

Factsheet 42

Disability equipment and home adaptations

February 2019

About this factsheet

This factsheet covers the help you can get from the local authority to manage your daily life at home by the provision of specially designed equipment and home adaptations.

It can be read in conjunction with other Age UK factsheets and information guides including: factsheet 46, *Paying for care and support at home*; factsheet 41, *How to get care and support*; factsheet 67, *Home improvements and repairs*, and the information guide *Adapting your home*.

The information in this factsheet is applicable in England. If you are in Scotland, Wales or Northern Ireland, please contact Age Scotland, Age Cymru or Age NI for their version of this factsheet. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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1 The relevant legislation

The information about social care in this factsheet is based on the *Care Act 2014* (*the Act*) introduced in April 2015.

The *Care and Support (Charging and Assessment of Resources) Regulations 2014* (*the charging regulations*), the *Care and Support (Eligibility Criteria) Regulations 2015* (*the eligibility regulations*) and the *Care and Support Statutory Guidance* (*the guidance*) are the main evidence sources. Information about Disabled Facilities Grants is based on the *Housing Grants, Construction and Regeneration Act 1996*.

2 Terms used in this factsheet

The terms '*community care*', '*care and support*', '*social services*' and '*social care*' are used interchangeably to describe the statutory services provided by local authority adult social care departments. We use '*local authority*' to refer to all these terms. It is used to describe similar departments within: a county council, a district council for an area in which there is no county council, a London borough council, or the Common Council of the City of London.

There are various names for specially designed equipment that assists disabled people to manage daily living tasks more independently and safely. In the charging regulations, they are called '*community equipment*' or '*aids*', but we use '*disability equipment*'. Disability equipment is usually removable or portable, whereas home adaptations are attached to a property and permanently change its fabric.

3 Disability equipment supplied by local authority

3.1 Assessment for disability equipment

If you need disability equipment to help you manage more safely and easily around your home, contact your local authority and ask for a **care needs assessment**. They must assess you if they might have a duty to meet your needs. Providing disability equipment may be one way to do this. If you are found to have eligible needs, they have a duty to ensure they are met. They must find out what you need to do each day and your views and try to reflect this in their recommendations.

Eligibility requires having difficulty in achieving at least two of a list of outcomes set out in the eligibility regulations, resulting in a '*significant impact*' on your wellbeing. The meaning of wellbeing is defined in the Act and includes things like '*control by [you] over day-to-day life*' and '*suitability of living accommodation*'.

Outcomes include: managing and maintaining nutrition; maintaining personal hygiene; managing toilet needs; being able to make use of your home safely; and maintaining a habitable home environment.

An assessment is usually carried out in your own home by a local authority occupational therapist (OT). An OT rather than a social worker takes the lead if the main issue is a need for disability equipment or a home adaptation. An equipment need may be identified by an assessing social worker alongside other requirements such as home care support.

Your needs should be agreed and set down in your care and support plan, which must include a personal budget figure showing the cost to the local authority of meeting your needs. The needs of your carer can be assessed if you have one. Disability equipment provision can often assist their caring role. It may be provided via health professionals such as physiotherapists and nurses, as well as OTs.

Examples of disability equipment

There is a wide range of disability equipment including:

- **hygiene maintenance:** grab rail, bath board, electric bath lift, lever tap extension, wheeled shower chair/commode
- **toileting:** raised toilet seat, toilet frame, grab rail and commode
- **food preparation:** adapted kitchen utensils
- **beds:** bed raisers to increase height, bed rails, machines to help you sit up, slide sheets to help you move position with assistance
- **chairs:** riser/recliner chair and chair raisers
- **pressure care:** various pressure relieving cushions
- **transfers:** mobile electric hoist with various slings and slide sheets
- **mobility:** standing/turning frame for use with assistance and various walking frames with or without wheels
- **access:** portable wheelchair ramp.

The Disabled Living Foundation provides free information on disability equipment. For more information about assessments and rights to services, see factsheet 41, *How to get care and support*.

Problems and delays getting equipment

There can be long waiting times for an OT assessment. There is no time-limit to provide disability equipment but you should not have to wait longer than is reasonable. Excessive delays can be challenged and high risk needs must be dealt with promptly.

There should be no delay for the vast majority of standard pieces of equipment as they are stored in a local community equipment store. The local authority OT department should have procedures for appropriate prioritisation and risk assessment and for arranging prompt equipment delivery in each particular case following a needs assessment.

3.2 Free disability equipment and minor adaptations

Local authorities have a general power under the Act to charge for services they provide to meet needs. However, they cannot charge for a service consisting of the provision of disability equipment and minor adaptations that assist with nursing at home or aid daily living.

A minor home adaptation is defined as one costing £1,000 or less in the charging regulations. These are often related to mobility and falls prevention, for example: a short concrete ramp or shallow steps, a grab rail or longer external metal hand rail, automatic lighting at the front access, or a door-release intercom system.

See section 4.1 for the charging rules for more major home adaptations.

3.3 Reablement and prevention

Short-term rehabilitation provided by your local authority should be provided free of charge for at least the first six weeks. Known as intermediate care or reablement, it can be recommended to meet your assessed eligible needs or as a preventive service.

Local authorities have a duty to provide services to prevent, reduce and delay needs. The guidance notes that disability equipment, telecare and home adaptations can support reablement and promote independence that contributes to preventing care and support needs.

3.4 Equipment to meet health-related needs

In each locality, disability equipment stores are jointly funded and run by the NHS and local authority. Equipment is loaned to you. Some items of equipment, such as commodes or walking aids, can meet both health and social care needs. Your GP, district nurse or community physiotherapist, can ask for these items to meet your needs. Other professionals such as a local falls prevention service may be trained and able to recommend certain equipment from the store.

The Disabled Living Foundation produces a factsheet called *Choosing walking equipment* which can help you make the right choice.

Sensory impairment – hearing and sight

If you have hearing problems and might benefit from a hearing aid, ask your GP to refer you to your local hospital for a hearing test. You have a right to have your hearing assessed, particularly if you think your hearing loss is becoming a problem. The NHS issues hearing aids on free loans.

Low vision aids may be able to help with particular sight problems. You usually find low vision services in hospital eye departments. They can give you magnifiers and other low vision aids on loan. Your local social services department may provide support services or employ specialist social workers to help if you have sight or hearing loss. For more about help with hearing or visual impairments, see section 9.

NHS charges

NHS services are generally free. However, some items such as wigs or fabric supports (including spinal or abdominal supports) may be issued on an NHS prescription with charges.

If you receive Pension Credit Guarantee Credit, you do not have to pay for such items. If you are on a low income, you may qualify for help with charges under the NHS Low Income Scheme. Ask for a copy of NHS leaflet HC11 *Help with health costs* at your local post office or see factsheet 61, *Help with health costs*.

3.5 Disability equipment prescriptions

Your local authority may run a scheme where simple pieces of equipment are provided by a prescription. This runs alongside the traditional equipment loan described above. The key difference is that if a needs assessment identifies a need for equipment, you are given a written prescription that lets you to buy the equipment from an accredited local retailer. You own the equipment. You can buy higher cost equipment as long as it meets your identified needs and you are prepared to pay the difference.

A local authority providing this choice publishes a full list of the types of simple equipment available with prices which informs the amount in your prescription. These include: raised toilet seats, toilet frames, bath boards, easy-reach grabbers, trolleys, perching stools, adapted cutlery, bed levers, back-rests and walking frames. Home delivery and fitting are funded in your prescription if they are part of your identified needs, for example if no one is able to help you.

Complex equipment

Complex equipment requiring regular servicing and maintenance, such as mobile hoists and electric beds, are always delivered and fitted. They are loaned to you with the local authority retaining responsibility for them. You cannot get a prescription for this type of equipment. A one-off, bespoke, piece of equipment can also be loaned to you.

3.6 Disability equipment in care homes

If you live in a care home, you are entitled to local authority services in the same way as anyone else. If you need specialist, bespoke, disability equipment beyond what your care home has a legal duty to provide, this can be provided by the local authority.

It can also be provided by a local health professional such as a nurse or GP. Request an assessment by a local authority OT who can assess and recommend what you need. An example is a riser/recliner chair with spinal supports and a belt if you have scoliosis or a neurological condition seriously affecting your seating posture and positioning.

3.7 Moving to another area

If you have been provided with disability equipment and subsequently need to move to another area, the guidance states it should move with you if you want this to happen and it is suitable for your new home. Consideration should be given to any contract for maintenance of the equipment and whether it is due to be replaced.

As adaptations are fitted based on your accommodation, it may be more practicable for the receiving authority to organise the installation of any new adaptations. For example, walls need to be checked for the correct fixing of rails.

If you have a piece of equipment on long-term loan from the NHS, the receiving local authority should discuss this with the relevant NHS body. The parties are jointly responsible for ensuring you have adequate equipment when you move.

4 Major home adaptations

4.1 Disabled Facilities Grant

You may be eligible for a Disabled Facilities Grant (DFG) in certain circumstances to adapt your home. They are means-tested, which means your income and savings are taken into account. It can take up to 12 months for the whole process to be completed. See section 4.8.

The maximum mandatory DFG in England is £30,000, although there is discretion for higher amounts to be paid. A recent report found the average DFG is around £7,000 with more than half under £5,000 and only five per cent over £30,000.

4.2 The eligibility criteria

A DFG is a mandatory grant in certain circumstances, which means you have an absolute right to it. For example, if a local authority OT thinks a home adaptation is the best, or only, way to meet your needs. If so, the local authority carry out the means test and must pay for the DFG, if necessary, to ensure your needs are met.

The basic criterion you have to meet is the disability description within the *Housing Grants, Construction and Regeneration Act 1996*. This is:

- your sight, hearing or speech is substantially impaired
- you have a mental disorder or impairment of any kind
- you are physically substantially disabled by illness, injury, impairment present since birth, or otherwise
- you are or could be registered disabled with a social services department.

4.3 What types of works may be covered?

The following types of adaptations may be funded by a DFG:

- **Access:** door widening, removing a door threshold, long wheelchair ramp, external wheelchair lift, or provision of a new room if access is not possible
- **Moving around and between floors:** stairlift or through-floor wheelchair lift, ensuring sufficient turn-circle for a wheelchair user
- **Washing:** level access or wet-room wheelchair accessible shower, or one with a seat; wheelchair accessible wash basin and wider bathroom
- **Toileting:** hands-free automatic toilet
- **Eating/food preparation:** wheelchair accessible kitchen facilities
- **Transfers:** ceiling attached electric hoist
- **Controls:** adapting heating or lighting controls to make them easier for you to use e.g. for poor grip strength
- **Heating:** improving the heating system in your home to make it suitable for your needs, for example if it directly affects your medical condition
- **Garden:** improving access to a garden by making it easier or safer.

Note

A DFG can potentially be provided to adapt common parts within a building containing one or more flats to meet your individual needs. However, general safety and usage issues need to be considered before this can take place.

4.4 Applying for a Disabled Facilities Grant

You can approach either the housing department or the social services department to apply for a DFG. The formal application must be made to the housing department, but in many cases, you may be advised to approach the social services department first. You can ask your local home improvement agency (HIA) to assist with your application.

The housing department is responsible for deciding if you get a DFG. They consult the social services department to decide what adaptations are '**necessary and appropriate**'. This normally means you are visited by an OT, who assesses you and makes recommendations on what needs to be done.

The housing department must be satisfied the works are '**reasonable and practicable**' in relation to things such as the age and condition of your property. The assessment is usually carried out by an environmental health officer, a building surveyor or someone from a HIA jointly with the OT who carried out your needs assessment.

Who can apply?

You can apply for a DFG whether you are a homeowner or a tenant of the property. Certain licensees or occupiers of houseboats or park homes can also apply. You do not have to be the disabled person for whom the works are required. For example a landlord, can apply to have their property adapted for a disabled tenant.

The applicant must sign a certificate stating the disabled occupant will live in the property for at least five years after the works are completed or for a shorter period if there is health or other special reasons. This may be difficult for private tenants as many have assured-short-hold tenancies with security of tenure for only the first six months of a tenancy. For more information about DFG's and private tenancies, see factsheet 67, *Home improvements and repairs*.

Local authority tenants and tenants of registered providers of social housing are eligible to apply for a DFG and are assessed based on their needs on the same basis as private tenants and owner-occupiers. In these circumstances, the local authority or housing association decide whether to carry out the work using its own resources for capital works or to refer for a DFG.

If you have a degenerative condition, you may need more home adaptations over a period of time. You can make successive applications for DFG's, as your needs change.

Note

You will not normally get a DFG if you start work on your property before the local authority approves your application.

4.5 The means test

The DFG is means tested for adults. In the financial assessment, your income and savings are taken into account as well as your partner's if you have one. This applies even if the application is made by someone else such as the owner of the property. If you are a single disabled person living with an adult child, it is only your income and not theirs that is included.

Your capital is taken into account, together with your partner's if you have one. Certain capital is disregarded, for example your own property. The first £6,000 of your capital is ignored. If you are under 60, you are assumed to have income of £1 a week for every £250 you have over £6,000. If you are over 60, you are assumed to have £1 a week for every £500 over £6,000.

Your income is worked out as an average over the past 12 months, or a shorter period if this improves accuracy. There are certain earnings and income disregards.

An **applicable amount** is calculated based on your weekly living needs and those of your family, with a housing allowance of £61.30 a week. If your income is less than, or equal to, the applicable amount, you are not normally expected to contribute to the costs of the works. If your income is more than the applicable amount, you may only receive part of the DFG amount or possibly none at all.

If you receive the following benefits, you do not normally have to make a contribution unless there are other people also being assessed who do not receive such benefits:

- Pension Credit Guarantee Credit
- Income Support
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit or Child Tax Credit with gross taxable income of less than £15,050.
- Universal Credit.

A step-by-step guide on working out your contribution is in the *Disability Rights Handbook*, published by Disability Rights UK, or contact the local authority, a local Age UK or HIA to get further information.

4.6 Discretionary assistance

Local authorities have powers to give discretionary assistance for adaptations or to help you move to alternative accommodation. There is no restriction on the amount of assistance that may be given. It may be paid in addition, or as an alternative, to the DFG. Discretionary assistance may be given to:

- provide small adaptations not covered by the DFG or to provide urgent adaptations more quickly
- top-up the DFG because the work is particularly expensive, you cannot afford the contribution, or some work required is not eligible for a DFG
- assist you to move to a more suitable property, if this is more cost effective than adapting your current home, even though the new property may also need some adaptations.

4.7 Property charge

A local authority has discretion to impose a maximum charge of £10,000 on an owner-occupied property adapted using a DFG. It must be paid back if it is sold within 10 years of the work taking place. The charge is placed on the Land Charges Register.

It only applies to DFG costs exceeding £5,000. If, for example, the DFG cost is £6,000, the local authority can put a £1,000 charge on. If the cost is £10,000, they can put a £5,000 charge on. A charge should only be imposed or repaid after taking into account all individual circumstances on a case-by-case basis.

4.8 Problems and complaints

There can be lengthy delays in applying for a DFG, often because of a long waiting list for assessment by an occupational therapist. As you have rights to assistance, you should not have to wait an unreasonable amount of time. The law says you should not have to wait more than six months after making a formal application to hear if you are eligible.

The decision must be in writing and specify the eligible DFG works and the amount to be paid. If your application is refused, you must be told why. If the local authority decides you are eligible, it must ensure that the DFG is paid within six months. If you are eligible, they cannot refuse to pay on the grounds it has not got enough money.

The law says you should not have to wait more than 12 months from the date you apply for a DFG until it is paid (made up of the six months for the local authority to make a decision and six months to pay the DFG). As this is a maximum, the local authority should take into account your individual needs and circumstances and decide if it is appropriate for you to wait for the maximum period.

If you do not get a decision within six months, complain to the local authority and request they make a decision promptly. If you still do not get a decision, complain to the Local Government and Social Care Ombudsman or consider a judicial review. You need legal advice if you want to pursue a judicial review.

For more information see factsheet 43, *Getting legal advice*, and factsheet 59, *How to resolve problems and complain about social care*.

4.9 Home improvement agencies (HIA)

Home improvement agencies (HIAs), sometimes called *Care & Repair* or *Staying Put*, are not-for-profit organisations run by local authorities, housing associations and charities.

They support older and vulnerable people to enable them to remain in their own homes and live independently for longer.

HIAs provide different services, including advice on improving the condition and energy efficiency of your home, housing options, benefits and financial advice, and help with applying for grants and loans.

HIAs can identify reputable local contractors and oversee works for you. Many run their own handyperson services, carrying out small home improvement works such as gardening, minor repairs and adaptations, safety and security checks and energy efficiency measures.

Even if you can afford to pay for the work yourself, you can take a lot of the worry out of organising it by using an agency service. To find out if there is one in your area, contact:

- your local Age UK
- your local authority housing department, or
- Foundations – the national co-ordinating body for HIAs.

You can find your nearest HIA on the Elderly Accommodation Counsel website at www.housingcare.org/service/type-69-home-improvement-agencies

5 Community alarms and assistive technology

Community alarms

Community alarm systems allow you to be linked up 24 hours a day to a central service offering help in an emergency. The link is usually by telephone, pull cord, pendant worn round your neck, or a combination of these.

If you need to summon help urgently and are unable to make a normal telephone call, you can use the pendant, pull the cord or use a special button on the telephone to contact a control centre. This centre has people who talk to you, find out what you need and summon help as appropriate.

In an emergency, the alarm operator gets in touch with people you have agreed should be contacted in such circumstances, such as neighbours or relatives living nearby. They have a set of keys to your home. The alarm operator also contacts the appropriate emergency service.

Your local authority may provide an alarm service. Each one has different rules about who they supply, how they run the service and how much they charge. Contact your local social services department, housing department or Age UK for details about local schemes.

The Disabled Living Foundation produces a factsheet *Choosing telecare* which includes information about community alarms.

Telecare

Telecare allows remote monitoring and communication if you are isolated in your own home to help you manage risk and to promote independent living, and wellbeing. This can be for short or longer periods of time during a day. GPS-type equipment has been developed to monitor you outside of your own home in the local area.

Telecare covers a wide range of equipment (detectors, monitors, alarms, pendants etc) and services (monitoring, call centres and response teams, who may work alongside emergency services). Items include: a fall detector, epilepsy sensor, chair and occupancy sensor, flood detector, gas leak valve shut-off sensor and a property exit sensor.

There are three types of telecare systems, parts of which may be used together:

1) **Systems that help predict problems:** These systems depend on software that takes signals from sensors and analyses the frequency and severity of monitored events, such as minor falls and alerts carers to visit you to find out what has changed.

2) **Systems that reduce the chance of problems occurring:** For example, a bed sensor can help prevent falls by activating a light when you get out of bed. This helps because you do not need to reach for the light switch or move around in the dark.

3) **Systems that reduce risks:** These devices, such as pendant alarms, heat sensors, smoke detectors or bed sensors send alerts to a call centre after a pre-determined event so that help can arrive quickly. The bed sensor, for example, raises an alarm if you do not return to bed within a predetermined time. An alternative approach is the Alertacall Safety Confirmation system where, if you fail to press a button by a certain time each day to confirm you are OK, an alert is raised.

Telehealth

Telehealth is the remote monitoring of your vital signs in chronic condition management (eg blood pressure, glucose level and heart and lung function). For example, the correct daily dose of tablets can be pre-set and monitored. It can assist with diagnosis, review assessment and prevention.

This must be in conjunction with suitably qualified clinicians as part of an agreed healthcare pathway. The aims of Telehealth include improving your quality of life such as wellbeing, increased safety and independence. It aims to reduce unplanned hospital admissions and emergency ambulance call outs, reduce pressure on GPs and nurses, help manage long-term conditions, improve carer's quality of life, and reduce public costs.

It is important to remember that technology cannot be a substitute for human interaction and support, and should never be inappropriately used as a replacement for this.

Environmental Control Systems

Environmental Control Systems help maintain and improve your independence and security if you have a severe physical disability and poor manual dexterity. The ability to control everyday equipment such as the phone, TV and lighting is provided via a central control unit and a single switch. It can be used to control access into the home and summon emergency help.

A wide variety of switches are used to operate the systems including those controlled by hand, head or chin. The switch initiates a scanning process of displayed functions until the desired function is reached when it is again operated. Switches and the control unit can be mounted in a convenient position usually on a wheelchair or bed.

To obtain this equipment, you are assessed at home by a specialist Occupational Therapist (OT) at a local Environmental Control System service, sometimes called an Assistive Technology service. The local OT department can advise you how to get this service.

Referrals to the specialist OT are normally received from Social Services or Health OTs working in the community. Referrals may be received from other professionals, family or carers following discussion with the Environmental Control System service.

The equipment is carefully tailored for you taking into account your goals. Following installation of a system, an engineer provides training in its use. Maintenance and regular servicing are provided by the assistive technology provider. Reviews, on-going support and advice by the OT is provided to you, your carers and healthcare professionals.

Environmental Control Systems are provided by the NHS on a long term loan basis. There is no charge for standard equipment. Arrangements are put in place for maintenance and emergency response.

If you buy new appliances such as a television or music system, you should contact the environmental control system provider who can arrange a visit to programme them into the system.

The Environmental Control System service does not fund the following:

- additional phone lines
- additional power sockets
- window, curtain and door operators
- door locks
- electrical or carpentry work.

Contact the local OT service to ask about the funding these items.

6 Equipment for employment

The *Access to Work* scheme can fund equipment you need for work. You may be able to apply for a grant if you have a disability, physical or mental health condition. The money you get can pay for things like:

- specialist equipment
- travel if you cannot use public transport
- a support worker or job coach to help you at work
- a communicator at a job interview.

Contact your local Jobcentre Plus for advice and assistance. There is further information, see www.gov.uk/access-to-work/overview

7 Wheelchairs

If you have long-term mobility problems, using a wheelchair can help you maintain your independence and get out into the local community. A GP, hospital consultant or social services staff can refer you to the local NHS wheelchair centre for an assessment of your medical and lifestyle needs. If you are eligible, they help you to choose a suitable chair. Each centre has its own eligibility criteria.

The NHS provides wheelchairs on a free, long-term loan. They are either self-propelled with large rear wheels, attendant propelled, or electrically powered with various control designs. The NHS can provide an electrically powered wheelchair suitable for indoor/outdoor use, if you are assessed as needing one. This means if you need an electric wheelchair indoors, the model provided may also allow some outdoor use.

Any wheelchair provided to you is lent for as long as required. The NHS pay for and arrange servicing and repairs.

The wheelchair voucher scheme

You may be offered wheelchair vouchers if assessed as needing a manual wheelchair, if the wheelchair department runs a voucher scheme. The voucher is worth the value of a standard chair and can be put towards buying a more expensive wheelchair. You may not be able to use the voucher scheme to get a powered wheelchair.

Standard option: You are provided with a wheelchair that is supplied, repaired and maintained free of charge.

Partnership option: You choose an alternative to the type of wheelchair you are assessed as needing. The voucher reflects the value of the wheelchair originally recommended and you pay the difference in cost. This lets you to buy a higher standard wheelchair. The wheelchair is repaired and maintained free of charge. You must use an approved supplier who has to meet certain standards including quality of service.

Independent option: This is similar to the partnership option but you own the wheelchair and are responsible for its repair and maintenance. Your voucher includes an amount towards repair and maintenance costs.

Other things you need to know: The voucher period is generally five years and you are not normally entitled to a new voucher until it has expired. However, if your needs change so the wheelchair you bought becomes unsuitable, you are eligible for a reassessment of your needs.

You cannot exchange the voucher for cash and if you buy a wheelchair privately from a commercial company or individual, you cannot claim the money back from the NHS Wheelchair Service.

The voucher is non-taxable and does not affect any disability benefits.

The Motability scheme

If you receive high rate mobility component of Disability Living Allowance, enhanced rate mobility component of Personal Independence Payment or War Pensioner's Mobility Supplement and you need an **electric wheelchair, scooter or a car**, you can use the Motability scheme to pay for it. Contact Motability for more information.

Outdoor electric scooters and buggies

The NHS and social services do not directly provide outdoor electric mobility scooters or buggies. It is important to trial this type of equipment before use. A reputable company should belong to a trade association guaranteeing a good level of customer service, assessment and commitment to safe practices.

You should be aware of government regulations for scooter use on the pavement or road. Issues of storage, charging and maintenance are important to a planned purchase and on-going use. A good source of information on these products is the Disabled Living Foundation.

Charitable funding

It may be possible to get charitable help to purchase a wheelchair. You can discuss this with staff at the local wheelchair department who should have information on funding bodies and may help to make an application. This website may be useful: www.grantsforindividuals.org.uk/

If you need a wheelchair temporarily, you may be able to hire or borrow one on short-term loan from the British Red Cross or other voluntary organisation.

8 Buying and borrowing equipment

8.1 Private companies and shops

Private companies selling disability equipment have websites, mail order catalogues, shops or showrooms. Some large high street chemists stock small items of daily living equipment or have mail order catalogues.

The Disabled Living Foundation *AskSARA* website has a free online, guided self-assessment tool, with links to product suggestions, useful help and advice and case studies. See <http://asksara.dlf.org.uk/>

Some local authorities use this tool to help you assess your own needs for basic pieces of equipment. They must always ensure this is an appropriate way to assess you and, if used, that outcomes are accurate.

If they have any concerns, ask to be assessed face-to-face and given information and advice. Some equipment needs training for safe use, such as hoists, so seek advice if you are unsure how to proceed.

Organisations like Age UK sell specialist equipment to help with: mobility; eating and drinking; cooking and preparing food; dressing and grooming; bathing, showering and going to the toilet; and hobbies and interests.

See section 3.5 for information about local authority prescriptions for the purchase of disability equipment, which may offer an alternative solution.

8.2 Things to consider when choosing equipment

OT's or physiotherapists from a hospital, local authority social services department, or employed by an Independent Living Centre can advise you on equipment suitable for your needs and what is available.

Think about the following points if buying equipment for yourself:

- Make sure products comply with the British Standards. Equipment that has been tested and approved by the British Standards Institution (BSI) is marked with the BSI Kitemark.
- Check how comfortable the equipment is and that it is easy for you to use. Where possible, try it out beforehand. If buying expensive equipment to help with bathing or toileting, you can ask for a trial in your own home to try it out properly. Make sure it can be used in the environment in which you want to use it.
- Make sure equipment is in good condition and is suitable for the task you require it for. Check it is easy to use, with or without help, and that appropriate and clear instructions for use or training in use are provided
- If you need to transport the equipment, for example a wheelchair or other walking aid, consider how easy this will be. Does it fold up or come apart? Is it easy to do this? Will it fit in your car? Consider whether there is enough space to store it in your home.

- Check about repair and maintenance of the equipment. Is it possible to find spare parts and someone to repair the equipment if necessary?
- Does the equipment need to be serviced regularly and if so, how much does this cost? What sort of after-sales service does the company provide? Does the equipment come with a guarantee?
- Check the company policy on returning equipment if you do not need it any more, for example your needs change or you move to a care home. Some companies have a buy-back guarantee scheme but check the details about how much money you receive if you return the item.
- Consider getting insurance to cover accidents and breakdown repairs for larger items such as electric scooters or power chairs.

Note

Always seek independent or professional advice when choosing disability equipment, particularly if it is a large or expensive item.

8.3 Independent Living Centres

There is a network of Independent Living Centres (ILC) around the country. Visitors can try disability equipment and get advice from an occupational therapist or other suitably skilled professional.

It can be difficult to know if a piece of equipment or a planned adaptation is safe or suitable without actually trying it out, for example manoeuvring a wheelchair in a small space.

A trip to an ILC can help you understand the reality of using the equipment prior to purchase and how your carer may cope if you have one. The Disabled Living Foundation has details of ILC's at www.livingmadeeasy.org.uk/contacts_edc.php

8.4 VAT relief on disability equipment

Disabled people do not have to pay Value Added Tax (VAT) when buying equipment designed or adapted to help with daily living. To qualify, the equipment must be intended for use by a disabled person and must relate to their disability.

In addition, there is no VAT payable on the costs of servicing or maintaining disability equipment. Ask whether you can receive a VAT exemption before buying or ordering equipment. The supplier needs to be registered for VAT and you need to sign a form declaring you have a chronic illness or disability.

Further information on VAT exemption is in HM Revenue and Customs (HMRC) leaflet 701/7, *VAT reliefs for people with disabilities*. Copies of the leaflet and further advice is available from HMRC on 0300 200 3700.

Five per cent VAT rating for mobility aids for older people

People aged 60 or over can get mobility aids for their home at a reduced rate of five per cent VAT. This covers the supply and installation of grab rails, ramps, stair lifts, bath lifts, built-in shower seats or showers containing built-in shower seats and walk-in baths with sealable doors.

The reduced rate does not apply where goods are supplied without installation but does apply to installation services alone or for repairs or maintenance of items once installed.

If you have been wrongly charged VAT because you meet the exemption requirement, contact your equipment supplier and ask for a refund.

8.5 Short-term loan of equipment such as wheelchairs

Your local Red Cross can often loan wheelchairs and other equipment for short periods, for example for the visit of a relative or a temporary injury. They should be listed in the local telephone directory under British Red Cross or see the Red Cross website: www.redcross.org.uk

Your local Age UK can sometimes loan wheelchairs. It should be listed in your local telephone directory or call Age UK Advice.

Shopmobility schemes lend or hire out manual and powered wheelchairs and powered scooters if you need them to shop and use other facilities in town centres. There are schemes throughout the UK: some are free and some make a charge.

A printed directory of shopmobility schemes in the UK is available by sending a cheque for £5 (including postage and packing) payable to the National Federation of Shopmobility UK. You can find out about a scheme in your area on their website: www.shopmobilityuk.org

Independent Living Centres may be able to give you information about local wheelchair hire services or Shopmobility schemes.

The Disabled Living Foundation can provide a list of wheelchair hire services in London.

9 Other sources of funding

If buying equipment privately, you may be able to get help with the cost from other sources of funding.

9.1 State benefits

If you are disabled, you may be entitled to Attendance Allowance, Disability Living Allowance or Personal Independence Payment. These are benefits to help you meet the extra cost of living expenses relating to your disability.

For more details, see factsheet 34, *Attendance Allowance* and factsheet 87, *Personal Independence Payments and Disability Living Allowance*.

9.2 Local Welfare Assistance

A Local Welfare Assistance scheme can help if you are in urgent need following an emergency or unforeseen event and have no other source of help. They are run by the local authority and they vary. You may be able to get vouchers to pay for food, fuel or clothing or bigger basic living items such as beds, cookers and fridges. You cannot usually get cash.

See factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

9.3 Charities and other sources

You may be able to get financial help to buy mobility and disability-related equipment from charitable organisations. It is advisable to find out if this should be provided by your local authority, the NHS or another statutory organisation first as charities do not generally provide funding unless this option has been fully investigated. Your occupational therapist may be able to help you apply for charitable funding.

Two examples are SSAFA, and the RAF Benevolent Fund, which support those who have served in the forces. This website can help find funding: www.grantsforindividuals.org.uk

10 Concerns about doorstep selling

Concerns about inappropriate, high pressure, doorstep sales techniques being employed by companies selling disability products have been raised. The *Consumer Contracts Regulations* protect you if you take out a contract when a salesperson comes to your home, place of work or during an excursion arranged by a company. You also have protection when you take out a contract during off-premises sales.

The cancellation period for doorstep sales is 14 calendar days after delivery of the goods. For service contracts, the cancellation period is 14 calendar days after the contract has been entered into. If you want the service to start immediately, you can still cancel in the 14-day cooling-off period but you may not get a full refund. Providers can deduct an amount for the service you receive before cancelling.

You can cancel ancillary contracts for product such as a warranty. There are situations where the regulations do not apply, for example goods and service costing less than £42.

You should be given information about your cancellation rights by the seller.

The charity WHICH provides information and advice about how to deal with poor sales practices, see www.which.co.uk/consumer-rights/advice/ive-been-mis-led-by-a-doorstep-seller-what-should-i-do

11 Problems with equipment and complaints

Problems with privately purchased equipment

If you are not happy with equipment you have bought, contact the supplier as soon as possible. They may be able to arrange an exchange or replacement. If equipment is faulty, it should be repaired or replaced or you should get a refund. You do not have to accept a credit note.

You may want to complain first verbally to the seller. If you are not happy with the outcome, you should complain in writing. You may decide to report the seller, with details of your complaint, to the Trading Standards service at your local authority. They can investigate false or misleading claims about services or products and advise on consumer problems.

If the equipment supplier is a member of the British Healthcare Trades Association (BHTA) and you are unhappy with its service, complain to BHTA. Citizens Advice Consumer Service can help with consumer rights and advice.

Health and social care complaints

Your local authority social services department must have a complaints procedure. You can use it to complain about a particular service or the assessment of your needs. You can approach the Local Government and Social Care Ombudsman, usually only after you have exhausted the local complaints procedure.

If you have a complaint about a service from an NHS hospital, contact their Patient Advocacy and Liaison Service (PALS). They try to help you resolve the problem informally. If they cannot, they can give you information about the NHS complaints procedure and the local NHS Complaints Advocacy Service, which can help you make your complaint.

See factsheet 59, *How to resolve problems and complain about social care* and factsheet 66, *Resolving problems and making a complaint about NHS care* for more information.

12 Fire Service home safety checks

Your local fire brigade offer a free home safety check. They will:

- identify potential fire risks within your home
- advise on what to do in order to reduce or prevent fire risks
- ensure you have working smoke alarms
- devise an escape plan with you in case a fire breaks out.

You can find out more at www.fireservice.co.uk/safety/.

13 Information, advice and advocacy

Each local authority must provide an information and advice service to everyone who needs it in its area. It must provide information and advice on a range of areas related to accessing and funding care and support, including disability equipment, home adaptations and financial issues.

This should include information and advice on the availability of services that may enable you to remain independent for longer such as home improvement agencies, handyman or maintenance services.

The independent advocacy duty

Your local authority must provide an independent advocacy service for people who struggle to understand or make decisions about their care and have no one to help them engage in the process.

It applies to people who have '*substantial difficulty*' in:

- understanding relevant information (about social care and health issues)
- retaining that information
- using or weighing up the information
- communicating their views, wishes or feelings.

This builds on the advocacy requirement that already exists under the *Mental Capacity Act 2005* for people who lack mental capacity.

Useful organisations

Action on Hearing Loss

www.actiononhearingloss.org.uk

Telephone 0808 808 0123 (free call)

Campaigns and lobbies, raising awareness of deafness and hearing loss, providing services and through social, medical and technical research. Offers information on deafness, hearing loss and tinnitus.

British Healthcare Trades Association

www.bhta.com/

Telephone 020 7702 2141

British Red Cross

www.redcross.org.uk/

Telephone 0344 871 11 11

Provides wheelchairs and other equipment on a loan basis.

Citizens Advice Consumer Service (CACS)

www.citizensadvice.org.uk/consumer/

Telephone 03454 04 05 06

Provides expert consumer advice.

Disabled Living Foundation (DLF)

www.dlf.org.uk

Telephone 0300 999 0004

Provides advice and information on disability equipment and assisted products. It has factsheets on a variety of subjects, including choosing wheelchairs and other equipment.

You can visit a local Independent Living Centre or Equipment Demonstration Centre where items are displayed. Advice is available from trained staff. The Centres do not sell, hire or lend equipment. Contact details are at www.livingmadeeasy.org.uk/contacts_edc.php.

Equality Advisory Support Service (EASS)

www.equalityadvisoryservice.com

Telephone helpline 0808 800 0082 Mon-Fri 9am-7pm, Sat 10am-2pm

Funded by the Equality and Human Rights Commission, the helpline provides information and advice about the *Equality Act 2010*.

Foundations

www.foundations.uk.com/
Telephone 0300 124 0315

An organisation appointed by the Department of Communities and Local Government to oversee a national network of home improvement agencies across England.

Motability

www.motability.co.uk
Telephone 0300 456 4566

National Federation of Shopmobility UK

www.shopmobilityuk.org
Telephone 01933 229644

Royal Air Force Benevolent Fund

www.rafbf.org/
Telephone 0800 169 2942

Provides support to serving and former members of the RAF as well as their families.

Royal National Institute of Blind People (RNIB)

www.rnib.org.uk
Telephone 0303 123 9999

Provides information and advice about sight problems and products and publications to support blind or partially sighted people.

Soldiers, Sailors, Airmen and Families Association (SSAFA)

www.ssafa.org.uk/
Telephone 0800 731 4880

Provides support to armed forces veterans and their families.

WHICH

www.which.co.uk
Telephone: 029 2267 0000

National membership charity aimed at supporting consumers by testing goods, providing information and campaigning.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0800 022 3444

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.