

# FUNDING TO ADAPT YOUR HOME FOR ACCESSIBILITY

If you need to make your home more accessible, or you need specialist equipment to help you manage day-to-day tasks more safely and easily, you might be entitled to financial help.

You have the right to an assessment by your local authority if you need support with daily living because you're:

- elderly
- disabled, or
- you have a long-term health condition.

If you haven't already, contact your local council's social services department to have your needs assessed.

Find out where you can get a care assessment in your area:

## England and Wales

[find your local council on GOV.UK](#)

## Scotland

[find your local council on mygov.scot](#)

## Northern Ireland

[find you local HSC on nidirect](#)

## Major or minor adaptations

The financial help that's available depends on whether the adaptations you need to make to your home are minor or major.

- Examples of minor adaptations include fitting lever taps in the kitchen, or handrails around the home.
- Examples of major adaptations include installing a downstairs shower room, widening doorways, or lowering the work tops in your kitchen.

If you need to adapt your home, you can apply to the council, or HSCNI, for equipment or help.

Apply for a home assessment in your area:

## England

[apply for equipment on GOV.UK](#)

## Wales

[apply to adapt your home on GOV.WALES](#)

## Scotland

[apply for care equipment on mygov.scot](#)

## Northern Ireland

[apply for adaptations and equipment on nidirect](#)

## Minor adaptations and equipment – what help is available

### If you live in England

Your local authority will normally provide you with disability equipment and small adaptations costing less than £1,000 free of charge. This is as long as you've been assessed as needing it and you qualify.

### If you live in Wales

You might have to pay towards disability equipment and minor adaptations. But the amount you're asked to pay must be reasonable and based on your financial circumstances.

### If you live in Scotland

Your local council will normally provide you with essential equipment or adaptations costing less than £1,500 free of charge.

### If you live in Northern Ireland

Your local trust will decide whether they'll fund the equipment or minor adaptation, or whether you'll have to pay for it yourself.

### Use our Benefits calculator

If you're living on a low income or have had an income shock, use our [Benefits calculator](#) to quickly find out what you could be entitled to.

## Funding major adaptations – the Disabled Facilities Grant

For more major adaptations to make your home accessible, you'll normally have to apply for a Disabled Facilities Grant.

These are paid by your local authority – or Local Housing Executive if you live in Northern Ireland.

### Do you qualify for a Disabled Facilities Grant

You can apply for a Disabled Facilities Grant if your local authority is satisfied that the work you're having done is necessary and appropriate for your needs.

This usually involves an assessment by an occupational therapist.

The grants are means-tested – unless you're applying for a disabled child under the age of 17. So the local authority will consider any income and savings you and your partner have.

### How much can you get?

The maximum amount you can get for a Disabled Facilities Grant depends on where in the UK you live.

Maximum Disabled Facilities Grant payable

England	£30,000 (2025/26)
Wales	£36,000
Scotland	This grant isn't available. Learn more about other grants that might <a href="#">be an option for you on disabilityscot</a> .
Northern Ireland	£35,000, and in some cases £70,000. See the Housing Executive for more <a href="#">information about the disabilities grant</a>

### How to claim a Disabled Facilities Grant

If you live in England and Wales, find out [how to claim a Disabled Facilities Grants on GOV.UK](#). This grant is not available in Scotland.

In Northern Ireland, find out more about [Disabled Facilities Grants on nidirect](#).

## Help from your local Home Improvement Agency

If you're not sure where to start when it comes to getting funding, planning the work and employing tradespeople, Home Improvement Agencies can ease a lot of the worry.

They can help in a variety of ways, including:

- getting quotes
- drawing up plans for the work
- visiting your home and giving advice, and
- checking what financial help you might qualify for.

They also publish a list of trusted tradespeople on their website.

For more information in:

- England, search the [online directories of Home Improvement Agencies](#)
- Scotland, see [Care and repair Scotland](#)
- Wales, see [Care & Repair Cymru](#)
- Northern Ireland, see [home improvement agencies of The Housing Executive](#)

## Grants in Northern Ireland

If you live in Northern Ireland, there are several grants available to improve or adapt your home.

For [details of the funding available](#), see the Housing Executive website.

## Help from charities

If you're unable to secure funding elsewhere, there are a number of charities that might be able to help.

For example, [for help with building work and equipment for disabled people](#), visit the Edward Gostling Foundation website.

And check out the Turn2us website – [a free service that helps people gain access to welfare benefits, grants and other help](#)

Find out more in our guide [Charitable grants for ill or disabled people](#)

## Don't forget to claim VAT relief

If you're disabled, any building work you do to adapt your home might be zero-rated for VAT.

Find out more about [VAT exemptions on building work](#) on GOV.UK.

## Council Tax reduction

If the adaptations you're having done to your home push your property into a higher Council Tax band, you might be entitled to a discount on your Council Tax.

This is called the 'Disabled Band Reduction Scheme'.

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