



COMING HOME GUIDE

Adapting a home: grants, equipment and who to ask

A family guide to Disabled Facilities Grants and other help, for
England, Wales, Scotland and Northern Ireland

Version 1.0.1 • October 2026. Next review: March 2027

About this guide

This guide is correct at October 2026, version 1.0.1. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.0.1. October 2026. Next review: March 2027. Rules and amounts read on 3 October 2026. We review this guide every year in March, and straight away if a grant limit or rule changes in any of the 4 nations.

Who this guide is for: families of an older or disabled person who is finding the stairs, the bath, the toilet or the front step hard. It's often after a fall or a hospital stay. It covers England, Wales, Scotland and Northern Ireland, because the rules and the grants are different in each.

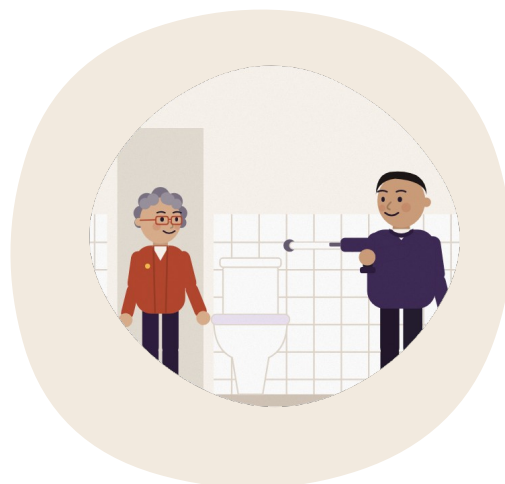
How to use it: start with sections 1 and 2. Many problems are sorted with equipment or a small adaptation, without a grant. Sections 3 to 5 cover the bigger grants and how to apply. Sections 6 to 8 cover renting, help with the building work, and money off VAT and Council Tax. Every figure and rule has a source and a date, and the full list is in "Sources" at the back.

Guidance, not advice. This guide explains the official rules in plain English. It can't take everything into account. The council, the Health and Social Care Trust or the Housing Executive makes each decision. For advice on your situation, contact Foundations, Care and Repair, Age UK or Citizens Advice (see "Where to get help").

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

01

Start small: equipment and minor adaptations



A lot of help at home is small and quick: a grab rail by the toilet, a second stair rail, a perching stool in the kitchen, a raised toilet seat or a bath board. Try these first. They're usually quicker to arrange than a grant, which can take months: in England and Wales the council has up to 6 months just to decide (section 3).

England

If the council assesses someone as needing them, it can't charge for aids and minor adaptations. An adaptation counts as minor if it costs £1,000 or less ([legislation.gov.uk](#), Care and Support (Charging and Assessment of Resources) Regulations 2014, regulation 3).

The NHS website gives examples: handrails for the stairs, grab rails for the bathroom, an intercom for the front door, ramps for wheelchair access, a walking frame and perching stools. Equipment the hospital gives for use at home, such as a toilet surround frame, should also come at no charge (NHS, Care and support you can get for free, reviewed 10 Jun 2026).

Wales

The Welsh Government funds councils through a scheme called ENABLE, which covers small adaptations such as grab rails, stair rails, small ramps, accessible taps and key safes ([Welsh Government, ENABLE: support for living independently scheme, read 3 Oct 2026](#)). Senedd Research says small adaptations costing less than £1,000 are usually provided without a charge or a means test ([Senedd Research, Home aids and adaptations, September 2024](#)).

For quick jobs before or after a hospital stay, the Rapid Response Adaptations Programme pays for things like grab rails, stair rails, steps, better lighting and moving light switches. It's for older or disabled people who own their home or rent privately. A health or social care professional, such as an occupational therapist, has to refer them, and the work should be done within 15 working days ([Welsh Government, Adapt your home before returning from hospital, read 3 Oct 2026](#)).

Scotland

Ask the council's social work team for a care needs assessment. The assessor talks about equipment and the changes the home might need. Each council has its own policy on what it provides, and tells you at the assessment ([mygov.scot, How to apply for care equipment or home adaptations, updated 23 Sep 2025](#)).

Northern Ireland

If they own their home or rent privately, the local Health and Social Care Trust may provide minor adaptations such as handrails and stair rails after an occupational therapist's assessment. If they rent from the Housing Executive or a housing association, ask the landlord: a range of minor adaptations is available without an occupational therapy assessment ([nidirect, Adapting your home, updated 11 Jun 2025](#)).

Getting and hiring equipment

After an assessment, the council can arrange equipment such as a walking frame, a bath or shower seat, shower rails or a pressure relief mattress ([mygov.scot, What equipment or adaptations you can get, updated 23 Sep 2025](#)). Other examples include a commode, a raised toilet seat or a rail fixed to the bed. In England, equipment is free if the assessment says it's needed ([NHS, Household gadgets and equipment to make life easier, reviewed 19 Sep 2024](#)). When it's no longer needed, contact the organisation that supplied it. They can collect it and recycle it ([mygov.scot, What equipment or adaptations you can get](#)). Ask the council, the Trust or the occupational therapist who arranges it.

For a short time, such as a few weeks after a hospital stay, the British Red Cross hires out wheelchairs for a weekly fee. In Northern Ireland the NHS funds this, so there's no fee to the person ([British Red Cross, Hire a wheelchair, updated 26 Aug 2025](#)).



02

Getting an occupational therapy assessment



An occupational therapist (often called an OT) looks at how someone manages everyday tasks at home, and recommends equipment or changes. For a Disabled Facilities Grant, or a grant in Scotland, the council or Trust usually needs an OT's recommendation first.

Who to ask

- **England:** your council's adult social care team. A needs assessment is free and anyone can ask for one. If changes to the home might help, they may refer you for a separate home adaptations assessment ([NHS, Getting a care needs assessment, reviewed 22 Aug 2024](#)).
- **Wales:** your council's social services. The ENABLE scheme covers adults, children and older people (Welsh Government, ENABLE).
- **Scotland:** your council's social work team, for a care needs assessment at home. A family member or friend can be there with them ([mygov.scot](#), How to apply for care equipment or home adaptations).

- **Northern Ireland:** the local Health and Social Care Trust's occupational therapy service. Their GP or social worker can help you get in touch (nidirect, Adapting your home).

If they're in hospital, ask the ward's occupational therapist before they leave.

Our guide "Coming home from hospital: the first 30 days" covers this:

www.cominghomecare.app/guides/hospital-discharge?ref=guide-adapting-a-home

Getting ready for the visit

- Write down the hard moments: getting up the stairs, in and out of the bath or shower, on and off the toilet, in and out of bed, the front step, cooking.
- Note what happens at night, and who helps.
- Be there if you can, and say what you do to help. You know the day-to-day.
- Ask how long the wait is for the visit, and for any work.

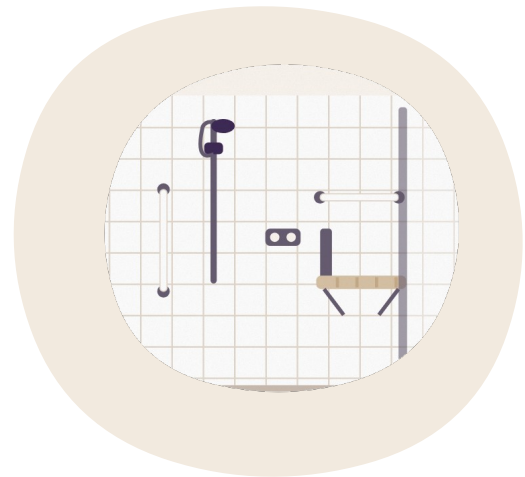
Questions to ask the OT

1. What do you recommend, and why?
2. Is it equipment, a minor adaptation or a bigger change?
3. Who pays, and is there a means test?
4. How long is the wait for each part?
5. Can you put the recommendation in writing, and send a copy to us?
6. If we're thinking of paying for something ourselves, will that affect a grant?
7. Who do we contact if things change while we wait?

If you're worried about their health while you wait, contact their GP or NHS 111. In an emergency call 999.

03

Disabled Facilities Grants: England, Wales and Northern Ireland



A Disabled Facilities Grant (DFG) helps pay for bigger changes to a disabled person's home. Examples are widening doors, ramps, a stairlift, a level-access shower, a downstairs bedroom or bathroom, better access to the garden, or heating and lighting switches that are easier to use. A DFG doesn't affect any benefits ([GOV.UK, Disabled Facilities Grants, read 3 Oct 2026](#)). Scotland has a different scheme (section 4).

How much

Nation	Limit	Who runs it
England	Up to £30,000. Some councils give more	The council
Wales	Up to £36,000	The council
Northern Ireland	Up to £35,000, and up to £70,000 in some cases	The Housing Executive, after a Trust occupational therapist's recommendation

England and Wales: [GOV.UK, Disabled Facilities Grants: amounts by nation, read 3 Oct 2026](#). Northern Ireland: [legislation.gov.uk, Housing Renovation etc. Grants \(Grant Limit\) \(Amendment\) Order \(Northern Ireland\) 2023, in force 1 Feb 2023](#) and [nidirect, Disabled Facilities Grants, updated 22 Sep 2026](#).

Northern Ireland: confirm the amount with the Housing Executive. The 2023 Order and nidirect both give £35,000, but the GOV.UK table still shows the old limit of £25,000. Ask your local Housing Executive grants office what applies to you.

Who can apply

The disabled person, or someone else living there, must intend to live in the home for the grant period, which is usually 5 years. It can be shorter, for example if the person is terminally ill. The person who applies must be the owner, the tenant or the landlord. The council has to be satisfied that the work is necessary and appropriate for the disabled person's needs, and that it's reasonable and can be done ([GOV.UK, Disabled Facilities Grants](#)). In Northern Ireland, owner-occupiers, landlords and private tenants can apply, and only work recommended by the occupational therapist can be grant-aided ([nidirect, Disabled Facilities Grants](#)). You can't apply directly to the Housing Executive: start with the Trust's occupational therapy referral service, or ask the GP or a social worker ([Northern Ireland Housing Executive, Disabled Facilities Grant, read 3 Oct 2026](#)).

The means test

- **England:** how much the grant covers usually depends on household income and on savings over £6,000. Depending on income, they may need to pay part of the cost. For a disabled child under 18, the parents' income isn't counted. A landlord's income and savings aren't counted either (GOV.UK, Disabled Facilities Grants: amounts by nation).
- **Wales:** since April 2021, the Welsh Government has asked councils to remove the means test for small and medium DFGs ([Welsh Government, Written statement: removing the means test on small and medium Disabled Facilities Grants, 10 Mar 2021](#)). Large adaptations are usually still means-tested. In 2023/24 and 2024/25, Caerphilly and Newport still means-tested medium adaptations, and Blaenau Gwent and Cardiff didn't means-test any DFG ([Welsh Government, FOI response ATISN 26584, 11 Feb 2026](#)). Ask your council how it applies the rules.
- **Northern Ireland:** the amount depends on the approved cost of the work and their finances, and the Housing Executive works out whether they need to pay a share (nidirect, Disabled Facilities Grants). It calls this a "test of resources". If the adaptation is for a child and the family gets Child Benefit for them, the test isn't usually done (Housing Executive, Disabled Facilities Grant).

Timings in England and Wales

- The council must give a decision within 6 months of the application.
- The work should be finished within 12 months of the grant being approved.
- Planning permission and building regulations approval are separate. The council may ask you to use an architect or surveyor, and the grant can go towards their fees.

(GOV.UK, Disabled Facilities Grants; [legislation.gov.uk, Housing Grants, Construction and Regeneration Act 1996, sections 34 and 37.](#))

Timings in Northern Ireland

From the date on the approval letter, there are 6 months to start the work and 12 months to finish it. If the work costs over £10,000, you need a warranted builder or a written contract with the builder (Housing Executive, Disabled Facilities Grant).

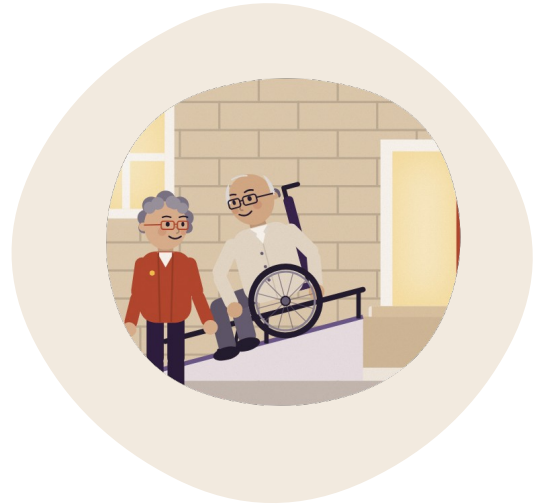
The one rule to remember

Don't start the work before the grant is approved in writing. In England, starting first can mean no grant at all (GOV.UK, Disabled Facilities Grants: amounts by nation). In Northern Ireland, don't start any work until the Housing Executive has approved it in writing (Housing Executive, Disabled Facilities Grant).



04

Scotland: the scheme of assistance



There are no Disabled Facilities Grants in Scotland (GOV.UK, Disabled Facilities Grants: amounts by nation). Instead, each council runs a "scheme of assistance" for private homes, and publishes a statement saying what help it gives ([Citizens Advice Scotland, The scheme of assistance for house repairs and adaptations, read 3 Oct 2026](#)).

- **Who it's for:** homeowners and private tenants whose home needs adapting because someone living there is disabled.
- **The grant:** every council must give a grant to adapt a home so a disabled person can use standard amenities, such as a toilet, bath, shower or sink. The grant is at least 80% of the eligible cost ([legislation.gov.uk, Housing \(Scotland\) Act 2006 \(Scheme of Assistance\) Regulations 2008, regulation 4](#)).
- **100% on some benefits:** the grant covers the whole eligible cost if the applicant, or certain people in their household, get certain benefits, such as income-related Employment and Support Allowance or the guarantee credit part of Pension Credit (regulation 4). Citizens Advice Scotland also lists Universal Credit, so ask the council what it accepts.
- **No fixed upper limit:** a council mustn't set a fixed upper limit on the cost of adaptation work for these grants, and it can choose to pay more than 80% (Citizens Advice Scotland).

- **Extensions:** an extension for extra living space doesn't qualify for the standard grant unless it provides standard amenities, like a bathroom. Ask the council about other help.
- **The assessment:** the council usually needs an occupational therapist to say the changes are essential.

If they rent from the council or a housing association, the landlord usually arranges adaptations itself. Ask the landlord, and ask for an occupational therapy assessment (mygov.scot, How to apply for care equipment or home adaptations).

Care and Repair services can help homeowners with the paperwork and the builders (section 7).

05

The process, step by step



This is the usual order in England. The steps are similar in Wales and Northern Ireland, and in Scotland under the scheme of assistance.

Getting a grant, step by step

- | | | | | | |
|----------|---|---|----------|---|---|
| 1 |  | Ask for an assessment
The council, social work in Scotland, or the Trust in Northern Ireland. | 2 |  | The OT visits
They recommend what's needed and send it to the grants team. |
| 3 |  | The means test
Whether the family pays a share. In Scotland, the grant percentage. | 4 |  | Plans and quotes
Ask who gets the quotes, and about planning permission. |
| 5 |  | Written approval
Wait for it. Don't start work or sign a contract before it arrives. | 6 |  | The work
In England and Wales, should be finished within 12 months of approval. |
| 7 |  | Payment
In stages, or when the work is finished and signed off. | 8 |  | If needs change
You can apply again for the same home. |

1. **Ask for an assessment.** Contact the council (the Trust in Northern Ireland, the social work team in Scotland). Say it's about adapting the home.
2. **The occupational therapist visits.** They recommend what's needed and send it to the grants team (the Housing Executive in Northern Ireland).
3. **The means test.** The council works out whether the family needs to pay a share (section 3). In Scotland, it works out the grant percentage (section 4).
4. **Plans and quotes.** Ask the grants team whether you get quotes yourselves or it uses its own builders. Ask whether you need planning permission or building regulations approval.
5. **The written approval.** Wait for it. Don't start work, or sign a contract that starts work, before it arrives.
6. **The work.** In England and Wales it should be finished within 12 months of approval (GOV.UK, Disabled Facilities Grants; Housing Grants, Construction and Regeneration Act 1996, section 37).
7. **Payment.** The council pays in instalments as the work goes on, or in full when it's finished. It may pay the builder directly. Payment comes when you and the council are happy with the work, or when you give the council the builder's invoice (GOV.UK, Disabled Facilities Grants: amounts by nation). In Northern Ireland, payment comes when the occupational therapist and the Housing Executive accept the work (nidirect, Disabled Facilities Grants).
8. **If their needs change later,** you can apply for another grant for the same home (GOV.UK, Disabled Facilities Grants: amounts by nation).

If you disagree with a decision

In England, you can appeal to the council. If you're still unhappy, you can complain to the Local Government and Social Care Ombudsman (GOV.UK, Disabled Facilities Grants). In Wales, Scotland and Northern Ireland, use the council's or the Housing Executive's complaints process first, then the public services ombudsman for that nation (see "Sources").

A to-do list for a grant

- Ask for the occupational therapy assessment, and write down the date you asked
- Keep the OT's recommendation, every letter and every quote together
- Write down who you spoke to, when, and what they said
- Ask about planning permission and building regulations
- Wait for written approval before any work starts
- Look at VAT relief and Council Tax or rates (section 8)
- Chase if you haven't heard back within the time they gave you



06

If they rent: the landlord's permission



Tenants can apply for a DFG, but they need the landlord's agreement to the work. A landlord can also apply for a DFG for a tenant (GOV.UK, Disabled Facilities Grants). Ask in writing, and keep a copy.

- **England and Wales:** if the tenancy lets the tenant make improvements with the landlord's consent, the Equality Act 2010 says the landlord can't unreasonably refuse a disability-related improvement. If the landlord refuses, they must say why in writing. If they don't answer within a reasonable time, the law counts it as an unreasonable refusal (legislation.gov.uk, [Equality Act 2010, section 190](#)). This section doesn't cover every type of tenancy, so ask an adviser if the landlord says no.
- **Scotland:** a private tenant can ask to adapt the home for a disabled person living there. The landlord must not refuse unreasonably, and must reply within one month. If they don't reply, it counts as a refusal, which can be appealed (legislation.gov.uk, [Housing \(Scotland\) Act 2006, section 52](#)).
- **Northern Ireland:** private tenants can apply for a DFG through the Trust occupational therapist (nidirect, Disabled Facilities Grants). If they rent from the Housing Executive, minor adaptations can go straight to the local office, and major ones go through an occupational therapist, who sends the recommendation to the Housing Executive ([nidirect](https://nidirect.org.uk), [Adaptations to a Housing Executive property, updated 31 Jul 2026](#)).

Council and housing association tenants in every nation: ask the landlord first. Social landlords often arrange adaptations themselves.

07

Help with the building work: home improvement agencies



Home improvement agencies help older and disabled people with adaptations and repairs. They can help with the grant forms, find and manage builders, and make sure the work is done.

- **England:** the government funds an organisation called Foundations to help people apply for DFGs (GOV.UK, Disabled Facilities Grants). Find a local agency at [Find My HIA, read 3 Oct 2026](#), and see [Adapt My Home, read 3 Oct 2026](#) for help with adaptations.
- **Wales:** local Care and Repair agencies help older and disabled people with adaptations and repairs, and run the Rapid Response Adaptations Programme (section 1). Find yours at [Care and Repair Cymru, read 3 Oct 2026](#).
- **Scotland:** Care and Repair services give older and disabled homeowners independent advice and help with repairs and adaptations. They're available in 28 council areas ([Care and Repair Scotland, read 3 Oct 2026](#)).
- **Northern Ireland:** the Housing Executive's grants office answers questions at any stage. For older people and people with extra needs, it has arrangements with independent agencies that can help (nidirect, Disabled Facilities Grants).

08

Money off: VAT relief and Council Tax or rates



VAT relief (all of the UK)

For disabled people: a disabled person, or someone with a long-term illness, isn't charged VAT on products designed or adapted for their own personal or domestic use. This includes the installation, repairs and spare parts. Examples include adjustable beds, stairlifts, wheelchairs, and building work like ramps, widening doors, or installing a lift or toilet. They confirm in writing that they qualify, and the supplier may give them a form. It doesn't apply to someone who is older but not disabled, or only temporarily disabled ([GOV.UK, Financial help if you're disabled: VAT relief, updated 11 Dec 2014](#)).

For anyone aged 60 or over: VAT is 5% when certain mobility aids are supplied and installed in their home. The list is grab rails, ramps, stairlifts, bath lifts, built-in shower seats and walk-in baths with sealable doors. It doesn't cover general work like widening passageways or building an extension ([HMRC, VAT Notice 701/7, section 9, updated 31 Dec 2020](#); [HMRC, VAT rates on different goods and services, updated 10 Jul 2026](#)).

Ask the supplier about VAT relief before you pay.

Council Tax: the disabled band reduction (England, Wales and Scotland)

If the home has an extra bathroom, kitchen or other room needed by a disabled person, or extra space inside to use a wheelchair, the Council Tax bill can drop to the band below. For example, a band D home pays the band C rate. The disabled person can be an adult or a child, and doesn't have to be the one who pays the bill ([GOV.UK, Council Tax: discounts for disabled people, updated 5 Feb 2025](#)).

- **England:** if the home is already in band A, the bill goes down by 17% instead ([GOV.UK, Council Tax: discounts for disabled people](#)).
- **Wales:** the adaptation must be essential or of major importance to the disabled person. Outdoor changes on their own, such as an outside ramp or handrails, don't count. A band A home can get a further equivalent reduction ([Welsh Government, Council Tax discounts, disregards, exemptions and reductions, read 3 Oct 2026](#)).
- **Scotland:** the home pays the rate for the band below. Band A homes get a smaller reduction, so ask the council ([mygov.scot, Council Tax discounts, exemptions and reductions, updated 1 Apr 2026](#)).

Apply to the council that sends the Council Tax bill. In England and Wales, GOV.UK links to your council: www.gov.uk/apply-for-council-tax-discount

Northern Ireland: Disabled Persons Allowance (rates)

Disabled Persons Allowance takes 25% off the domestic rates bill for a home adapted for a disabled person who lives there. The home needs at least one of these: an extra kitchen, bathroom or toilet for the disabled person, a room used wholly by them for therapy, or enough floor space to use a wheelchair inside. Moving a bedroom downstairs on its own would likely not qualify. It isn't affected by income or savings. The person who pays the rates applies to Land and Property Services ([nidirect, Disabled Persons Allowance, updated 12 Jun 2026](#)).

Other help

See what else you might be able to get. Our Benefits finder asks a few questions and shows the help that might apply to your family, including grants for adapting a home, with links to apply:

www.cominghomecare.app/benefits-check?ref=guide-adapting-a-home



09

How Coming Home can help



Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't advice, and the council, the Trust or the Housing Executive makes each decision.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. Use it to share who's chasing the occupational therapist, when the builders are booked, and what the council said. Everyone in the circle can join at no cost.

Letters into plain English turns a council or Housing Executive letter into a short summary of the dates and actions in it. Every plan includes some each month.

Care Plus (£14.99 a month or £99.99 a year) includes help with Disabled Facilities Grant applications: keeping the occupational therapist's report, quotes and letters together in a document vault, and drafting replies to the council. You read, edit and send everything yourself.

To hear when Coming Home is ready, join the waitlist:

www.cominghomecare.app/?ref=guide-adapting-a-home

10

Where to get help



This guide is guidance, not advice. For advice on your situation:

- **Your council's adult social care team** (social work in Scotland, the Health and Social Care Trust in Northern Ireland) for an assessment, equipment and minor adaptations
- **Your council's grants team** for a Disabled Facilities Grant, or the scheme of assistance in Scotland. In Northern Ireland, the Housing Executive grants office: 03448 920 900
- **Home improvement agencies:** Find My HIA (England), Care and Repair Cymru, Care and Repair Scotland (section 7)
- **Age UK Advice Line:** 0800 678 1602, or www.ageuk.org.uk (England). Age Scotland, Age Cymru and Age NI cover the other nations
- **Carers UK Helpline:** 0808 808 7777, or www.carersuk.org
- **Citizens Advice:** www.citizensadvice.org.uk
- **Care Information Scotland:** 0800 011 3200 (mygov.scot, How to apply for care equipment or home adaptations)

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

11

Sources

All read on 3 October 2026 unless another date is given. Dates in brackets are the page's own published or updated date.

UK-wide and England

- GOV.UK, Disabled Facilities Grants (guide last major update 16 Jun 2016; read 3 Oct 2026): www.gov.uk/disabled-facilities-grants
- GOV.UK, Disabled Facilities Grants: amounts by nation: www.gov.uk/disabled-facilities-grants/what-youll-get
- GOV.UK, Apply for a Disabled Facilities Grant (council finder, updated 16 Feb 2022): www.gov.uk/apply-disabled-facilities-grant
- Housing Grants, Construction and Regeneration Act 1996, sections 34 and 37 (England and Wales): www.legislation.gov.uk/ukpga/1996/53/section/34 and www.legislation.gov.uk/ukpga/1996/53/section/37
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- GOV.UK, Apply for a Council Tax discount (council finder): www.gov.uk/apply-for-council-tax-discount
- British Red Cross, Hire a wheelchair (updated 26 Aug 2025): www.redcross.org.uk/get-help/hire-a-wheelchair
- Local Government and Social Care Ombudsman: www.lgo.org.uk/

Wales

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- Welsh Government, Adapt your home before returning from hospital (Rapid Response Adaptations Programme): www.gov.wales/adapt-your-home-returning-hospital
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- Public Services Ombudsman for Wales: www.ombudsman.wales/

Scotland

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Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Rules and amounts read on 3 October 2026
1.0.1	October 2026	The 6-month decision limit and 12-month limit for the work now say England and Wales (sections 1, 3 and 5, and the step diagram). The diagram also says not to sign a contract before written approval. Added the iPhone trademark line	Housing Grants, Construction and Regeneration Act 1996, sections 34 and 37, read 3 October 2026

The next review is due in March 2027, or straight away if a grant limit or rule changes in any nation. The latest version is always at www.cominghomecare.app/guides/adapting-a-home



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