



# Queensland Home Adapt Loan

## FACT SHEET FOR OCCUPATIONAL THERAPISTS

This fact sheet is designed to provide occupational therapists with information on their role when assisting people applying for a Queensland Home Adapt Loan.

### What is the Queensland Home Adapt Loan?

This is a low-interest loan available through the Queensland Department of Housing. It provides financial assistance to home owners with a disability, or those who have a household member with a disability, so they can make modifications to their property to enable the person with the disability to remain living in their home.

Clients can borrow from \$5,000 to a maximum of \$30,000 and can also contribute to the total cost of modifications through their own means if they choose.

**The following are indicative, not exhaustive, of the modifications considered eligible for this loan:**

- Changes or additions to the structure of a dwelling or land around a dwelling (eg. installation of grab rails, installation of a ramp, lever taps, widening doorways, installation of a water-lift).
- Adjusting the way in which activities are carried out (eg. relocation to a ground floor area, changing the use of a room).
- Equipment that remedies structural issues (eg. automatic front opening door).

**The following are not considered eligible for this loan:**

- Home maintenance, home repairs or minor handyman programs.
- Medical aids/devices (such as bed and chair raisers, kitchen implements, commodes) which assist people with self care and home maker routines.
- Adaptations which can be used to treat a medical condition (eg. swimming pool for hydrotherapy).
- Modifications that are not supported by you as the assessing occupational therapist.
- Work to building structures not previously approved by the relevant authorities/councils.

### Occupational therapy housing needs assessment

All applicants must have a professional occupational therapy assessment, which includes an examination of the impact of the person's disability or medical condition on their ability to complete activities in and around the home.

Applicants for the Queensland Home Adapt Loan are able to access a Department of Housing occupational therapist at no charge, or they may engage a private occupational therapist. The fee for a private occupational therapist would need to be paid by the applicant, although the cost may be included in the loan amount.

*Applicants should only proceed with the occupational therapy housing needs assessment after they have received notification from the Department that they are eligible for the loan and can proceed to assessment. The home modification assessment must be conducted according to the Department of Housing's Disability Services Guidelines Home Modification Report template.*



## What is the process for an assessment?

If you are engaged by a loan applicant to carry out a housing needs assessment, please:

- contact the Department of Housing's Disability Services Unit to obtain the Disability Services Guidelines Home Modification Report template;
- conduct a home visit with the client to evaluate their home modification needs. (Note – it is not the role of the occupational therapist to provide professional advice relating to universal design principles or compliance with residential design standards. If technical advice is required, contact the Disability Services Unit for advice on the appropriate person to contact for assistance.);
- write a report following the template provided;
- send the report to Department of Housing, Housing Loans, Level 6, 133 Mary Street (GPO Box 690, Brisbane, 4001) for consideration; and
- refer the client to the Department's Loan Information hotline if issues arise outside the occupational therapist's scope of work for this product.

## A Home Access initiative

The Queensland Home Adapt Loan is part of the Department's Home Access initiative which aims to address the need for accessible housing in the private housing system, and to enhance housing options for people with a disability and older people.

Home Access aims to assist and empower individuals whose home environment places restrictions upon their ability to undertake usual day-to-day activities. Home Access will assist in overcoming some of the barriers which many people with a disability face in accessing appropriate housing.

## For more information

Disability Services Unit, Senior Occupational Therapist  
07 3227 6156

Housing Loans  
1300 654 322

The conditions of the Queensland Home Adapt Loan may change from time to time. For up-to-date information, contact the Department's **Loan Information hotline** on **1300 654 322**, **email** [loaninformation@housing.qld.gov.au](mailto:loaninformation@housing.qld.gov.au) or **visit** [www.housing.qld.gov.au/homeaccess](http://www.housing.qld.gov.au/homeaccess).

