

Consumer Factsheet

Arranging Changes to Your Home: A Guide

PEER
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Staying safe, independent and living at home

Your home may need to change as you get older. A small change may make it easier to get into your home, use the bathroom, prepare meals or move around safely. More substantial changes may help you remain living in your home for longer. Home modifications can include changes to the building, such as widening a doorway or installing a ramp, as well as fixtures such as grab rails, handrails and lifts.

You do not always need government funding or a major building project. There are many ways to make your home safer and easier to use. The best option depends on what you need, where you live, the type of home you live in and who may be able to pay for the change.

Start with the problem – not the funding program

Ask yourself:

- What am I finding difficult to do at home?
- Could a simple change make it easier or safer?
- Do I need a product or piece of equipment rather than a change to my home?
- Would I benefit from professional advice?
- Do I rent, own my home, live in a retirement village or community housing?
- Could someone else be responsible for paying for or arranging the change?

1. Try simple solutions first

Not every solution needs to be a formal home modification.

The HMinfo Do It Yourself App [DIYmodify](#) can help you explore practical changes and interventions that may improve safety, accessibility and independence. Some simple changes may be possible to arrange yourself.

You can also look at products available from hardware and home-improvement stores, independent-living and mobility suppliers, assistive technology suppliers, equipment hire services and other local businesses. Bunnings is one example of a mainstream retailer, but it is not the only option.

Search online or in your local area for key words such as:

- independent living equipment near me
- assistive technology supplier near me
- mobility equipment near me
- home modification service near me
- accessible bathroom supplier near me
- occupational therapist home assessment near me
- equipment hire near me

A commercial supplier can help you find products, but a product being available for sale does not necessarily mean it is suitable for you or that government funding will cover it.

2. Get professional advice when you need it

An occupational therapist (OT) can look at your home, your daily activities and your goals and recommend changes that may help you remain independent. An OT may also recommend assistive technology or a different way of doing something rather than modifying the building.

An OT assessment is particularly useful if you:

- have difficulty moving around safely;
- have had a fall or are worried about falling;
- need bathroom, access or transfer changes;

- are considering a ramp, grab rails or other equipment;
- are considering a major or structural modification; or
- are unsure what solution would work best.

The OT should consider how the change will work for you now and in the future. For more complex modifications, the assessment should include measurements and specifications so that the work can be completed safely and appropriately. A follow-up assessment can check that the completed modification works as intended.

3. Understand the terminology before you apply

Different programs do not always use the same words for the same type of change.

You may hear:

- assistive technology (AT)
- equipment
- home modification
- home adjustment
- home adaptation
- simple home adaptation
- minor home modification
- complex home modification
- home maintenance or repair

These terms are important. A change that is funded under one program may not be funded under another, or may have a different funding limit, assessment requirement, waiting time or contribution.

For example, **CHSP changed the name “Home Modifications” to “Home Adjustments” from 1 July 2025**. CHSP Home Adjustments can receive up to \$15,000 per person per financial year. ([Department of Health, Disability & Ageing](#))

The NDIS uses different categories, including **simple home adaptations, minor home modifications and complex home modifications**. It also distinguishes assistive technology from home modifications. ([NDIS](#))

Do not assume that because something uses the same everyday words or name to describe it, that it will be treated the same way for funding.

4. Check every pathway that might apply

Before paying for work or applying to one program, check whether another pathway may be more appropriate.

Australia wide Commonwealth funding options

1. CHSP – Commonwealth Home Support Programme

CHSP provides entry-level support for older people who need some assistance to remain living at home. Depending on the person's circumstances and the services offered locally, this may include **Home Adjustments** and assistive technology.

CHSP is continuing until **at least the 30th of June 2029**, so it currently operates alongside Support at Home. ([Department of Health, Disability & Ageing](#))

2. Support at Home – Assistive Technology and Home Modifications (AT-HM)

If you are approved for Support at Home and assessed as needing assistive technology or home modifications, these are funded through the separate [AT-HM Scheme](#).

There are separate funding tiers for AT and home modifications. For home modifications the tiers are currently:

- Low – under \$500
- Medium – up to \$2,000
- High – up to \$15,000

Assistive technology can be funded above \$15,000 where required to meet assessed needs. AT-HM funding is separate from your ongoing Support at Home budget and is generally available for 12 months. However the \$15,000 Assistive Technology/Home Modifications (AT/HM) allocation under the Support at Home program is a lifetime funding cap. While additional home modification funding may be available, this generally requires a further application to the funding body, supported by clinical justification. (Department of Health, Disability & Ageing)

Importantly, approval does not necessarily mean immediate funding. AT-HM has separate priority systems for assistive technology and home modifications, with priority groups ranging from immediate to standard. Waiting times therefore depend on your priority. (My Aged Care)

Your Support at Home provider can arrange the appropriate assessment. Home modifications require an OT assessment and qualified installation. (My Aged Care)

3. DVA – Department of Veterans' Affairs

If you are eligible for DVA assistance, **consider this funding pathway before exploring other options**. The Rehabilitation Appliances Program (RAP) can provide eligible veterans with aids, equipment and home modifications based on an assessed clinical need. Some items require assessment and prescription before they are supplied. **Do not buy an item expecting DVA reimbursement without checking first.** ([Department of Veterans' Affairs](#))

4. NDIS – National Disability Insurance Scheme

If you have a permanent and significant disability and are eligible for the NDIS, check your NDIS options. NDIS distinguishes between assistive technology and home modifications and has different categories for simple, minor and complex home modifications. ([NDIS](#))

Some Commonwealth programs include extra funding options for rural and remote communities, and Aboriginal and Torres Strait Islander people.

5. Check your state or territory

State and territory programs vary considerably. They may provide equipment, home modifications, minor repairs, information, referrals or other assistance. Eligibility and funding arrangements can be different from Commonwealth programs.

New South Wales

- Check **EnableNSW**, including its assistive technology programs and **Safe and Supported at Home (SASH) Home Modifications**. EnableNSW is not a reimbursement scheme – you need to apply and be approved before receiving assistance. ([Service NSW](#))

Victoria

- Check the **Victorian Aids and Equipment Program (VA&EP)**. It provides subsidised aids and equipment and, for eligible people, home and vehicle modifications. Eligibility can include people who do not qualify for NDIS because of age, residency or level of functional impairment. ([Health Victoria](#))

Queensland

- Check [Home Assist Secure](#) if you are 60 or older or have a disability. It provides information, referrals and assistance with eligible minor maintenance, repairs and minor modifications. Current subsidy limits apply, so check these before arranging work. (Queensland Government)

Western Australia

- Check the [Community Aids and Equipment Program \(CAEP\)](#) and other WA Health or community services that may apply to your circumstances.

South Australia

- Check the [SA Equipment Program](#), which includes equipment and home modifications. The program has its own definitions, eligibility criteria, in-scope lists and priority arrangements.

Tasmania

- Check [TasEquip](#) and other Tasmanian health and disability services that may provide equipment or related assistance.

Australian Capital Territory

- Check [ACT Health and community equipment services](#), including occupational therapy assessment and equipment loan or supply arrangements where applicable.

Northern Territory

- Check NT Health and [mobility aids and equipment program](#). Availability and access can be particularly important if you live in a remote area.

The rules and availability of these programs can change. Always check the current information for your state or territory before applying.

6. Check housing and other responsibilities

Who owns or manages your home can make a big difference.

If you:

- **rent privately**, you may need your landlord's permission;

- live in **public or community housing**, contact your housing provider first because it may arrange or fund some modifications;
- live in a **retirement village**, check the village agreement and speak with the operator;
- live in **strata**, you may need approval from the owner's corporation, particularly for work affecting common property.

You may also need council approval or other permissions. Electrical, plumbing, waterproofing and other work may require appropriately licensed tradespeople.

7. Consider other funding sources

Depending on your circumstances, also check:

- workers compensation;
- motor accident or other injury compensation schemes;
- private health insurance;
- state or territory disability or health programs;
- equipment loan schemes;
- local councils;
- community organisations and charities;
- public or community housing;
- equipment hire; and
- self-funding.

Do not assume that the first program you contact is the only option.

8. Compare the options before deciding

Before applying or buying anything, ask:

Eligibility

- Am I eligible?
- Does another program apply to me instead?

Terminology

- What does this program call the item or change?
- Is it considered equipment, assistive technology, a home adjustment, adaptation or home modification?

Assessment

- Do I need an OT or another health professional?
- Who arranges the assessment?
- Is a prescription required?

Funding

- What is the funding cap?
- Is the cap annual, one-off or linked to a particular funding period?
- Is there a co-payment or contribution? Can these be reduced depending on financial circumstances?
- Are installation, delivery and follow-up included?
- Can I buy, hire or borrow the equipment?

Waiting

- Is there a waiting list?
- Is there a priority system?
- How long might I have to wait?

Other consequences

- Will using this program affect my eligibility for another program?
- If I pay privately, can I obtain funding afterwards?
- Who will maintain or replace the equipment or modification?

Funding caps and waiting times **vary between programs and can change**, so check the current rules before making a commitment.

9. Get quotes and choose the right person to do the work

For substantial modifications, obtain quotes from appropriately qualified and licensed contractors.

Ask for the quote to clearly describe:

- exactly what work will be done;
- dimensions and specifications;
- fixtures, fittings and products, including make and model where relevant;
- separate costs for different stages of the work, including any GST;
- deposit and payment arrangements;
- warranties;
- who is responsible for obtaining approvals; and
- what happens if the work costs more than expected.

Your state or territory consumer protection agency can provide advice about contractors, licences, insurance, warranties, contracts and getting quotes.

10. DIY does not mean “do everything yourself”

Some simple changes may be suitable to do yourself. The **HMinfo Do It Yourself DIYModifyApp** can help you explore this option. However, more complex work should be undertaken by appropriately qualified people. You must comply with relevant building, electrical and plumbing codes and other legal requirements. Check contractor licences in your state or territory before work starts.

If you are unsure whether a change is safe or suitable, seek professional advice first.

A simple way to remember the process

1. Identify the problem
2. Explore simple changes – HMinfo Do It Yourself App
3. Look at products and commercial options locally
4. Get OT or other professional advice if needed
5. Check your housing and permission requirements
6. Check all relevant Commonwealth, state/territory, DVA, NDIS, compensation and other options
7. Compare eligibility, terminology, funding caps, contributions and waiting times
8. Get quotes and check licences
9. Arrange the work or purchase only after confirming who will pay
10. Check that the change works for you and arrange maintenance if needed

1. Where can I find more information?

[The HMinfo](#) website provides information about home modifications services, Home and

Occupational Therapists doing this work plus evidence-based consumer fact sheets. The [DIYModifyApp](#) can help you explore practical interventions. Another useful resource for identifying approved providers under both the CHSP and SAH programs is the My Aged Care "Find a Provider" tool:
<https://www.myagedcare.gov.au/find-a-provider>

For assistive technology (AT), the [Assistive Technology Suppliers Australia Member directory](#)– ATSA, (originally known as IRSA – Independent Rehabilitation Suppliers Association), represents assistive technology (AT) suppliers throughout Australia. Additionally, most pharmacies and many large chain stores sell a range of AT products as specials and may be a way to explore your AT supply options.

Remember: The aim is not necessarily to obtain a “home modification”. The aim is to find the **safest, most suitable and affordable solution that helps you live independently at home**.

***This information was correct at time of printing.*