



**Client advice: High-cost adaptations which exceed the £30,000 maximum grant limit.
Information for customers**

Customers should be aware that there are times when the grant limit isn't enough to cover the cost of all the adaptation works required in a person's home. Below is some advice for options in this situation:

1. Scale down the extent of the adaptation work.

This isn't always achievable we know, but where compromise can be achieved it has to be considered. Examples might include prioritising which adaptations are needed most urgently and cannot be avoided. In other situations, there may be elements of the design that you can arrange yourself, ie: decorating or fencing. You should also consider whether any of the proposed adaptations might adversely affect the future value of your property.

2. Pay towards the costs which exceed the maximum available grant. For some the extent of the work required cannot be fully funded by grant. If you prefer to stay in your current home, funding the extra cost of works yourself can achieve the overall objective. In most cases this may mean taking on a loan, asking friends or family for financial help, fundraising, or considering fundraising from charities. We recommend people make sure they can afford any form of borrowing before doing so and agencies like Citizens Advice Bureau can help with money advice. Homeowners can also consider equity release or increasing any loan secured on their property – make sure you read the terms and conditions carefully and again, make sure repayments are affordable.

3. Moving to a new home Most people do not want to move because they have built up support networks, don't wish to their children to change school or have employment of other reasons to stay put. However, if the home would not be suitable without adaptations that cannot be funded, moving may be the only choice and in some instances, can lead to a better long-term quality of life. The County Council employs some Specialist Housing Advisors who can provide some support with relocating and there is also a relocation grant that is available to help with costs of moving where an Occupational Therapist and Grant Officer has agreed that a move would save on adaptation costs and provide a more suitable home. For homeowners or those privately renting, estate agents can also help identify the right property for your future. If you decide not to move, that's your choice of course, but you need to work out how you might cope without the adjustments needed to your existing home that exceed the grant available.

4. Top up funding from the council. Where a person would be in unreasonable financial hardship if they had to pay the additional costs of adaptations, some councils have a top up fund. This is only usually awarded where a person has fully disclosed all their financial circumstances and their outgoings exceed their income and /or they have limited equity in their property to help fund such work. Your local council can give advice on “top up funding” and whether this is available or not

5. Joint funding from social services/charities. In some cases the County Council will consider top-up funding for adaptations. This is only available in exceptional cases where all other options have been explored and contributing a top-up payment would result in savings elsewhere for the County Council - i.e a person's social care package might be reduced as a result of having the adaptation. People can also approach charities who they have links with who can also be very helpful arranging small amounts of extra funding.

6. When no other funding is available. Unfortunately, this will mean that the work cannot proceed, and your case will be closed.