

# The Disabled Facilities Grant

A step change: improving delivery of the Disabled Facilities Grant.

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1: Introduction and Summary

Increasing the amount of accessible housing and providing easy access to appropriate aids and adaptations should be a core component of the UK's vision for the future of older people's housing.

The vast majority of older people will age in mainstream, not specialist, housing and surveys consistently show that they are keen to remain living independently without help.¹ Accessible housing, aids and adaptations are key to this independence. One study following up a group of older people after the installation of a walk-in shower showed that the impact of the adaptation went way beyond the ability to wash easily. It gave people autonomy and a confidence that had wider implications for their participation in many other aspects of life.<sup>2</sup>

They are also important if we hope to reduce pressure on the NHS and social care services and afford the cost of caring well for an ageing population. Accessible, adapted housing helps to reduce falls, sustain better health, lessen dependence on others for care and eases hospital discharge.<sup>3</sup> Something as simple as a grab rail or a shower rather than a bath can make the difference between someone being able to remain at home living independently and having to move into residential accommodation with care. The average cost of two hours daily help per year is £13,2004, and of residential care £39,520.5

These benefits are recognised, and in April 2023 the Government announced an additional £102m to the Disabled Facilities Grant budget over two years. The Disabled Facilities Grant is part of the Better Care Fund, administered by local authorities and funds adaptations, largely on a means-tested basis.

Administration of the grant therefore varies from area to area and, as Age UK has found, outcomes are very mixed. In many authorities there have been problems with the administration of the DFG for some time. We need to ensure that real improvements are made so that the potential benefits of these funds are maximised.

At the heart of this is speed. Getting adaptations into someone's home pre-emptively is difficult. We know that older people do not consider themselves to be "old" and are reluctant to install an adaptation until it is needed. We could do more to improve the structure of our new and existing homes so that age-friendly design is already in place for many people but currently, adaptations are often needed at short notice, after a fall, for hospital discharge or when strategies for coping become unsustainable.

In 2021/22, over two-thirds of local authorities took longer than the six months recommended by Disabled Facilities Grant guidance to install most adaptations through the grant. The longest took more than 24 months. These are average figures and so some individual cases will have taken longer. We do not have data for all local authorities for 2022/2023 but, anecdotally, there have been further delays due to a backlog of cases post-COVID with little sign of improvement.

There are a number of reasons for these lengthy delays, which are discussed in this report. We need to tackle the structural issues but many of the problems with the administration of the Disabled Facilities Grant boil down to poor customer service. The case studies we refer to in this report set out a catalogue of unreturned calls, incorrect information and delay. The adaptation teams we spoke to are committed and concerned. trying to make their part of the process effective but they are severely stretched and responsibility is split between multiple groups and cases fall between. The result is the two older people in our first story who had to strip wash in a sink for two and a half years. They were waiting for a shower which took less than two weeks to actually install.

In the course of our conversations, Age UK case workers caught up in some of those cases expressed their concerns:

#### "I have always known there were issues but when you see it yourself, you cannot believe how bad it is".

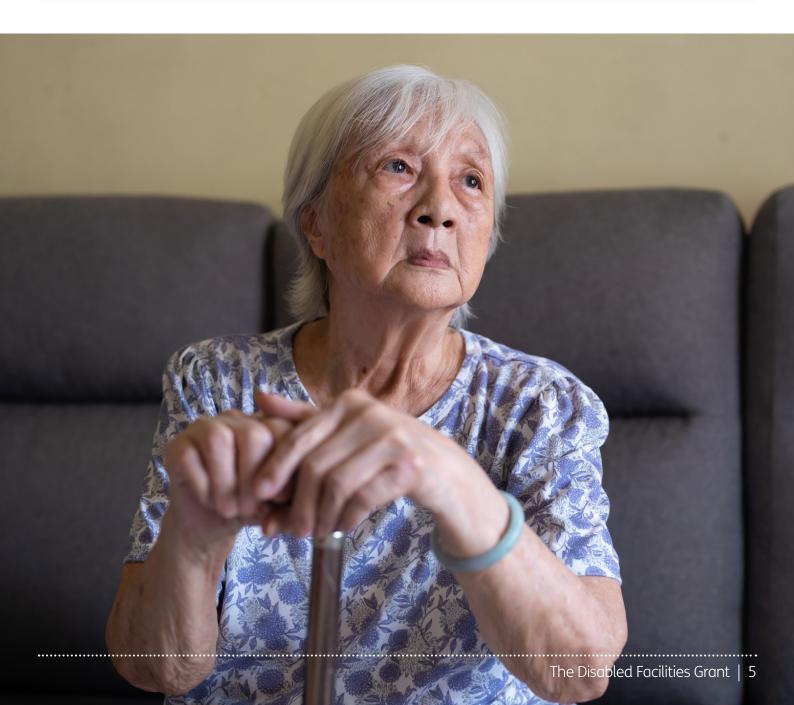
"You have no idea of the impact of this on the person until you see it first-hand."

And for those trying to administer the grant within local authorities, the process can be "disheartening".

The purpose of this report is to call for a step change in efficiency – all local authorities must look at the way they deliver adaptations and make radical improvements. Too often these kinds of improvements only come after a troubling individual case and intense media focus. We need to implement a systemic change that addresses this issue before a case arises.

#### **AGE UK WOULD LIKE TO SEE:**

- All local authorities focus on radically improving the delivery of the Disabled Facilities Grant, implementing all elements of the Disabled Facilities Grant guidance and making proper use of the resources offered by Foundations.
- Local authorities ensure that information about the Disabled Facilities Grant is easy to find, clear and comprehensive.
- The Government allocate funds specifically to improve awareness and delivery of the grant.
- The Government consult on the role of housing associations in administering the grant and whether a different funding structure could improve efficiency; it should also bring forward promised consultations on the maximum grant limit, the means test and allocation of funding.
- Part M4, category 2 of the building regulations made mandatory for all new build.
- Stronger wording on accessibility and a reference to adaptations in the revised Decent Homes Standard.
  This should be accompanied by detailed guidance which clarifies landlord/tenant obligations and
  responsibility for adaptations, sets out best practice, solutions to common problems, and provides
  information about funding options.
- Targeted information, financial incentive and other measures to ensure better use of existing expenditure on renovation so that we slowly improve the accessibility of our existing housing stock.

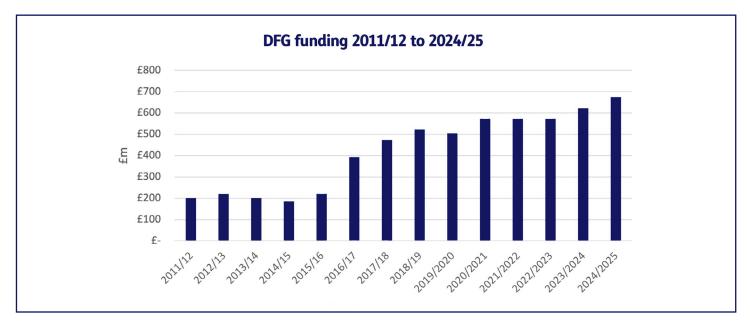




2: Background and Funding

In April 2023, the Government announced an additional £102m of funding for the Disabled Facilities Grant. The budget for 2023/2024 is now £623m, almost triple the £220m budget we saw in 2015/2016 and 8.7% up on 2022/2023. The Government has, rightly, recognised the impact of the DFG and the advantages of enabling older people to live independently at home.

Figure 3: DFG funding 2011/12 to 2024/25



#### **UNMET NEED**

With an ageing population and significant unmet need, this budget will have to rise further over the coming years. We know that the number of people over 85 is forecast to almost double between 2020 and 2040, and in 2019/20, 53% of households that required adaptations did not have all the adaptations that they needed.7 Minority ethnic groups appear to have fewer adaptations than white households and are twice as likely to have no adaptions at all.8 There are also relatively few technology related adaptations and these have the potential to be transforming.9

#### IMPROVING THE ACCESSIBILITY OF OUR NEW AND EXISTING HOUSING STOCK

We could do much to reduce the need for more costly adaptations by improving the structure of our new and existing housing stock. The more that basic accessible features are built into our homes, the less need for expensive and complex adaptations. If a home already has the right plumbing, installing a shower when needed is quicker and easier. A grab rail is easy to install if a wall is strong enough to hold it.

There are design elements too. Discussion with an Age UK panel of older people produced an interesting list of features that can be transforming for daily life. Some of these are set out below:

- Waist height washing machines and ovens.
- Kitchen cupboards at a suitable height.
- Lighting that can be bright if needed.
- Stopcocks, utility controls and meters that can be easily reached and read if one's eyesight is less good.
- Controlled door entry so that people don't have to open a door to see who is there, with the potential for higher volume and larger text.

Not all features add additional cost and many are useful for people of all ages.

Adapting a home can be emotionally complicated. We know older people do not consider themselves to be old, dislike the look of adaptations, and often install them after a crisis, not before. If the design of a home is age-friendly, many features will already be in place. There will be less friction and fewer inappropriate adaptations installed at the wrong time.

#### THE STRUCTURE OF NEW BUILD

More than half of all local plans still make no requirements for any accessible housing.<sup>10</sup> Older people express a preference for new build properties, and given the shortage of suitable options for ageing we need new build to fill this gap, not store up further problems for the future. Current building regulations do not require new homes to have walls strong enough to take a grab rail, or plumbing that allows a walk-in shower to easily replace a bath. The Government promised to introduce higher mandatory accessibility standards in July 2022 and we need to see this implemented as soon as possible. Higher standards have to be mandatory to achieve what is required.

But 80% of the homes we will live in by 2040<sup>11</sup> have already been built, and a similar percentage of older people will be living in mainstream, rather than specialist, housing. So, we also need to address the structure of our existing housing stock.

#### MEASURES TO INCREASE THE AMOUNT OF ACCESSIBILITY IN RENOVATION

Every year, between £20bn and £40bn is spent on renovating homes in the UK. This money needs to be used more effectively in order to future-proof our housing stock. 12

The Decent Homes Standard is being revised and the Renters (Reform) Bill proposes extending it to cover the private rented sector. It currently suggests that landlords, "may also want to consider" incorporating accessibility into any renovation work. We need to do more than "may also want to consider". It is not practical for all renovation to incorporate full accessibility. Requirements will have to be proportionate but including accessibility should be the default position, so that we slowly increase the accessibility of our existing stock.

A third of homeowners aged 50 will have moved home by the age of 70.13 Many of these people will age in their new home and these people in particular should be using any renovation to put the basic features in place. Over half of the Disabled Facilities Grant budget is spent on installing showers. At the very least, those renovating a bathroom and planning to age in place should, for example, include a shower. Getting people to think ahead is difficult and this will require information at key points and probably some financial incentive to focus minds. Building work is VAT free if it helps a disabled person address particular issues, but that doesn't cover pre-emptive work done in advance.

So, demand for the DFG will continue to increase and more funding will be needed but we could do much to reduce this increase by improving the design and accessibility of our homes.



3: Delays

Case notes from the Age UK Advice Line show advisors consistently helping applicants with delays. Many cases involve people wondering how to find alternative ways of paying for adaptations because the DFG process is so slow. Names from the case notes here and throughout the report have been omitted to protect the identity of individuals.

X says that they have been waiting over two years to get help with bathing equipment at home. X is not in a position to buy equipment or pay for the adaptions themselves.

X says she feels dirty and as though she is passing germs to people. She can only wash at her sink.

X is finding it difficult to get up the stairs. They have approached their local authority who have said there is a 2 year waiting list for stairlifts. The caller is seeking advice on their options.

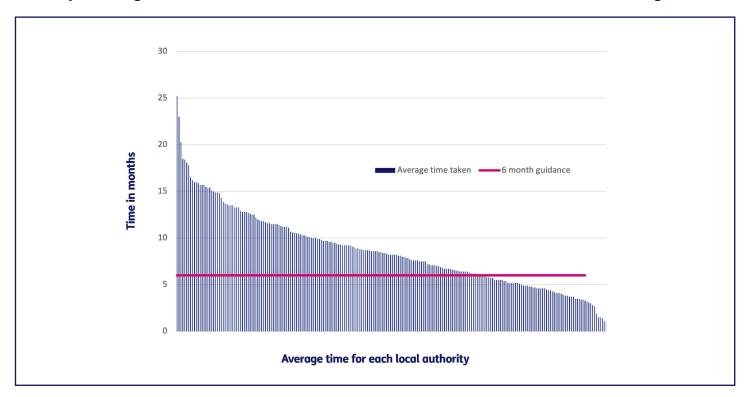
The Disabled Facilities Grant guidance sets out four stages to the process of getting a grant and recommends that all four stages, for all adaptations other than those that are the most complex and not urgent, should be completed within six months. Local Authorities only have to report times for the second half of the process so reported figures do not give the full picture. Much of the delay is in the first two stages - getting an assessment of what is needed and preparing the application.

However, FOI requests by the Bureau of Investigative Journalism looked at all four stages and the figures show that in 2021/22 over two thirds of local authorities took longer than the six month guidance to install an adaptation through the grant. The longest took more than 24 months. These are average figures and so some individual cases will have taken longer. We do not have data for 2022/2023 but anecdotally there have been further delays due to a backlog of cases post COVID, and little sign of an improvement.

Although data for 2020 to 2022 is distorted by COVID, when installation was often difficult and some cases never came forward, pre-COVID the proportions are similar. In 2018/2019, 71% of local authorities averaged longer than the 6 months guidance. The worst local authority took an average of 39.4 months. In 2019/2020, it was also 71%, and the worst performance was 25.2 months.

To avoid the COVID distortion, the graph below shows the distribution for 2019/2020, but as the statistics above show, the times taken are broadly similar across the years.

Figure 1: Time taken to process an installation through the DFG. Average times for 2019/20 to complete the full process against the 6-month deadline recommended in the Disabled Facilities Grant guidance.



#### STORY 1

#### Three years for the installation of a shower

Two older housing association tenants were living in a property with a bath. Both were unable to use the bath anymore and wanted to have a shower installed so that they could wash independently and safely. Both had been strip-washing in a basin since early 2020. It was possible to install a shower in their property and the work was estimated to take 10 days.

April 2020: Age UK first spoke to the client. They were looking for a new flat because their housing association had told them it was not possible to install a shower.

**April 2020 to July 2020:** Age UK tried repeatedly to contact the relevant housing officer so that the two older people could be referred for a Bathing Assessment.

October 2020: The Bathing Assessment was completed and confirmed that a shower could be installed.

**November 2020 to November 2021:** Over the course of the year, Age UK repeatedly chased up the case. After a year the project was put out to tender.

February 2022 to May 2022: The tender was sent to the housing association and approved.

June 2022: The contractor was commissioned to undertake the work.

August 2022: It was discovered that an asbestos report for the wrong property had been sent to the contractor, so they were unable to proceed with the works.

October 2022: The clients were told that the works would be done in November/December and would take 10 days.

January 2023: The work had still not been completed and Age UK continued to push the case.

Mid-February 2023: Age UK sent a formal complaint to the housing association.

March 2023: The housing association said that they had found the original asbestos report and the works were now with the local authority contractors.

April 2023: Works were completed.



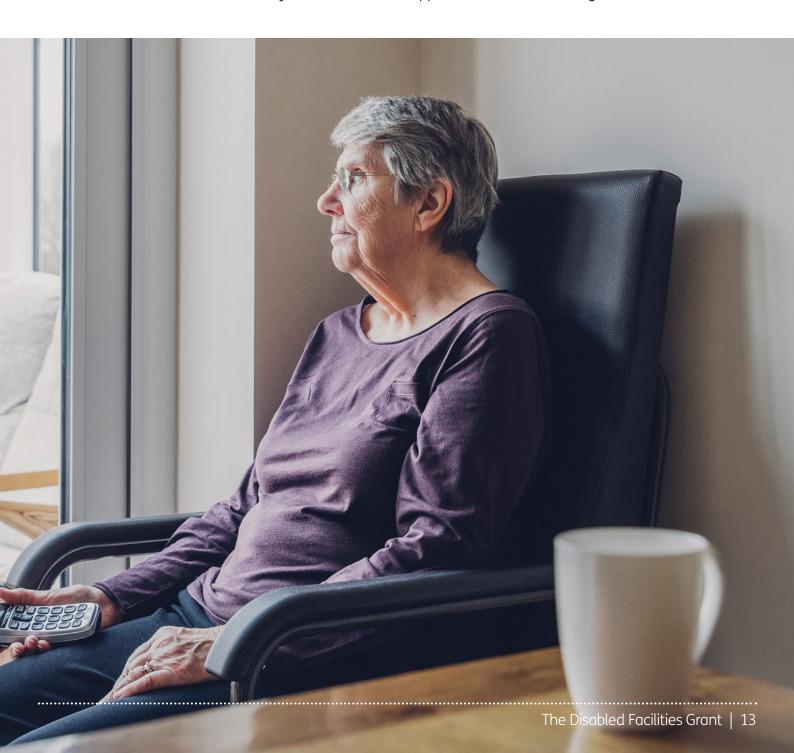
4: Cost of Delay

As Story 1 shows, these delays have a considerable impact on the lives of the individual older people involved. Conversely, those who receive appropriate adaptations talk about the freedom to choose when to shower, to wash without help, feeling less of a burden, and more motivated to engage with other parts of their life; "I thought about doing other things: changing curtains, putting up blinds and screens. I still have plans". There are also financial consequences.

In 2021, the Lancet published the results of a three-year study in New Zealand, looking at outcomes for patients with and without a package of low-cost home adaptations. This study showed a 31% reduction in home falls and a 40% reduction in falls related to the specific activity targeted by the intervention. It is estimated that falls cost the NHS more than £2.3 billion per year, with 30% of people aged 65+ and 50% of people aged 80+ falling at least once each year.

In 2018/2019, NHS England data showed 47,878 days of delayed hospital discharge as a result of patients waiting for community equipment. 18 18.8% of the cases we analysed from the Age UK Advice Line involved an emergency situation where adaptations were needed swiftly to enable someone to return home from residential care or to leave hospital. Often the real saving is in the support that an adaptation offers carers, enabling them to care for the older person at home.

One of the authorities we spoke to said that when adaptations were finally installed after long delays, they were sometimes unsuitable. The delay was such that the applicant's needs had changed.





5: Structural Issues

There are a number of reasons why the grant is taking so long to deliver and not having the impact it should. Some are structural but many are just about poor customer service and inefficient processes:

#### LACK OF COORDINATION BETWEEN DIFFERENT TEAMS

In many cases, multiple parties are involved in the process of installing an adaptation – the older person, family or friends, both the housing and social care teams within a local authority, a landlord if there is one, and sometimes a hospital discharge team. Very often these teams do not coordinate properly and there is too much unnecessary back and forth.

A number of the cases that Age UK have dealt with refer to this issue:

X has swollen legs and suffers from diabetes. They struggle to get in and out of the bath and their son takes them to their house to use a walk-in shower. Their family has been trying to find out about getting a shower installed in X's home, but keep getting passed round various departments and feel very frustrated.

One local authority we spoke to requires two occupational therapy (OT) assessments for each case – one from adult social care to give an initial overview, and a second through the housing team to provide detail. We know there is a shortage of OTs. In a survey for the Royal College of Occupational Therapists, only 8% of occupational therapists said that their team was sufficient to cope with demand, and more than 100 said that people were waiting over 12 months for assessments as a result of staff shortages. 19 This particularly local authority had an average grant administration time of 275 working days in 2022/2023, and the average wait for an OT assessment was 80 days. They recognise the impact of this and, as part of wider changes, are hoping to streamline their processes this year.

The Age UK Advice Line dealt with a similar case.

X fell and broke both elbows earlier this year. X is unable to use their bath due to the injuries to their arms. Carers have been providing them with a strip-wash, which X finds undignified. X has been assessed as needing a wet room by an NHS occupational therapist but adult social care will not accept this for the DFG application. X has been waiting 3 months for a second OT assessment from the local authority.

#### POOR INFORMATION AND LACK OF AWARENESS

An Age UK survey targeting groups whose voices are heard less often such as the older old and those in rural communities, showed that 81% had not heard of the Disabled Facilities Grant. Only 7% had heard of it and knew what it was. Yet 48% of the panellists had made an adaptation to their home, and a further 13% would like to. This survey doesn't represent the views of the wider population but the lack of awareness ties with other evidence suggesting that many people do not know about the DFG.<sup>20</sup>

Research by the NRLA showed that 79% of landlords had no knowledge of the DFG, and a further 16% only knew a little about it. Landlord applications are not subject to a means test so in theory the grant should fund adaptations in the private rented sector. Yet 85% of landlords who were unwilling to allow adaptations in their property cited cost as an issue. 68% said that they were more likely to allow adaptations once they understood the role of the grant.21

Age UK looked at nine local authorities in detail and mapped the information available on their websites against the 13 pieces of information that the Government's Disabled Facilities Grant guidance suggests should be clearly set out.

Table X: Proportion of the 13 pieces of information required by the guidance covered by different local authority websites.

LA	Average time taken to install an adaptation through the DFG 22	Areas covered
1	17.8 months	9/13
2	1 month	0/13
3	25.2 months	7/13
4	6.3 months	6/13
5	5.2 months	9/13
6	8.7 months	1/13
7	Data not available	10/13
8	9 months	8/13
9	Data not available	0/13

Most local authorities have some information, but few cover all the areas suggested by the guidance. Often the information is spread across different places and is hard to find. The local authority we looked at with a one month waiting time has no information on its website at all.

Few mention, for example, that private landlords will not be means-tested. Not many give any sense of how long the process is likely to take, and not many give much indication of how likely an applicant is to pass the means test. Frontline staff often know little about the grant and how the application process works.

Several Age UK cases illustrate the problems individuals face when information is unclear:

X is applying for a DFG and is currently doing the early financial assessment. They have looked on three different local authority websites to try and figure out what their contribution might be. Results vary from £5,000 - £15,000. Their own local authority does not have any resource that can be used to look into this further.

X is aware of the long delays in getting a Disabled Facilities Grant, including the potential 6 month wait to get adaptations installed, and so they would like to know if their father is eligible now rather than having to potentially wait months to be then told their father is not eligible

At the moment, applicants are not eligible for a retrospective grant so those who start work while waiting for a decision automatically become ineligible. Older people are therefore trapped in the waiting game.

X needs an operation without which they will be paralysed. They will need downstairs facilities when returning from hospital and have applied for a DFG. They have workmen ready to start the necessary work. They have been told by the local authority that it will be some time before an occupational therapist can come out to assess the work and a decision about the DFG grant can be made. They have been warned that if they undertake the work before a decision is made, they will no longer be eligible. X says that the operation is urgent and is wondering what to do.

#### THE ROLE OF HOUSING ASSOCIATIONS

The fund is administered locally, and different local authorities have different adaptation policies, as do different housing associations. 38% of housing associations do no major adaptations themselves and refer people directly to the local authority. Others manage the whole process themselves. Some have blanket bans on certain types of adaptations such as wet rooms; others allow wet rooms.<sup>23</sup>

Where a housing association works across different local authority areas, it can have a different policy in each area. A report funded by Foundations Independent Living Trust states that many adaptation officers have complex spreadsheets to keep up to date with the different adaptation arrangements and who to contact if there are issues. 60% of local authorities report that waiting for housing associations to consent to work causes delay.24

There is often one person within a housing association dealing with adaptations for thousands of properties. 20% of housing associations have no lead officer for adaptations, 13% have no policy, and a high turnover of staff in customer service positions means that many don't give out accurate information.<sup>25</sup>

The result is a confusing mix of different processes and inconsistent information, which makes navigating the system difficult. Tenants are often passed from the local authority to the housing association and back again.

#### **POOR CUSTOMER SERVICE**

Many of the problems we encountered were just about poor customer service and inefficiency. A number of the cases Age UK have dealt with illustrate this point:

X has tried multiple times to call adult social services and gets a message saying that her call will be answered shortly. She will still be on hold after an hour.

X is seeking advice about how to move their adaptation request forward as she feels she is going around in circles. In the meantime, they feel their mother is at risk.

X is very annoyed and frustrated. They are finding communicating with their local authority very difficult. They feel like they are being pushed around and misdirected.

These problems have been going on for a long time. A 2005 review of the grant talked about "causes of delay" and inadequate service" and made several recommendations.<sup>26</sup> More recently, a second review published in 2018 undertaken by the Equality and Human Rights Commission, refers to "continual complaints about DFG delivery". It cited "the slow and cumbersome nature of the DFG process" and "unacceptable bureaucracy and delay".27

#### **STORY 2:**

#### Two years to adapt a bathroom for a wheelchair user

Simon suffered a brain injury as a result of a car accident and now uses a wheelchair. He was awarded a £20,000 DFG grant to adapt his home. £17,000 of the grant was spent, leaving £3,000 to adapt the bathroom. He was unable to access the bathroom in his wheelchair and was given a commode to tie him over until the adaptations were completed. He had waited 18 months for the bathroom to be adapted. and finding the process of pushing for the work to be done upsetting was advised to contact Age UK.

September 2022: Simon contacted Age UK because his local authority wasn't returning his calls and he felt "tired and stressed" by the process.

September to October 2022: Age UK tried repeatedly to contact the person in charge of Simon's case but were passed to different teams and calls were not returned.

October 2022: Simon fell and the occupational therapist agreed to chase up the case.

**November 2022:** The builder came to Simon's house, but the spec proposed wasn't suitable. It didn't leave enough room for his wife to get in and out of bed, the wheelchair was getting caught in the curtains, and there were several other issues. The spec was altered.

**December 2022:** Despite £3,000 being allocated to the project, the local authority said that no funding was available. They suggested applying after April in the next financial year.

April 2023: The adapted bathroom was installed. Simon describes it as "fabulous". He says it "looks like a hotel" and it means that he can now wash and dress without help. However, only three of the four walls were finished and after further back and forth trying to get the task completed, he managed to save enough money to complete the fourth wall himself.



6: Conclusion

These are long standing problems with implications for the cost of caring for our ageing population and for the wellbeing of individual older people. However, there are good examples of local authorities focusing on this issue and transforming delivery. One local authority we spoke to focused on speeding up adaptations for those awaiting hospital discharge with much improved results. A step change in efficiency is possible.

There are also good resources available to help. Foundations, who are contracted by DLUHC to support local authorities to improve DFG delivery are well regarded and described as "steeped in the issues" They offer advice, training, consultancy services and products designed to solve common problems with delivery. They have, for example, a means-testing tool that can be plugged into a local authority website. If this was universally used all potential applicants should know whether they are likely to be eligible before applying – a solution to one current issue – and there are many others.

In March 2022, the Government published guidance on the delivery of the grant, which sets out in detail what is expected and best practice. This guidance is not always followed.

There are a number of issues that need to be resolved at a national level, for example, how funding is allocated, how the means test is calculated, grant limits, and the best way of funding adaptations for housing association tenants. However, delivery could be transformed if each local authority looked closely at the user journey in their own area, followed the guidance, make proper use of the resources available, and focused on radically cutting delivery times and improving customer service. If we are to improve the application of the DFG nationwide, this needs to happen.



## 7: Appendix

#### **RESEARCH MATERIAL**

In researching this report, we conducted a number of interviews and analysed both internal Age UK and external data. This included:

- Analysing over 250 cases dealt with by the Age UK Advice Line since 2019.
- Talking to our network of local Age UK organisations about their experience of using the DFG.
- In depth interviews with Age UK case workers dealing with specific applications and the applicants themselves.
- Interviewing older people involved with DFG cases, talking to our older people's Policy Sounding Board about possible solutions, and surveying Age UK's older people's Engagement Panel.
- Looking at the public information available in 9 different local authorities, chosen to represent a mix of single and two-tier authorities with longer and shorter waiting times.
- Conducting interviews with four local authorities, looking at their processes and the effect of any operational changes.
- Meeting with numerous other individuals and organisations with experience of the issues involved, such as occupational therapists, the Royal College of Occupational Therapists, Foundations, members of the HoME coalition, the NRLA, housing associations and private landlords.
- Analysing data obtained by The Bureau of Investigative Journalism through a FOI request on the waiting times for DFG adaptations in local authorities between 2018 and 2022.

### 8: References

Reference Number	Reference Information	Page Number
1	Survey by YouGov for the Commission on the Role of Housing in the Future of Care and Support 2021	4
2	BMJ Open: A qualitative extended follow-up study of bathing adaptations in the homes of older adults and their carers	4
3	The role of home adaptations in improving later life High-level analysis of data on housing adaptations 2019-20	4
4	UK Care Guide: Home care costs	4
5	Care home fees advice	4
6	NHBC Foundation: Moving insights from the over-55s	4
7	English Housing Survey: Home adaptations report 2019-2020	7

Reference Number	Reference Information	Page Number
8	Foundations Independent Living Trust: Housing associations and home adaptations	7
9	ONS: National population projections	7
10	Habinteg: Forecast for accessible homes 2020	8
11	CFAB: Non decent homes and later life in England	8
12	Professional Builder: UK homeowners spend	8
13	IFS: The use of housing wealth at older ages	8
14	Bureau of Investigative Journalism: Data on Disabled Facilities Grants in England and Wales	10
15	UK Collaborative Centre for Housing Evidence: Evidence review of home adaptations	13
16	The Lancet: Home modifications	13
17	Joe Hollinghurst: Home adaptations and emergency fall admissions	13
18	NHS England: Delayed transfers of care for England 2018-2019	13
19	RCOT survey reports on workforce pressure	15
20	The survey is not representative of the general population. 50% of participants are over the age of 75 and there is a greater representation of people whose voices are heard less often – carers, the older old, those with reduced mobility, those offline, those living in very rural areas or care homes and minority groups.	15
21	NRLA: Adapting the private rented sector	15
22	Bureau of Investigative Journalism: <b>Data on the Disabled Facilities Grant in England and Wales</b>	16
23/24/25	Foundations Independent Living Trust: Housing associations and home adaptations	16/17
26	Office of the Deputy Prime Minister: Reviewing the Disabled Facilities Grant programme	17
27	Equality and Human Rights Commission: Housing and disabled people, Britain's hidden crisis	17
28	Age UK conversations with local authority representatives discussing the help that Foundations can give.	19



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