



Help to Adapt

Is your home ready to look after you?



What is Help to Adapt?

Help to Adapt is a Scottish Government initiative designed to help older people live independently in their own home for as long as possible.

The initiative encourages homeowners over 60 years old to consider making alterations to their property now to ensure it continues to meet their future needs. The aim is to help them stay safe and maintain their quality of life in their own home.

As a homeowner you may already feel the need to adapt your home, perhaps after a fall or a period in hospital, or because you want to prevent this.



Planning in advance can mean you stay in control, making decisions based on the full range of options. Home adaptations are often made after an accident takes place. For some people, however, an accident can mean returning home is not an option.

Help to Adapt is one of several options which may be available to people and it is not designed to replace statutory schemes.

Uniquely Help to Adapt will help you fund adaptations – by using the equity in your home – and our team organises all the work for you.

What are home adaptations?

Home adaptations are alterations that can help you or a family member, aged 60 or over, keep doing those every day household tasks we all take for granted, for example:

- Getting up and down stairs
- Getting in and out of the bath
- Turning taps on and off
- Using phones and door entry systems
- Opening or closing doors
- Getting in and out of the house
- Reaching and opening cabinets, cupboards, curtains etc.

You might have already experienced a minor incident, or be worried about slipping and falling, and are seeking reassurance and peace of mind.

Help to Adapt can cover adaptations inside and outside the property. Some of the most common home alterations can include:

- Handrails
- Ramps
- Adapted toilets, bathrooms or showers – e.g. walk in wet rooms
- Adapted kitchens
- Door widening
- Relocated switches and plugs
- Stair lifts and through-floor lifts
- Door entry phones.



Who is eligible for Help to Adapt?

Help to Adapt is a Scottish Government pilot scheme available:

- To homeowners, aged 60 or over, regardless of income, who have significant equity in their home (e.g. any remaining mortgage would be less than 20% of the value of the property).
- From April 2015 to 2017 (availability will be subject to demand).
- In 12 local authority areas:
 - Argyll and Bute
 - City of Edinburgh
 - East Dunbartonshire
 - East Lothian
 - East Renfrewshire
 - Falkirk
 - Glasgow City
 - North Lanarkshire
 - Renfrewshire
 - Scottish Borders
 - Stirling
 - West Lothian.



Why consider Help to Adapt?

Help to Adapt is likely to be one in a range of available options based on your particular circumstances.

This may be of particular interest if you are aged 60 or over and:

- Like your home and want it to be easier to manage as you get older.
- Prefer to plan ahead and remain in control, rather than waiting for a crisis before thinking about change.
- Do not want the stress of having to organise works and like the idea of having named professional workers to provide advice, assistance and manage the process every step of the way.
- Do not qualify or do not want to wait for statutory assistance. You might prefer a different solution to that available under statutory assistance.

How does Help to Adapt work?

Typical costs of home adaptations tend to range from £3,500 to £6,000 and will depend on the extent of work you want to carry out.

Help to Adapt allows home owners aged 60 years or over to fund these adaptations using equity in their home to secure a loan from The Scottish Government. Key benefits include:

- There are no monthly interest charges or compound interest payments.
- The loan is repaid when the owner sells the house, dies or the home is no longer needed.
- There is no minimum loan level (the maximum loan is £30,000).
- There is a project management fee of 12% which goes towards the service you will receive from the Help to Adapt team. This includes a named caseworker, an occupational therapist to provide expert advice and technical support to manage all aspects including selection from our approved contractors through to supervision of installation and quality control.
- Because the loan will be secured in your property, you will need legal advice about this and you can, if you wish, also add this cost to the loan.
- Apart from no interest charges, you as the homeowner are protected in two other ways: if the property value falls, the amount repayable would reduce; if the property value increases, the amount repayable would be capped so you would not pay back more than the average rate of borrowing.
- The amount repaid is linked to the value of the home (see example on page 7).

Example

Value of property on completing the loan	£140,000
Value of loan	£5,600 i.e. 4% of value
Value of property on sale or death £161,000 (This property has increased in value by 15%.)	£161,000
Amount repayable to Scottish Government £161,000 x 4%	£6,440
Amount left for owner or estate	£154,560

What support does Help to Adapt provide?

Help to Adapt provides a personalised service which aims to deliver additional peace of mind for homeowners:

- A dedicated occupational therapist will work with you and your family members to advise on your particular options and recommend suitable adaptations.
- We work with you to specify what you want the alterations to look like, including the fittings and finishes.
- Our team will organise all the home alteration work – saving you time and reducing potential anxiety, while ensuring quality standards by using our trusted contractors to undertake the work.
- We're clear, you remain in control.



How to find out more

The Scottish Government has appointed Link Group as managing agent to deliver the Help to Adapt scheme. Link, and our subsidiary Horizon Housing, will look after you every step of the way from planning adaptations to meet your specific needs and your preferred design, through to selecting and supervising approved contractors to ensure quality standards are met.

To find out more:

Visit our website: www.HelpToAdaptScotland.co.uk

Talk to one of our helpful advisors or request a call-back on lo-call number: 0330 303 7801

Email: enquiries@helptoadaptscotland.co.uk

Write to us: The Help to Adapt Team, Link Group Ltd, Watling House, Callendar Business Park, Callendar Road, Falkirk, FK1 1XR.

We can provide this information in other formats. Please contact the Help to Adapt Team if you require this service.

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