



## Funding Adaptions for the Home - John aged 87

Following a series of mini strokes, and other health problems John had to rely on his daughter who lived nearby and was able to pop in regularly to help with some of the household chores he found difficult but, apart from that he was in need of some adaptations to his bungalow to enable him to continue living independently and safely. He arranged a visit from the local social services department who assessed his needs and decided that he needed some grab rails and a new bathroom with a walk in shower and bath.

The local Home Improvement Agency was put in touch with John and helped him organise the work that was necessary and manage it through. John had quite a good income from pensions and an amount of savings which meant that he did not qualify for a Disabled Facilities Grant to pay for the work he was having done but neither were his savings enough to cover the cost. Because he owned his own home he could consider releasing some of the capital from it to pay for the adaptations and this way he could also afford to change his car to something which would be easier to drive in his condition. John was recommended to contact the specialist care funding adviser equityCare. This he did and an adviser visited him and his daughter in his bungalow to discuss his needs and the options available to him.

Following this, the equityCare adviser prepared a detailed report outlining the best options for John to consider through equity release, he also advised John that he should be claiming Attendance Allowance which would give him a little more income and, he should consider setting up a lasting power of attorney for his daughter to handle his affairs just in case he was unable to do so himself in the future.

