

# home modifications frequently asked questions



**icare**<sup>™</sup>  
lifetime care

## Home modifications – Frequently Asked Questions

### What home modifications can icare lifetime care pay for?

We'll pay for the 'reasonable and necessary' cost of home modifications that are needed to help you return to your home. If you're unable to return to your existing home, we'll help you move to alternative accommodation. The need for the home modifications must be related to the injuries sustained in your motor accident.

### What is the purpose of home modifications?

The main purpose of home modifications is to:

- provide access into your home
- provide access to the areas of the home that allow you to participate in your usual daily activities
- support the delivery of attendant care (if you need it). This may include providing extra space in a bathroom to allow two people to move around safely.

### How do you review my needs for major home modifications?

We'll organise for a review of your needs for home modifications to be completed at your home by a Building Modification Occupational Therapist (BMOT) and Building Modification Project Manager (BMPM). After discussing their recommendations with you, the BMOT will submit a report to us for consideration.

Factors impacting on whether home modifications are 'reasonable and necessary' include:

- the likely length of time you'll need the modifications
- structural constraints (such as the condition of your home)
- obtaining permission from the owner of the property or Owners' Corporation (where the property is part of a strata scheme)
- local planning regulations
- building permits
- the scale and cost of the modifications, when considered in conjunction with alternate residential options.

### What does a modified home look like?

Major home modifications usually involve changes to both the outside and inside of your home. This may include modifications to the entry of a home, such as access ramps or widened doorways, or internal changes to the size and layout of the bathroom, bedroom and kitchen.

## What modifications can you pay for if I don't own the home I live in?

We'll need approval from the owner of the property to make the modifications. We may also need to seek approval from the Owners' Corporation for any external work, even if the property is privately owned. Factors including how long you intend to remain living in the home and the owner's agreement will also impact on the modifications we can pay for.

## What modifications can you pay for if I am renting?

The landlord will need to give written permission for the work to be done on their property. Approval from the Owners' Corporation may also be needed for any external work, even if the property is privately owned. The length of your tenancy will also be a significant factor in deciding the home modifications we can pay for.

We can pay up to \$10,000 in home modifications for every year of guaranteed lease.

## What happens to me and my family while the modifications are being completed?

We'll meet with you to discuss alternative accommodation options if the BMPM decides that you'll be unable to live in the home while the modifications are taking place. We'll pay for you and your immediate family to live somewhere else during the home modifications. If you have pets, you'll need to find or request accommodation that will also accept them.

We can't pay for accommodation:

- if your accommodation issues existed prior to the motor accident injury. This may include homelessness.
- when home modifications aren't in progress
- where the need is not due to your motor accident injury.

You can help the process by attending meetings, asking questions, reviewing our correspondence as quickly as you can, and notifying your Home Modifications Officer of any concerns you have along the way.

## Who do I speak with if I have any concerns about my home modifications?

You can contact your **icare lifetime care** coordinator at any time during the process.

## What happens if I don't agree with the recommendations?

All recommendations will be discussed with you and you must agree to them before they're submitted to us. If you have any concerns, discuss them with your BMOT. You can also contact your coordinator.

## Is there anything I need to do before the modifications start?

You'll need to:

- Agree to the home modifications by signing a 'Home Modifications Service Agreement'
- Sign a building contract with the agreed builder
- Contact your bank (if you have a mortgage) to let them know about the work being done
- Contact your home and contents insurer.

## Will you pay for maintenance of the modifications?

Yes. We'll pay for the 'reasonable and necessary' cost of repairs and maintenance of home modifications funded by us that are essential for your access and safety.

You and the owner of the home (if you don't own it) are responsible for any repairs and maintenance of the residence as a result of normal wear and tear.

## Can I have any extra work done while the modifications are being completed?

Extra work can be completed at your own cost, but only if it doesn't directly interfere with the building works for the home modifications approved to meet the needs related to your motor accident injury. Any extra work should not affect access to, or within, the area being modified.

## What choice do I have regarding fixtures and finishes?

We'll give you a choice of standard fixtures and finishes. All fixtures and finishes must meet the recommendations of the BMOT and BMPM. We'll try to match existing features, but if this can't be done standard fixtures and finishes will apply. If you choose fixtures and finishes that are more expensive, then you'll need to pay the difference in cost.

## Can I choose my own builder?

A tender process will be started by the BMPM once we've approved the major modifications recommended for your home. You can request that the BMPM include your preferred builder in the tender process. All builders must take part in this process. All modifications must be completed by a licensed builder.

## What happens if my circumstances change and I have to move after the modifications are completed?

We understand that it may be 'reasonable and necessary' to fund more than one major home modification if your circumstances change.

This may happen where:

- you're living with others and become able to live independently
- your health deteriorates as a direct result of the motor accident injury

- you need to relocate in order to access employment or services more readily
- there are other significant changes in your personal circumstances (such as marriage, separation or having children).

## Why do I need to sign a builder's contract?

All residential building work in NSW worth over \$5,000 must have a written contract. You can refer to the NSW Fair Trading website for further information.

## What is a BMOT or a BPPM?

A BMOT is a Building Modification Occupational Therapist and is a professional who specialises in major building modifications.

A BPPM is a Building Modification Project Manager and is a professional who ensures that the recommended modifications meet the required building standards. They work in the industry and have experience in the construction and management of building modifications.

## What happens if I no longer need some or all of the modifications?

We don't remove or alter previous major modifications.

## Will you modify my yard?

Modifications to outdoor areas will be considered in the original home modifications assessment. They'll be considered if they're related to your injuries and will allow better access. This may include the installation of rails or footpaths (for example, to access a clothesline).

## Do I get a copy of the reports and plans for my home modifications?

Once we've made a decision about the recommendations, you can request a copy of the reports. If you would like a copy of the building plans, you can ask the builder.

## Will you modify a second home lived in concurrently?

We'll fund the reasonable cost of basic access for a second home that you live in concurrently. This may include ramps, rails, doorway widening and minor bathroom modifications. An example of when we'll do this is where a child requires a second home modification so they can stay at the home of a parent who isn't their primary carer, has joint custody, or has regular overnight access visits under an agreement approved by the Family Court or as agreed to by both parents.

If modifications to a second home are requested, we'll consider the nature and extent of any previous home modifications that we've approved, as well as the anticipated amount of time you expect to spend in the second home and the potential benefit of modifying the second home.

## What home modifications can't icare lifetime care pay for?

We can't pay for:

- Modifications for any residence or property that constitutes, is likely to constitute or will result in an illegal structure. An illegal structure is one that's contrary to relevant building and construction codes or local council planning guidelines, statutes and/or laws
- Items that are normal household items (such as furniture or whitegoods, smoke alarms, surge protectors, towel rails, fans, lights, hot water services, security doors and windows) and aren't related to your motor accident injury
- Other home modifications or renovations intended to add value to an existing property that aren't related to your motor accident injury
- Building or construction of in-ground or above-ground pools, spas or other aqua-therapy facilities
- Home modifications where the owner, Owners' Corporation or other responsible authority hasn't given permission for the modifications
- Home modifications that provide no clear benefit to you
- Insurance of the modification or the home in which the modifications have been installed
- Any loss of value of any home resulting from any modification.

## Further information

If your circumstances change or you'd like further information about home modifications, contact us through one of the options below. There is also information on our website.

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| <b>Address</b> | GPO Box 4052, Sydney NSW 2001  |
| <b>Phone</b>   | 1300 738 586   |
| <b>Fax</b>     | 1300 738 583   |
| <b>Email</b>   | <a href="mailto:enquiries.lifetimecare@icare.nsw.gov.au">enquiries.lifetimecare@icare.nsw.gov.au</a> |
| <b>Web</b>     | <a href="http://www.icare.nsw.gov.au">www.icare.nsw.gov.au</a>                                       |