our ability to take up study and work opportunities, as well as any care or support we need from others.

This section provides information about the different options to help you achieve the best accommodation for your situation. It may be fairly easy to make your housing work better with pieces of equipment and some small adaptations. On the other hand, you may be thinking about major adaptations or looking for somewhere more suitable to live.

Knowing how the system works, and the terminology and organisations involved, should help to make it easier. It's advisable to plan as much in advance as possible as it can take time and effort to get the right things in place. If you are thinking of doing this planning on your own, it may be helpful to involve one or two people who would be good at thinking it through with you, or helping with practical tasks, such as viewing properties. Also, it's worth talking to people in services and organisations who have expertise in housing as they can help you to look at the pros and cons and make the best decisions.

This is the fourth section of a guide called Shaping My Future. It has five other sections but you do not need to look at them all. Choose the ones that you think might be useful to you at this point in time.

# Your rights in relation to housing

**Housing is an important part of the Care Act 2014. It gives local authorities a clear duty to promote people's 'wellbeing' (Section 1: Planning for change: getting started, page 28) when carrying out care and support roles and gives the 'suitability of accommodation' as one of the nine points defining wellbeing.**

Related to the idea of wellbeing is the central aim of preventing needs from developing or increasing: housing has an important part to play in this respect, for example, in the provision of suitable equipment and adaptations. Also, it states that the information and advice supplied by local authorities should include details of housing options to help people make informed decisions.

The Human Rights Act does not give the right to a home or to any particular type of accommodation. However, when a person has a home, they are entitled to respect for both it and for their private lives within it. If a social landlord unreasonably refuses or delays making changes that a disabled person needs to continue living in their home, this may amount to a failure to respect their tenant's home.

The United Nations Convention on the Rights of Persons with Disabilities states that: 'Persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement' (Article 19).

It may be helpful to refer to this statement if you feel you are being pressured into a shared house or a sheltered housing scheme when you would rather live in an 'ordinary' or 'general needs' tenancy.

Under the Equality Act, councils and housing associations have a duty to make 'reasonable adjustments' (see Section 1: Planning for change: getting started, page 26 ) in relation to all their processes, including those relating to housing applications.




**Shelter** has information on reasonable adjustments that should be made in relation to housing: [https://england.shelter.org.uk/legal/housing\\_options/people\\_in\\_need\\_of\\_care\\_and\\_support/reasonable\\_adjustments\\_for\\_disabled\\_people](https://england.shelter.org.uk/legal/housing_options/people_in_need_of_care_and_support/reasonable_adjustments_for_disabled_people).


Eviction and discrimination are the only housing-related legal issues that are covered by Legal Aid. You can also find more information about this on Shelter's website: [https://england.shelter.org.uk/housing\\_advice/complaints\\_courts\\_and\\_tribunals/legal\\_aid\\_and\\_free\\_legal\\_advice](https://england.shelter.org.uk/housing_advice/complaints_courts_and_tribunals/legal_aid_and_free_legal_advice).



**The Equality Advisory and Support Service (EASS)** can help if you think you might have been treated unfairly and want further advice.

 Telephone: 0808 800 0082

 Textphone: 0808 800 0084

 Email using the contact form on the EASS website: [www.equalityadvisoryservice.com/app/ask](http://www.equalityadvisoryservice.com/app/ask)

# Summary of some of the housing options

Description	Advantages	Disadvantages	More information/ideas to help
<p><b>Renting from the private sector</b></p> <p>When your landlord is an individual or a private company</p>	<p>Lots of homes are available to rent privately so there is likely to be more choice.</p> <p>May be easier to find it near to where you want to be, such as closer to family and friends, workplace, health services.</p> <p>Usually able to find it more quickly – this can be particularly helpful if moving to a new area or waiting for social housing.</p>	<p>Less security of tenure than in social housing – this means it is easier for a landlord to ask you to move out, even if you have been a good tenant.</p> <p>Adapted and fully adapted properties can be difficult to find.</p> <p>May be difficult to make changes to make it more accessible. Would be unlikely to get consent from a landlord if the alterations fundamentally and irreversibly changed the nature of the property.</p> <p>Rent is likely to be higher than for social housing.</p> <p>Housing Benefit or the housing element of Universal Credit can be used to pay rent but may not cover the full cost.</p>	<p>The Equality and Human Rights Commission’s Your rights when you rent from a private landlord: information for disabled people:  <a href="http://www.equalityhumanrights.com/en/publication-download/your-rights-when-you-rent-private-landlord-information-disabled-people">www.equalityhumanrights.com/en/publication-download/your-rights-when-you-rent-private-landlord-information-disabled-people</a></p> <p>More information on page 83.</p>
<p><b>Social housing</b></p> <p>Owned by a:</p> <ul style="list-style-type: none"> <li>• housing association, also called a registered provider</li> <li>• council, also called a local authority</li> <li>• housing co-operative</li> <li>• charity (less common)</li> </ul>	<p>When compared with private renting:</p> <ul style="list-style-type: none"> <li>• cheaper rents</li> <li>• more security of tenure</li> <li>• generally easier to have adaptations made.</li> </ul>	<p>Shortage of properties and particularly ones that have been adapted or are wheelchair accessible.</p> <p>Can be difficult to be placed in a band high enough to qualify for any property.</p> <p>Often there are geographical restrictions and, if you don’t have a tie to a local area, the council may not put you on their housing register.</p> <p>Often long waiting lists and restrictions on choice and size of housing offered.</p> <p>How long you wait will depend on a number of factors, including the band you are in, the size of home you need, the area of Essex you wish to live in and available housing.</p>	<p>Equality and Human Rights Commission’s Social housing and your rights: information for disabled people:  <a href="http://www.equalityhumanrights.com/en/publication-download/social-housing-and-your-rights-information-disabled-people">www.equalityhumanrights.com/en/publication-download/social-housing-and-your-rights-information-disabled-people</a></p>

Description	Advantages	Disadvantages	More information/ideas to help
<p><b>Specialist housing associations</b></p> <p>Housing associations providing accessible properties</p>	<p>High standard of specification and clear description of level of accessibility.</p>	<p>Limited availability, therefore a lack of choice about properties and geographical locations.</p>	<p>Habinteg is a provider in Essex. There is a 'Find a home' tab on their website: <a href="http://www.habinteg.org.uk">www.habinteg.org.uk</a></p>
<p><b>Sheltered housing/ supported housing</b></p> <p>A type of 'housing with support', which you can buy or rent. Usually for people aged 55+. Sheltered housing schemes may include both wheelchair and mobility housing</p>	<p>A way of living independently if you find you need a bit more support, or if you want to live in a smaller and easier-to-manage home.</p> <p>May have facilities such as a warden or alarm system to give reassurance and support.</p>	<p>Very few sheltered housing schemes exist for younger disabled people.</p> <p>May be more restrictive than having your own home.</p> <p>Can sometimes charge fees for support whether it is used or not.</p>	<p>Independent Living in Essex is a partnership between ECC and local councils. Its website gives information about local schemes: <a href="http://www.independentessex.co.uk">www.independentessex.co.uk</a></p>
<p><b>Residential care</b></p>	<p>Can provide somewhere to live if you're no longer able to stay in your own home, after considering other options such as adaptations and extra help. Provides 24-hour help with personal and medical care but you can still get healthcare from GPs and district nurses as you would if living in your own home.</p>	<p>Living in a care environment rather than your own home.</p> <p>Loss of independence and autonomy.</p> <p>Not many residential homes for adults with physical disabilities so accommodation may not be in your local area and you may not be living with people of a similar age.</p> <p>No choice about who you live with.</p>	

Description	Advantages	Disadvantages	More information/ideas to help
<p><b>Shared ownership</b></p> <p>Through a housing association where you buy a share of your home (between 25% and 75%) and pay rent on the rest</p>	<p>Gives more legal protection and rights than rented accommodation.</p> <p>Makes owning a property more affordable.</p> <p>Can own up to 75% of your home.</p>	<p>Need to be able to save up for a deposit, which can be difficult on a low income.</p> <p>Limited choice of property type and particularly of fully adapted properties.</p>	<p>The government website has information explaining shared ownership: <a href="http://www.gov.uk/affordable-home-ownership-schemes/shared-ownership-scheme">www.gov.uk/affordable-home-ownership-schemes/shared-ownership-scheme</a></p>
<p><b>HOLD (Home Ownership for people with Long-term Disabilities)</b></p> <p>A government-backed shared ownership scheme specifically for people with a long-term disability</p>	<p>Compared with the scheme above, it gives more choice as it allows you to buy on the open market or choose a new-build property.</p> <p>Can own between 10% and 75% of the home's value.</p> <p>Once you own the home you have security of tenure.</p> <p>Adaptations can be carried out using a Disabled Facilities Grant (DFG) (see page 94).</p>	<p>Need to meet eligibility criteria, such as receiving certain benefits or having a low income from employment.</p> <p>Qualifying benefits are:</p> <ul style="list-style-type: none"> <li>• high or middle-rate care Disability Living Allowance (DLA)</li> <li>• Personal Independence Payment (PIP)</li> <li>• Attendance Allowance for over-60s</li> </ul> <p>Also need to save up money for a deposit and set-up costs.</p>	<p>The government website Own Your Home has information: <a href="http://www.ownyourhome.gov.uk/scheme/hold">www.ownyourhome.gov.uk/scheme/hold</a></p> <p>Advance, a provider of HOLD, has more information on its website: <a href="http://www.advanceuk.org/services/shared-ownership">www.advanceuk.org/services/shared-ownership</a></p>
<p><b>Buying a house on the open market</b></p>	<p>More choice re properties and freedom to make adaptations.</p> <p>Adaptations can be carried out using a DFG.</p> <p>Long-term security and freedom to move if you need/want to.</p> <p>DWP benefits can be included in your income, for example, if you have been awarded PIP on an indefinite basis.</p>	<p>Requires a deposit, which can be a significant cost if on a low income.</p> <p>Can be difficult to secure a mortgage if your income consists solely of benefits – will need to pass mortgage affordability tests when applying.</p> <p>Additional costs of home buying, such as legal fees and insurances.</p> <p>If the property needs adaptations, there may be a wait for planning permission to carry them out.</p> <p>May be in the position of buying without knowing whether permission will be given.</p>	<p>This government website explains about getting a mortgage if you're disabled: <a href="http://www.moneyhelper.org.uk/en/family-and-care/illness-and-disability/getting-a-mortgage-if-youre-ill-or-disabled">www.moneyhelper.org.uk/en/family-and-care/illness-and-disability/getting-a-mortgage-if-youre-ill-or-disabled</a></p> <p>Check whether there are any planning restrictions, for example if the property is in a conservation area.</p> <p>Tell your solicitor at the start of conveyancing about the adaptations you are hoping to make.</p> <p>More information on page 83.</p>

Description	Advantages	Disadvantages	More information/ideas to help
<p><b>Social housing mutual exchange</b></p>	<p>A housing swap aims for both parties to have their housing needs met.</p>	<p>Need to already be in social housing to qualify. Not many properties available – may not be any that are accessible in your area. When you swap, you take the home as seen so can't ask for additional adaptations. But if your condition changes, you can apply for a DFG: contact your local council for more information (see page 94).</p>	<p>Information about swaps can be found on these websites: HomeSwapper: <a href="http://www.homeswapper.co.uk">www.homeswapper.co.uk</a> UKhomeswap: <a href="http://www.homeswaps.co.uk">www.homeswaps.co.uk</a> Always view a property to make sure it offers what you need.</p>
<p><b>College or university accommodation</b></p>	<p>Provides an opportunity for young people to live away from their family home while studying.</p>	<p>Only temporary while studying. Can be difficult to find adapted student accommodation.</p>	<p>Plan ahead, talk to the university and their Disability Support Team. Talk to them about reasonable adjustments. See Karen's story in Section 3: Learning and working, page 55.</p>
<p><b>Shared Lives</b></p> <p>This is a scheme in which carers provide accommodation and support in their home</p>	<p>It aims to match a person needing care and support to a compatible Shared Lives carer. You live in a family home environment.</p>	<p>No security of tenure. There may be difficulties around living in someone else's home.</p>	<p>To find out more about the Shared Lives scheme in Essex, contact <a href="mailto:essex.sharedlives@essex.gov.uk">essex.sharedlives@essex.gov.uk</a> If you do not have access to email, you can phone Adult Social Care who will pass on your enquiry: <b>0345 603 7630</b>.</p>
<p><b>Supported living</b></p> <p>For people with disabilities who want to live independently but need some help and support. Can share with others or live in own flat in a building where others are also supported</p>	<p>More independence than residential care. Have your own tenancy. The landlord and the support provider are separate organisations so you can change your support without needing to move home. Should have a say about who you live with. Possibility of sharing a house with friends.</p>	<p>Currently little supported living available for people with physical disabilities in Essex.</p>	<p>More information about supported living can be found here: <a href="http://www.essex.gov.uk/housing-options-and-care-homes/supported-living-for-people-with-disabilities">www.essex.gov.uk/housing-options-and-care-homes/supported-living-for-people-with-disabilities</a> One of the aims of the new ECC accommodation strategy is to develop supported living as an option.</p>

# Ideas to help with finding a property

## Social housing

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**Demand for social housing significantly exceeds its availability so it's important to be clear about what you need and to understand the local system.**

In all areas of Essex, housing association and council properties are let through a 'Common Housing Register'. This is to create a single point of access to social rented properties, making the system much simpler to navigate. Councils must allow disabled people, those with health or welfare needs and homeless people to join the register. Make sure you are on this register if you want to apply for a housing association or council property. Do this well in advance if you are looking to move from a less independent setting so that your move is not delayed.

These are some points to help you through the process:

- Find out how the allocation system works in the area you live in/need to move to. Use this link: [www.essex.gov.uk/housing](http://www.essex.gov.uk/housing).
- Read the allocation policy or scheme to find out the rules and method for ranking the urgency of people's needs. It will explain which bands or points apply to different sorts of housing circumstances in your area.
- If you want to move to a different local authority or council district you will need to be able to show you have a connection or requirement to do so; for example, to live closer to family or other people who will be part of your support network. Give as much detail as possible and explain how it could reduce your current or future need for social care services.
- If your disability or medical condition is the main reason for moving, you will need to explain in detail why your current housing situation is causing you difficulties. Use the same terms as the scheme does, for example 'significant hardship' or 'increasing the risk of an emergency'. Include any other information about how your housing is affecting your independence or your physical and mental health. Collect as much evidence as possible, ideally from practitioners such as doctors, consultants, social workers, occupational therapists and physiotherapists.



# Renting privately or buying a property

Although many people's first choice would be renting social housing, because of the severe shortage, it may be worth thinking about renting privately or buying a property on the open market, if you can afford it.



**Disability Horizons** has produced a free guide to finding an accessible home, whether renting or buying. It provides practical information and explains the various terms you are likely to come across.

**The Ultimate Guide to Finding an Accessible Home** can be downloaded from its website: <https://disabilityhorizons.com/2021/07/accessible-housing-download-your-free-2021-guide-to-finding-an-accessible-home>.

Looking at properties, whether to rent or buy, can be time-consuming and is often made more difficult by the lack of information about accessibility provided by most estate agents.

Some specialist organisations have been set up to help people find accessible properties for both renting and buying. It's worth looking at these sites to see what they offer, although property numbers may be limited:

- [www.accessible-property.org.uk](http://www.accessible-property.org.uk)
- [www.thehouseshop.com](http://www.thehouseshop.com)
- [www.branchproperties.co.uk](http://www.branchproperties.co.uk)



# Tips for viewing properties

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## Being clear about what you need

Think about the different aspects of a property and the different rooms and start by making a list of what you need (what is essential) and what you would like to have (but can compromise on). For example: are the ceilings strong enough for ceiling track hoists? Is there adequate storage space? A level-access shower? Make your list on a computer so you can fill one in for each property you view to help you decide which would be the closest to what you want.

**Disability Horizons'** housing guide (see page 83) includes a checklist of access requirements which you could download or use to create your own list. It could be useful to have a look at the checklist before you have an assessment about your housing needs.

Some access issues will be insurmountable and rule out a property. A property may be a listed building which precludes some adaptations being made. However, it may be possible for equipment and/or adaptations to be made to achieve some of the changes you need so take this into account when you view. Adaptations are likely to be easier in properties you buy, or rent from social landlords, but may also be possible with private renting, if you intend to stay there for five years or more, at the discretion of the landlord. It can be more difficult to make adaptations in communal areas as planning permission will also take into account the needs of others in the building.



**Also, think about external access and the surrounding environment: issues such as location of shops, leisure facilities, public transport options and/or parking for yourself and for carers.**

## Build a relationship with estate agents

Estate agents do not usually include information about the accessibility of properties for either private lets or houses for sale. However, they are required under the Equality Act to make reasonable adjustments, for example, to make property details and property viewings accessible.

If you are looking to rent or buy on the open market, it may be useful to build a relationship with a few estate agents. You could let them know your key access requirements and, if they do not have enough details about a specific property you are potentially interested in, you could ask them to check with the landlord or vendor. If you use a wheelchair, it might be a good idea to take a portable ramp with you as agents may overlook external steps that would prevent you from viewing.



**Estate agents are required to make reasonable adjustments, such as making property details and viewings accessible.**

## Moving from one area to another

There are additional things to think about if you are moving area, either within your local authority or to a new one. Think about the availability of support services you may need in the area you are looking to move to. If you have personal assistants, think about whether the area you are considering would be more difficult for them to travel to. If you would need to find new care providers, check good-quality services are available in the new area.

The Care Act introduced the idea of 'continuity of care' with the aim of making it easier for an adult to move from one local authority to another. This should be done through the sharing of care and support plans and information about personal budgets. The transfer of direct payments and any other sources of funding between different local authorities should be planned to ensure uninterrupted provision of care.

If you have been provided with equipment and subsequently need to move area, the Care Act guidance says that the equipment should move with you, if you want this to happen and it is the most cost-effective solution.



Think about the **availability of support services** you may need in the area you are looking to move to.



# Help with housing costs

**Some discretionary housing payments are available towards housing costs for people who are claiming Housing Benefit or Universal Credit.**

For more information check out the government website:

**[www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments](http://www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments)**.

Since 2013, social housing tenants (with the exception of pensioners and/or those living in supported housing) have been affected by the removal of the spare-room subsidy. This is often referred to as the 'bedroom tax'. Benefit payments no longer cover the cost of unoccupied rooms. But if you can supply evidence that your disability means that you need the 'spare' room, you may be eligible for a Discretionary Housing Payment from your council. Examples of evidence could be the need for an overnight or live-in carer, a disabled child who is not able to share a room or the storage of medical equipment.



**It's also worth looking to see whether any Council Tax reductions might be available.**

Single-person discounts are available to anyone living on their own. You could be moved down by one band in the Council Tax 'gradings' if you need to use a wheelchair indoors, although there are several additional criteria for receiving this.

Ask your utility company, too, if they have any schemes for disabled people. Sometimes they have specific rates or the offer of a reduction if you need to use additional resources due to a disability.

If your condition means you have additional waste, such as incontinence products, you can request an increased allocation to be collected.



If you need advice about help with housing costs, contact **Citizens Advice**. You can use this link to find your local branch: **[www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/search-for-your-local-citizens-advice)**.

**Ask your utility company, too, if they have any schemes for disabled people.**

# Equipment and adaptations

**This section will give you information about:**

- the different routes to find the right aids and adaptations for what you need
- possible sources of funding, including the Disabled Facilities Grant (DFG)
- local and national services and organisations that can help you get what you need.

Community equipment and adaptations can help you to cope more easily and safely where you currently live or enable you to move to a new home. They can range from a small piece of equipment (such as a grab rail or toilet frame) or technology, through to major structural changes (such as creating a level-access toilet and shower room). What is important is getting the right solution for your needs and the property you live in.



**It's helpful to understand the terminology that is used, the organisations and services that play a part and the different routes to access funding.**



# How to get the right equipment and adaptations for your needs

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**You may have become aware that you are struggling with certain tasks or roles at home. Don't delay in thinking about how to address them as it can take a while to go through the process and in the meantime you may find things get harder.**

Think about the different rooms in your home and/or the tasks you do each day and write down where you are finding it difficult. This may fluctuate day to day or vary at different times of the day, so make a note of that too. Think about your strengths as this will help practitioners, such as occupational therapists (often referred to as OTs), suggest the best equipment and adaptations for you.

It can be hard to think about all of this on your own so, if possible, ask someone you feel comfortable with to talk it through with you. It can mean thinking about issues you would rather ignore but it will help you to get the equipment and adaptations that will make your life easier now, and be better prepared should things become more difficult in the future.

You can also think about equipment and adaptations that would help family members and others who are caring for you.

If you have not already had a care and support assessment (which you are entitled to under the Care Act), then this is the time to ask for one. You can arrange one by getting in touch with Adult Social Care by phoning **0345 603 7630** or emailing [socialcaredirect@essex.gov.uk](mailto:socialcaredirect@essex.gov.uk) (see Section 1: Planning for change: getting started, page 33 for more information).

Alternatively, you can go through your GP surgery. If you have had a care and support assessment, you may just need to contact Adult Social Care or your Children with Disabilities team and ask for an occupational therapy assessment (see below, page 89). This will be a discussion about how equipment and/or home adaptations might improve your ability to carry out everyday tasks at home.

There are also local and national organisations that specialise in giving information and advice about adaptations and equipment:

- **The Disability Living Foundation** (DLF) has a searchable online catalogue of independent living equipment, called Living Made Easy, which can be found at: <https://livingmadeeasy.org.uk>. DLF also runs a free online, guided self-assessment tool, with links to product suggestions and help and advice. This tool, called Ask Sara, may be a useful starting point but may not be right for everyone. If you need advice over the phone, DLF also has a helpline. Its advisers are available Monday to Friday, 9am to 5pm, on **0300 999 0004**.
- Some of the charities and support organisations for specific conditions provide specialised information about which aids and adaptations may be of particular help. Also, they may have forums and Facebook pages where you can ask questions. This information can be shared with assessors as evidence of need.

- It may be helpful to visit showrooms, such as the **Wecan** digital centre at the Harvey Centre in Harlow where you can look at care technology: [www.yourharlow.com/2022/06/03/wecan-digital-centre-opens-in-the-harvey-centre](http://www.yourharlow.com/2022/06/03/wecan-digital-centre-opens-in-the-harvey-centre).
- **Essex County Council** have information about daily living equipment on their website: [www.essex.gov.uk/get-equipment-to-stay-independent/types-of-equipment](http://www.essex.gov.uk/get-equipment-to-stay-independent/types-of-equipment).

Looking through the information provided by these organisations can give ideas about what might be of help, and you will then be better prepared for an assessment. Under the Care Act, local authorities have a duty to prevent, reduce and delay needs as well as to promote independence: equipment and adaptations play an important role in fulfilling this duty.



**When you are considering what might be helpful to you, try to think how it might prevent a need for more support or give you a more independent lifestyle, and share this information with anyone carrying out an assessment.**

Equipment and adaptations are sometimes provided free of charge, so it is worth checking what you are entitled to before buying anything yourself.

However, buying your own removes the need to wait for an assessment, and a wider range of products is likely to be available privately. If you are looking to buy your own equipment, make sure you get expert advice through one or more of the organisations mentioned above.

## Help from occupational therapy

**Occupational therapists help with developing, recovering or maintaining daily living and working skills when people have physical, mental or cognitive impairments.**

Their knowledge can be invaluable when thinking about equipment and/or adaptations. OTs can also bring in other experts where necessary, for example a property surveyor in the case of any structural home alterations.

Their service is free of charge from the NHS or social services (through Adult Social Care). There is often a wait for an OT assessment, so when you ask for a referral, try to find out how long the wait is likely to be. Then you can plan how to manage in the meantime or let them know if your need is urgent and a delay will put you at risk, for example, of falling.

If possible, do some preparation before an assessment. Think about different rooms and tasks and what you are not able to do or are finding difficult. This will enable you to get the aids and adaptations that will help you now and if things become more difficult.

You could also use an independent OT but they will charge for their service. The advantage is that they usually do not have waiting lists and can offer services that the state does not fund.



You can find a private OT by searching here: [www.rcot.co.uk/about-occupational-therapy/find-occupational-therapist](http://www.rcot.co.uk/about-occupational-therapy/find-occupational-therapist).

## Emma's experience of OT support for equipment and adaptations





"At my PIP assessment, I was fortunate to be interviewed by someone who was very helpful. Up until that point, I had fought against making any changes, even though I knew I desperately needed to get things in place to make my life more comfortable and less of a strain. And safer! My PIP assessor said she felt I needed an occupational therapy assessment as soon as possible.

Once home, I decided to get straight on to it as I knew that, if I thought about it too much, I would talk myself out of it. I searched the internet to find out how to go about it and saw you can simply call your county council and request one, so this is what I did. A few days later an OT called to get an idea of my needs. She then made an appointment to visit me at home.

The appointment was relaxed and unrushed. She listened to all the information about what I struggled with, what I was concerned about and what I felt I needed help with going forward.

Very quickly I was given raised toilet seats and soon after someone was sent to fit grab rails and a second bannister on my stairs. I tried out an electric bed raiser but did not get on with it so a different type of grab rail was fitted next to the bed instead, along with bed raisers on the legs of the bed.

I was given a bath board to try as I could no longer get in/out of the bath. This did not work for me. I was then assessed for having my bathroom converted into a wet room. This was a relatively simple and swift process and work was soon underway."

 I am not one to ask for help so I'm glad that the PIP assessor gave me that nudge because these additions and adaptations do truly help me! 



# Understanding the different categories of equipment and adaptations

Term	Description	Funding and access	More information
<p><b>Equipment</b></p>	<p>Equipment is generally portable (although it also includes fixed items such as toilet frames). It may be loaned for a period of time and would be returned if no longer needed.</p> <p>It could be taken by a person to another property (although this may not be possible in some situations, such as moving to residential care).</p> <p>Examples might include: a raised toilet seat, a bath or shower seat, grab rails, adapted kitchen utensils.</p>	<p>Usually provided free of charge if you are assessed as needing it by a practitioner such as an OT or social worker working for the local authority, or a health professional (GP, hospital clinician, district nurse, community physiotherapist).</p> <p>There are some pieces of equipment that ECC does not provide, such as perching stools.</p> <p>Contact Adult Social Care to find out if you can get support with equipment.</p> <p>Telephone: <b>0345 603 7630</b> or email: <a href="mailto:socialcaredirect@essex.gov.uk"><b>socialcaredirect@essex.gov.uk</b></a></p>	<p>The equipment is usually provided by the local community equipment store.</p> <p>If the equipment is complex, in that it will require regular servicing and maintenance (such as mobile hoists), it will be delivered and fitted. Ask about maintenance contracts.</p>
<p><b>Care technology</b></p>	<p>Care technology is an umbrella term that covers a wide range of equipment that uses information technology and software to make life easier and give people more independence. It can be used for many different purposes, depending on what a person wants to gain from it.</p> <p>It is often described under these groupings:</p> <ul style="list-style-type: none"> <li>• telecare</li> <li>• assistive technology</li> <li>• remote monitoring</li> <li>• apps for mobile devices</li> </ul>	<p>Same as above.</p>	<p>There is more information about the variety of care technology on page 93.</p> <p>ECC has more information about equipment and care technology on its website: <a href="http://www.essex.gov.uk/get-equipment-to-stay-independent/care-technology"><b>www.essex.gov.uk/get-equipment-to-stay-independent/care-technology</b></a></p>

Term	Description	Funding and access	More information
<p><b>Minor adaptations</b></p>	<p>Changes that are made to the home and usually cost less than £1,000.</p> <p>Examples might include:</p> <ul style="list-style-type: none"> <li>• a short ramp and/or some grab rails</li> <li>• a door-release intercom system</li> </ul>	<p>The assessment for these is carried out by ECC. The funding is provided free of charge under the Care Act, irrespective of tenure.</p>	
<p><b>Major adaptations</b></p>	<p>Typically cost over £1,000 and up to £30,000 and require substantial or structural works to your home.</p> <p>Examples might include:</p> <ul style="list-style-type: none"> <li>• installing of a wet-floor shower room</li> <li>• widening of doors</li> <li>• installing ramps or a stairlift</li> <li>• replacing kitchen units with adjustable worktops</li> <li>• building an extension to the property and/or a ground-floor bathroom</li> <li>• providing a heating system suitable for your needs</li> </ul>	<p>You may be eligible for a DFG to carry out major adaptations to your home.</p> <p>A DFG will not affect any benefits you get.</p> <p>DFGs are not means tested for people in receipt of certain benefits, such as Universal Credit/Income Support, Housing Benefit and Guarantee Pension Credit. It may be worth checking you are receiving all the benefits you are entitled to as this may reduce or remove your assessed contribution.</p> <p>They are also not means tested for children and young people under the age of 20 and in full-time, ordinary, non-advanced education.</p> <p>When DFGs are means tested, your income and savings (as well as that of a partner) are taken into account. The first £6,000 of household savings are not taken into account for the means test.</p> <p>If you move within five years you can be asked to repay a proportion of the funding. If you have a degenerative condition, or if your needs change, you can make further applications.</p>	<p>If the cost of adaptations is over £30,000, you will usually be asked about looking for charitable funding or a bank loan but there is also a fund to which you can apply.</p> <p>Councils cannot provide a DFG for work which has already been completed, so it's important not to start any work before a DFG has been approved.</p> <p>For more information:  <a href="http://www.disability-grants.org/disabled-facilities-grant.html">www.disability-grants.org/disabled-facilities-grant.html</a>  <a href="http://www.essex.gov.uk/adapt-your-home-to-work-for-you/Get-help-with-home-adaptations">www.essex.gov.uk/adapt-your-home-to-work-for-you/Get-help-with-home-adaptations</a></p> <p>More detailed information on DFG on page 94.</p>

# Care technology

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**Care technology covers a wide range of equipment that uses information technology and software to make life easier and give people more independence.**

The examples below give an idea of how it can be used. If you think it might be useful to you, it's worth speaking to a practitioner who can help you find the right equipment and give you lots more information about the options and funding.

It is a growing and changing aspect of care and therefore funding arrangements are still being developed. It may be possible to use Disabled Facilities Grant (see page 94) or discretionary funding from your local housing authority for some of the technology mentioned. Examples are: environmental sensors that can help with controlling sources of power, light and heat; smart thermostats that can automatically learn the preferences of the user and self-adjust when they enter or leave a room and automated light switches that can be activated using voice commands, a smart phone app or via a sensor triggered by movement or a timer.



Detailed government information about funding arrangements can be found here: [shorturl.at/dFNU3](https://shorturl.at/dFNU3).

**Telecare** can help with safety and wellbeing through equipment such as digital pendant alarms, which can alert others if you have a fall. An Oysta watch is a variation of a pendant but also includes GPS tracking and has two-way communication, similar to a mobile phone, and can be useful when you're out and about.

**Assistive technology** covers a range of technology to give more independence, such as medication reminders, communications aids and virtual personal assistants. Examples of this include a vibrating wrist watch, which gives alerts when medication is taken, and a Memrabel, which can be set for a variety of reminders.

**Remote monitoring**, such as Echo Show, can be used for video calling, news, weather and music, and can also give support with reminders.

**Apps for mobile devices** can be used to help you look after yourself and to make aspects of daily living easier. Spoonzy is an example of an app that can simplify meal planning and grocery shopping. Headspace is a meditation and mindfulness app to support health and wellbeing.

**West Essex Community Action Network** has a programme called TEC Mates which supports the use and uptake of digital technology and technology-enabled care products and services. It provides support to help people understand digital technology. There is more information on its website: <https://westessexcan.org/tec-mates>. You can email the network at [admin@westessexcan.org](mailto:admin@westessexcan.org). It also runs digital showcase centres called Living Smart Homes, which you can ask to visit to experience digital technology and learn more about its potential: <https://westessexcan.org/our-work/living-smart-homes>.

# Disabled Facilities Grant (DFG)

## To qualify for one, either you or the person you're applying for must:

- own the property or be a private tenant
- intend to live in the property during the grant period (which is currently five years).

A landlord can apply on behalf of a disabled tenant.

If you rent from a housing association or are a council tenant, find out from them how to apply for a major adaptation. A DFG cannot be used by council tenants and housing associations vary in their practice.

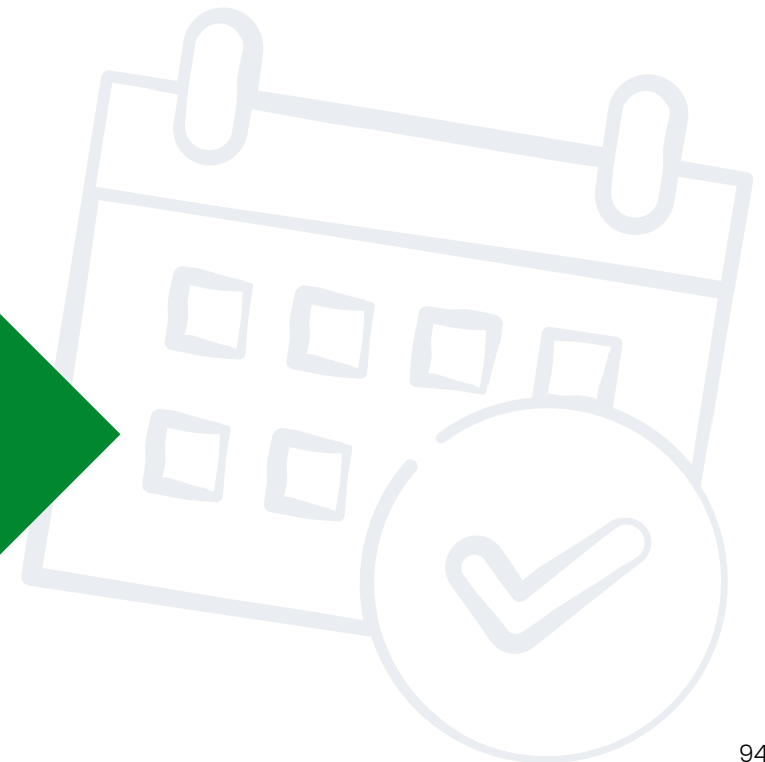
## Your council has a responsibility to make sure the adaptation is:

- 'necessary and appropriate' to meet a person's needs (this will be assessed by an OT)
- 'reasonable and practicable', given the age and condition of the property (assessed by housing).

There can be delays in the DFG process, which are often due to long waiting lists for assessment with an OT. The law says the local authority must make a decision about your application 'as soon as reasonably practicable' and no later than six months after the date your application was made. Keep a note of when you applied and let them know if your situation has got worse.

As well as providing a mandatory DFG, some councils also offer a range of discretionary housing assistance grants. Details of each council's Housing Assistance Policy should be on their website.

The local authority must make a decision about your application 'as soon as reasonably practicable' and no later than six months after the date your application was made.



# Role of Home Improvement Agencies (HIAs)

## Many councils provide support to disabled people with applications for DFGs.

This support may be provided by the council itself or by an independent agency. Services providing such support are often called HIAs. All HIAs provide help in two key areas:

- individual advice provided in your own home
- expertise in making changes to the physical fabric of the home.

They can help with planning and arranging home improvements, as well as with applications for DFGs and any other discretionary grants that your local council provides. They can be particularly useful when working on a larger project and may well help you to save money, especially if you are not confident about the work you are doing and/or finding the right tradespeople. They may also help you access other grants or loans available for home repairs. Your local council may provide other services to support elderly or disabled people, such as handyman schemes or help with gardening.



More information about HIAs in your area can be found at: [www.findmyhia.org.uk](http://www.findmyhia.org.uk).

Not all councils provide (or commission) an HIA. Instead, they may direct you towards independent organisations that can provide you with help and support in arranging adaptations to your home, such as DG Accessible Designs, an accredited HIA though not specifically commissioned by any councils in Essex. Further information about how it may be able to help you with the tasks described above can be found at <https://dgadesigns.org/index.php> or by phoning **0800 193 3110**.

**Adapt My Home** (<https://adaptmyhome.org.uk>) has a self-assessment tool to help you think about whether adaptations may be relevant to you. There is also a tool you can use to see if you are likely to need to contribute towards any DFG-funded adaptations.

If you get turned down for DFGs for adaptations, there are some alternative funding sources, for example, small grants from a charity. **Turn2Us** has an online search tool you can use to find out what help might be available from a grant-giving charity [www.turn2us.org.uk](http://www.turn2us.org.uk).



**Age UK's** factsheet 'Disability equipment and home adaptations' gives more detail on many of the topics covered above.



[www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs42\\_disability\\_equipment\\_and\\_home\\_adaptations\\_fcs.pdf](http://www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs42_disability_equipment_and_home_adaptations_fcs.pdf)



## My notes

Use this page to make a note of anything you're interested in following up from this section.  
Do this in whatever format works best for you to make sure your thoughts and ideas don't get lost.



# Information about Shaping My Future

**Shaping My Future should be helpful to anyone with a physical disability, impairment or long-term condition who would like ideas and information to help think through, and make decisions about, possible changes in their life.**

It has been written for people living in Essex, with links to both national and local services and organisations. In the introduction to the full version there are tips to get the most from using the guide.

The PDF versions of the guide contain fillable text boxes that you can type into to save your ideas. You will need to download and save to create an offline copy and then save each time you write more. The coloured tint in the text boxes will not appear if you choose to make a printed copy.

Go to: [www.essex.gov.uk/shaping-my-future](http://www.essex.gov.uk/shaping-my-future)

- to request a printed copy of the full guide
- to download the full guide and the six individual sections

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## Feedback

Please let us know how you have used the guide, ways in which it has been helpful and suggestions to improve it. We are also keen to hear people's stories about how it gave support with shaping the future so that stories, ideas and learning can be shared. Please send any feedback to [christine@togethermatters.org.uk](mailto:christine@togethermatters.org.uk).

## Disclaimer

Every effort has been made for the information in this guide to be as accurate and up-to-date as possible. If you see something that needs amending, please email [info@togethermatters.org.uk](mailto:info@togethermatters.org.uk).

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