

Family Services

Document control	
Document title	Policy for Requesting Financial Assistance by Foster Carers or Connected Persons to facilitate long term placements
Document description	This document defines the policy for the provision of a 50% grant and 50% interest-free loan to households which already foster, who will potentially adopt, be a guardian under a Special Guardianship Order, or be a Kinship Carer, who wish to extend their capacity to offer a wider range or number of placements to LBB children in care. The target audience for this document is LBB Family Services and foster carers, potential adopters, guardians or carers wishing to apply for the funding/loan.
Document author	Claire Harkin (2015 original) Claire O'Callaghan (2019 amendments)

Version control	
Document production date	June 2019
Document currency	Annual review

Clearance process	
Quality approver	Date
Brigitte Jordaan	26/08/2019
Release approver	Date
Chris Munday	DATE OF DPR CLEARANCE

Contents

1. Introduction	3
1.1. Background	3
2. Policy	4
2.1. Framework	4
2.2. Process overview	4
2.3. Procedure	6
2.3.1 Proposal	6
2.3.2 Criteria	6
2.3.3 Priority	7
2.3.4 Information required in support of proposal	7
2.3.5 Approval process	8
2.3.6 Governance	8
2.3.7 Contracts	8
2.3.8 Repayments	9
3. APPENDICES	11
<u>Appendix 1: Loft Conversion and Extension or Car Loan Funding Application Form</u>	11
<u>Appendix 2: Loft Conversion and Extension or Car Loan Funding Report</u>	13
<u>Appendix 3: Process for decision making, set up of agreement and repayment</u>	16

1. Introduction

1.1. Background

The original conversation policy was introduced in September 2015 as part of the Children's Service Transformation at the London Borough of Barnet (LBB) the Looked After Children (LAC) Project. It has been successful in expanding the number of fostering places for Barnet children and young people, providing them with stable and caring homes.

In June 2019, the policy was reviewed and recommended to be expanded to include:

- Other connected persons, including potential adopters, guardians under a Special Guardianship Order, or carers under a Kinship Care arrangement
- Grants/loans to other capital purchases which help to expand capacity, for example cars or new properties.

The objective of the policy is to:

- Expand the number of long term placements for children and young people, ensuring that they can grow up in a stable and caring environment and fulfil their potential
- Ensure better value for money for the Council through reducing the use of expensive short-term placements, and providing a better environment for children and young people in care to grow up in.

Financial assistance provided by the Council is discretionary, and are not an entitlement. They will be based on the circumstances of the carer, and the needs of the looked after child(ren) they are caring for. Each request would need to be supported by a clear business case.

This money will be provided as split funding; 50% grant, 50% interest-free loan and will be agreed based on meeting the criteria in this policy and being supported by the business case.

Qualifying carers will sign up to a loan agreement and grant agreement whereby LBB will provide a 50% grant and 50% interest-free loan to a maximum amount, for a specified use to expand their capacity to take on a looked after child or children. Grants/loans will also be considered for other one off capital purchases outside the criteria in this policy in exceptional circumstances. Supervising Social Workers are responsible for ensuring that potential carers are aware of the legal obligations they will be under if financial assistance is given, and must not provide financial commitments to potential carers without approval via the process outlined in this document.

2. Policy

2.1. Framework

To promote and support enduring solutions for children in care, LBB are able to provide a split funding option of a 50% grant and a 50% interest-free loan to support capital costs incurred in increasing a potential Foster Carer or connected carer’s capacity to care for Looked After Children. This policy applies to loft/house extensions, purchase of new properties or the purchase of vehicles, and covers caring by foster carers, Special Guardianship Orders, potential adoptive or Kinship Care. This service will apply where the work will enable the child(ren) to have a placement which meets the requirements of their care plan.

Appendix 3 outlines the process for applying, approval, payment and repayment. This should be followed with every application.

2.2. Process overview

Where a household applies for a loft conversion or extension, contribution towards a house purchase or vehicle loan that will help them to continue to care for, or offer increased/wider placements for LBB children, an initial scoping exercise will be undertaken by the Supervising Social Worker to ensure that they meet the eligibility criteria then a proposal will need to be submitted by the fostering household to the Assistant Head of Service – Corporate Parenting. The Assistant Head of Service will review the proposal and write a short report and then submit to the Operational Director – Family Services, and Finance Business Partner. The Finance Business Partner will agree that the cost centre has enough funds to cover the application. The Operational Director will need to agree if the fostering household meets the criteria set out in paragraph 2.3.2 and 2.3.3, that the application is robust, and to agree the funding amount that will be offered ensuring that it does not exceed the following costs (these costs include professionals fees, such as architects’ fees, where applicable):

Type of Funding Request	Total Estimated cost (to be funded by 50% grant/50% loan)
1 bed extension	£36,000
2 bed extension	£41,000
1 bed loft/garage conversion	£31,000
2 bed loft/garage conversion	£36,000
Contribution towards house purchase	£100,000
Car	£10,000

In exceptional circumstances these amounts may be increased as some quotes may be more expensive than the prices listed above, especially if there is extensive work that needs to be carried out on the property. Depending on the scheme of delegation, the Executive Director – Family Services or Operational Director – Family Services will make the final decision after ensuring consultation with a technical expert on whether to provide additional funding in such circumstances and the approval process set out in the constitution will be followed based on the value of the award..

The proposal for financial assistance is to include the following:

- An application pack from the fostering household and a short report from the Assistant Head of Service – Corporate Parenting (*report and application pack templates can be found in the Appendix section of this document*). The report should provide an overview of the reasons for the application, how the applicant meets the criteria and plans for the proposed work to be carried out
- The household will need to provide three estimates from reputable suppliers as to the cost needed (for building projects, at this stage the plans can be drawn up by a builder as a guide as to what is possible). Builders should be covered by a TrustMark – <https://www.trustmark.org.uk/> - which is a government endorsed quality mark.
- The carer will be responsible for providing the plans containing the proposed work will need to include all major items of work to be carried out. The plan will be used to estimate the appropriate budget allocation for the loft conversion/extension.

If the Operational Director – Family Services approves the proposal and has agreed the funding amount to be given, the household will be notified and can commission the builder for the extension/conversion, or proceed with purchasing arrangements. Please note that the funding will not be released until the contract has been signed and returned by the household to LBB. Once the contract is signed and returned, the Family Services Finance Team will be responsible for ensuring that the funding amount is transferred in full to the household's vendor account within 30 days of the building work commencing or a vehicle purchase being made. Depending on the financial assistance required the funding may be released in staged payments. For property purchases, funds will be transferred to the household's appointed solicitor and may only be used towards purchase of an agreed property.

The funding amount will depend on the work/property purchase/vehicle purchase being proposed that ensures value for money. The household will be required to make monthly repayments, via a pre-arranged direct debit, for the loan element of the funding over an agreed period of time to be stated in the contract to be no longer than 10 years (*see paragraph 2.3.8 for more information*). The period of time should be the shortest time possible and be affordable for the household to pay back. Repayments and timescales will be agreed in advance of loan payment, all of which will be clearly detailed within the contract that will be drawn up between the household and LBB.

The household will be expected to begin building works at the earliest opportunity. If after 90 days a vehicle purchase has not been made, no building work or planning has begun, or no plans have been made for building works to start, then the household will be required to provide an explanation to the Supervising Social Worker for any delay and assurance that work will start within a period to be agreed with the Council. No funding will be released until the commencement of building work.

If the works are abandoned by the builders then the household will be given 90 days to source an alternative builder. The household will need to go through the process again of collecting three

quotes and informing the Fostering Support Team Manager before a final decision is made on a builder.

Households that apply for and are granted funding will be expected to provide their services of no less than 5 years, although exceptional circumstances will be taken into account if the household is to place older, hard to place children eg. Children aged 13 years and older.

If a fostering household is de-registered during this time, full re-payment of any outstanding capital (to include both the grant and interest-free loan) will be required within 12 months of de-registration. If a household is no longer caring for the children placed with them, then full repayment of the outstanding capital (to include both the grant and interest-free loan) will be expected within 12 months of the date when the household ceases to care for the child.

For property purchases and buildings works, the Council will require the (proposed) legal owner of the property to enter into a mortgage agreement, which will be registered as a legal charge against the property. This gives the Council the right to enforce a sale of the property in the event that the conditions of the mortgage are not met. Households should be aware that they could lose their home if they do not comply with the terms of the mortgage. The Social Worker is responsible for ensuring that the household receive timely information on the proposed mortgage arrangement, including its features, risks and costs prior to signing a legal agreement.

If the household have an existing mortgage against their property or require a separate mortgage for purchase of a new property, the Council is likely to require the consent of this mortgage provider in order to register its charge and therefore the household provider must co-operate in providing details of this mortgage provider at the earliest opportunity to avoid delay in provision of funds.

In the case of vehicle loans/ grants, these will not be secured by a mortgage agreement, however the Council may register a restriction against the household's property if they are the legal owners. This will mean that the Council would need to consent to any sale of the property. In addition, if the loan / grant conditions are not met, the Council could obtain a court judgment and apply for a charging order, which would allow the Council to enforce the sale of a property to pay off the judgment debt.

Contracts will be drawn up by legal services to include:

- Instalment schedule as drawn up by Family Services Finance Team
- Timescale and level of repayment
- Arrangements for repaying the grant and loan in the event of de-registration, placement breakdown, default, moving house or selling a vehicle.

If the household is successful in their application for funding it will be their responsibility to ensure the following:

- Awareness of any known planning issues

- Awareness of any restrictive covenants in the deeds to the property
- The contracting of an experienced builder and architect services surveyor. The builder and architect must be a member of their recognized trade/professional body.
- Seeking building control approval and planning permission.
- Providing insurance and licencing for the vehicle purchased

2.3. Procedure

2.3.1 Proposal

The proposal from the applicant and Assistant Head of Service – Corporate Parenting will need to demonstrate that the placement falls within one of the priority groups as defined in paragraph 2.3.3 or that the placement is a long-term placement and that it meets the criteria set out in paragraph 2.3.2.

2.3.2 Criteria

In order for the fostering or carer household to be eligible for financial assistance, they must meet the following criteria:

- The household is willing to take “hard to place” children (e.g. teenagers, sibling groups, those with challenging behaviours, or complex disability needs). These priority groups are outlined below in paragraph 2.3.3. **OR** The funding assistance will enable a child to have a long term/permanent placement with that family which could not otherwise be possible.
- The funding assistance will provide better value for money compared to other options for the child/children.
- That the Foster or Connected Carer must have been approved by the Local Authority. If a non-kinship fostering household, then they must have provided at least 12 months of foster care for LBB’s children and young people and had a positive annual review, and have had no standard of care issues within the last 12 months

If an applicant is applying for financial assistance to support a loft conversion or house extension, then the Foster or Connected carer must own their own house. If the application is for financial assistance to purchase a new property, the Foster or Connected carer must be the prospective legal owner.

All potential applicants must have been visited by the Supervising Social Worker to check that they meet the criteria.

Financial assistance will not be available for those not meeting the criteria set out above, unless there are exceptional circumstances, in which case the Operational Director for Family Services will consider whether to exercise discretion to depart from any aspect of this criteria.

2.3.3 Priority

In order to prioritise funding, the following priority tiers apply:

- **Tier 1** – Households who can offer placements to:
 - ❖ Sibling groups
 - ❖ Children aged 12 years old and above
 - ❖ Permanent placements
- **Tier 2** – Households who can offer placements to:
 - ❖ 5-9 year olds
- **Tier 3** – Fostering households who can offer placements to:
 - ❖ Under 5 years olds

Please note that if there have been no applications for funding in Tier 1 for the first two quarters of the year then funding will be offered to those in tier 2, then tier 3. Tier 1 remains the priority.

2.3.4 Information required in support of proposal

The proposal must include the following information:

- Financial evidence that the household is able to make repayments from an additional source in the event that they do not have a fostering placement for some time (see *paragraphs 2.3.8.1 and 2.3.8.2 for more information*). This evidence will need to include:
 - Last 3 bank statements
 - List of incomings and outgoings
 - Proof of household income i.e. payslips
 - Recent credit check (Credit checks can be conducted online free of charge, recommended site <https://www.noddle.co.uk/>)
- Estimate of costs – three estimates from approved product suppliers or builders is required.

If a loft conversion, or house extension is proposed, additional evidence is required:

- Confirmation of legal ownership – the household can obtain an OC1 form from the Land Registry, which details who the legal owner is (cost £7).
- An up to date valuation of the property.
- Information about any existing charges and covenants against the property

- An outline of works to be conducted is required. This needs to cover all known major items as it will be used for setting the budget. A copy of the plans that have been drawn up by a builder will also need to be included.
- Confirmation that once the conversion/extension is complete, the property will conform to the standards set out in the Fostering Procedures Accommodation Policy.
- Evidence that consultation with building control has taken place

If the financial assistance is for purchase of a property, the following additional information is required:

details of who the legal home owners will be;

details of the instructed conveyancing solicitor;

details of any other mortgages that have been applied for or approved;

details of the proposed purchase price.

confirmation that the property will conform to the standards set out in the Fostering Procedures Accommodation Policy.

2.3.5 Approval process

The Operational Director – Family Services will review the proposal and where necessary consult with the finance, legal and building control to form a decision as to appropriateness of the proposal. The Assistant Head of Service – Corporate Parenting will advise the fostering household of the outcome in writing within 14 days and inform them:

1. Whether the proposal is agreed or not
2. If agreed, the budget for the funding
3. If applicable, reasons for agreeing a lower level of funding
4. If not agreed, reasons for refusal of the funding
5. If agreed, when the budget will be available

To ensure consistency of decision making and funding fostering households should submit all requests for financial assistance through the Assistant Head of Service – Corporate Parenting using the 'Financial Assistance Application' template – Appendix 2. The Assistant Head of Service will then submit to the Operational Director – Family Services for review and decision.

2.3.6 Governance

The governance process for ensuring that the funding is being utilised will be as follows:

- For property purchase:
 - Confirmation of completion date of property purchase

- Within the first 90 days:
 - Provision of receipts/invoices from the vehicle supplier
 - Provision of receipts/invoices from the architect (if building works)
 - Provision of receipts/invoices from the builders (if building works)
- The total funding that has been used for the loft conversion/extension:
 - Provision of final receipt from the architect and builders
 - Provision of photographic evidence of the works that have taken place

2.3.7 Contracts

Legal Services will draw up suitable legal agreements between LBB and the household in order to regulate the funding arrangement, stipulating what the funding is being provided for, the level of funding and the repayment arrangements for the 50% interest-free loan to be facilitated by the Accounts Receivable team.

Households that apply for and are granted funding for building works will be expected to provide their services to care for the children placed with them for a period of no less than 5 years. If a household chooses to resign or is de-registered during the 5 year period, then a full re-payment of outstanding capital (to include both the grant and interest-free loan) may be required within 12 months of deregistration or opting out of the arrangement. In specific circumstances, the Council may require partial repayment, for example to reflect a situation where there has been placement breakdown for one sibling, but not other siblings or to reflect the length of time that the placement continued for. The Operational Director will take account of the family circumstances to make a decision as to the level of recovery. In these situations, the **Supervising Social Worker must inform the Family Services Finance Team in order to start recovery the outstanding finance. The household can make submission on a repayment schedule, however where the Council has the loan secured by way of a mortgage, the Council can decide to enforce the same of the property in order to secure repayment of the outstanding debt. If the Council does not have the debt secured by way of a mortgage, the Council can institute legal proceeding for a court judgment, if the repayment schedule is not deemed acceptable.**

If a fostering household refuses placements without an acceptable explanation as to why, then the Council may require full re-payment of outstanding capital (to include both the grant and interest-free loan) within 12 months.

2.3.8 Repayments

Repayments will be calculated in relation to the loan amount and the agreed repayment term. Please see below an example of a sliding scale of repayments, however the actual repayment period and monthly repayments will be based on the agreement, subject to it being no longer than 10 years:

50% loan amount	£25,000	£20,000	£15,000	£12,000	£10,000
------------------------	---------	---------	---------	---------	---------

Repayment per month	£232	£238	£238	£222	£238
Repayment per year	£2,778	£2,857	£2,857	£2,666	£2,857
Repayment term in years	9	7	5.25	4.5	3.5

2.3.8.1 How will repayments be made

Repayments must be made by a prearranged direct debit that will be set up and managed by the Accounts Receivable team. If the foster carer is without a fostering placement, which could be for a number of weeks or months, they must ensure that they have sufficient income available to meet the monthly repayments of the interest-free loan in these circumstances. The household is responsible for setting up the Direct Debit with the Accounts Receivable Team, and must do so after an invoice has been received from Family Services.

In addition, they will be advised to consider taking out either short-term or long-term income protection in the event that they are unable to make repayments due to an accident, sickness or unemployment. Taking out such protection may be helpful for someone who wants to cover their monthly income so they do not fall behind with monthly outgoings should they be unable to work. They will be advised to seek independent advice if they are unsure.

2.3.8.2 What happens they cannot afford to make any repayments?

If a household has missed two consecutive repayments without contacting the social worker, the social worker will write to the household requesting representations on repaying the missed payments and seeking reassurance that no further payments will be missed. In the event of further payments being missed, the case will be referred to the Accounts Receivable Team who may take the appropriate action to reclaim the outstanding balance of the interest-free loan in full.

If the loan is secured by way of legal mortgage, this may result in the Council taking action to enforce the sale. However, if the household continued to have children placed with it, but is experiencing financial difficulties, the Council will first seek to make arrangements to amend the repayment schedule to ensure it is affordable to both parties. Households should be aware that if they fail to make regular payments, they could lose their home, therefore if there are any financial difficulties in making payments, households should contact the Council as soon as possible.

If the loan is not secured by way of legal mortgage, the Council may issue legal proceedings in the County Court for a court judgment. This will incur further costs and interest, which will be payable by the household. If the Council secures a judgment, it can enforce this in a number of ways, including an order attaching the judgment to earnings, placing a charging order on the

debtor's property and seizing goods to the value of the debt. Households that are experiencing difficulties in making regular payments should contact the Council as soon as possible.

3. APPENDICES

Appendix 1: Financial Assistance Application Form

(To be completed by the fostering or other carer households applying for funding. Once complete to be submitted to the Assistant Head of Service – Corporate Parenting)

Personal details of the household applying for funding:	
First name(s):	
Surname(s):	
Address:	
Supervising Social Worker:	

Criteria questions:	
<p>1. Are you applying as:</p> <p><input type="checkbox"/> A Foster Carer</p> <p><input type="checkbox"/> A Kinship Foster Carer</p> <p><input type="checkbox"/> An Adoptive Carer</p> <p><input type="checkbox"/> A Prospective or Current Special Guardian</p>	
<p>2. What are you requesting funding for? <i>(Loft conversion, extension, vehicle or other. If other please specify)</i></p>	
<p>3. What is your reason for requesting funding? <i>(e.g. additional space for hard to place children (provide details if possible), to enable a child to have a long term/permanent placement which could not otherwise be possible)</i></p>	
<p>4. (Non kinship foster carers only) How long have you been a foster carer with the London Borough of Barnet?</p>	<p>Years/months:</p>
<p>5. What placements are you able to/will be able to offer to LBB children? <i>(e.g. siblings, children aged 12 years and over, 5-9 year olds, permanent placements, children under the age of 5)</i></p>	

Please ensure that you enclose all of the following information as part of your application for funding:

If for a loft conversion or extension:

- ❖ OC1 Form from the Land Registry (*this form can be downloaded at <https://www.gov.uk/government/collections/land-registry-forms> and will cost £6*)
- ❖ Up to date valuation of the property
- ❖ Details of any existing charges and covenants against the property
- ❖ An outline of the works to be conducted
- ❖ A copy of the plans that have been drawn up by a builder (*at this stage the plans can be drawn up by a builder as a guide as to what is possible*)
- ❖ Three estimates of cost from approved builders. Builders should be covered by a TrustMark - <https://www.trustmark.org.uk/>

If for a car, or other loan:

- ❖ Three quotes from approved supplier which falls within the specification

For purchase of new property:

- Address of proposed purchase
- Details of intended legal purchasers
- Details of instructed conveyancing solicitor
- Proposed purchase price
- Details of any agreed mortgage offers

For all applications:

- ❖ Last 3 bank statements
- ❖ Proof of household income i.e. payslips
- ❖ List of incomings and outgoings
- ❖ Recent credit check

Appendix 2: Financial Assistance Funding Report

(To be completed by the Assistant Head of Service – Corporate Parenting. Once complete to be submitted to the Operational Director – Family Services for final decision)

This report provides an overview of the reasons for the funding application, how the applicant(s) meets the criteria and plans for the proposed work to be carried out. The proposal is to demonstrate if the placement falls within one of the priority groups as defined in paragraph 2.3.3 of this Policy, or that the placement is a long term placement.

Personal details of the household applying for funding:	
First name(s):	
Surname(s):	
Address:	
Supervising Social Worker	

1. Reason for funding request: <i>(state whether the funding is for a loft conversion or extension, car or other)</i>

2. State if the applicant(s) meet the relevant criteria:		
Criteria	Yes/No	Any additional information that may support the application
<p>The household is willing to take “hard to place” children (e.g. teenagers, sibling groups, those with challenging behaviours, or complex disability needs).</p> <p>OR</p> <p>The funding assistance will enable a child to have a long term/permanent placement with that family which could not otherwise be possible.</p>		

The funding assistance will provide better value for money compared to other options for the child/children		
That the Foster or Connected Carer been approved by the Local Authority		
If a fostering household, have they:		
- Provided at least 12 months of foster care for LBB's children and young people		
- Had positive annual review, and		
- Had no standard of care issues within the last 12 months		

3. Which priority tiers do the applicant(s) sit within? (please state which tier applies)		
Tier	Priority information	Yes/No
1	Households who can offer placements to: <ul style="list-style-type: none"> ❖ Sibling groups ❖ Children over the age of 11 ❖ Permanent placements 	
2	Households who can offer placements to: <ul style="list-style-type: none"> ❖ 5-9 year olds 	
3	Households who can offer placements to: <ul style="list-style-type: none"> ❖ Under 5 years olds 	

4. Has the following information been included in the applicant(s) application?	
Information	Yes/No
<u>For all applicants:</u>	
- Date the initial Supervising Social Worker visit took place to confirm the eligibility criteria	(date)

- Estimate of costs – three estimates from approved suppliers or builders. Builders should be covered by a TrustMark - https://www.trustmark.org.uk/	
- Last 3 bank statements	
- List of incomings and outgoings	
- Proof of household income i.e. payslips	
- Recent credit check	
If a loft conversion or house extension:	
- OC1 Form from the Land Registry	
- Information on any existing charges and covenants against the property	
- An outline of works to be conducted (<i>this needs to cover all known major items</i>)	
- A copy of the plans that have been drawn up by a builder (<i>at this stage the plans can be drawn up by a builder as a guide as to what is possible</i>)	
- Evidence of Building Control sign off	
- Confirmation that once the conversion/extension is complete, the property will conform to the standards set out in the Fostering Procedures Accommodation Policy	

5. Recommendation		
Do you recommend that the applicant(s) is/are suitable candidates to receive funding?	Yes/No. (If 'No' please state why)...	
What is the recommended funding budget?	50% Grant: £	50% Loan: £

6. Approval	
Approval of the application:	
Brigitte Jordaan, Director – Children’s Social Care	
Date:	

Confirmation that funds are available: Gaspare Nicolini, Finance Business Partner	
Date:	

Appendix 3: Process for decision making, set up of agreement and repayment

PHASE 1 – MAKING A DECISION

Prospective Foster Carer/SGO Carer/Adopter applies for 50% grant/50% loan for extension using **APPENDIX 1 form in Loan Policy**

Supervising Social Worker carries out scoping to establish that they meet the criteria:

If a foster carer:

- Must have provided at least 12 months of foster care for LBB's children and young people and had a positive annual review
- There have been no standard of care issues within the last 12 months

For prospective adopters or Special Guardianship Order:

- That the adopter and SGO carer have undergone checks and have been approved

For all Foster Carers, Prospective Adopters and SGOs:

- Household is willing to take "hard to place" children (e.g. teenagers, sibling groups, those with challenging behaviours, or complex disability needs) or the works will enable a child to have a long term/permanent placements with that family which could not otherwise be possible

Assistant Head of Service – Corporate Parenting fills in **Appendix 2: Financial Assistance Funding Report** (which includes credit check on applicant) and submits to the Operational Director – Family Services (Brigitte Jordaan) and Senior Finance Business Partner (Gaspere Nicolini) and cc in Family Services Finance Manager (Andreas Michaelides)

Operational Director – Family Services (Brigitte Jordaan) and **Senior Finance Business Partner (Gaspere Nicolini)** make decision on whether to approve or decline, based on criteria and whether sufficient funds are available

PA to Operational Director – Family Services informs the following of the decision from Operational Director and Senior Finance Business Partner:

- Assistant Head of Service – Corporate Parenting,
- Family Services Finance Manager and
- Supervising Social Worker

IF APPROVED

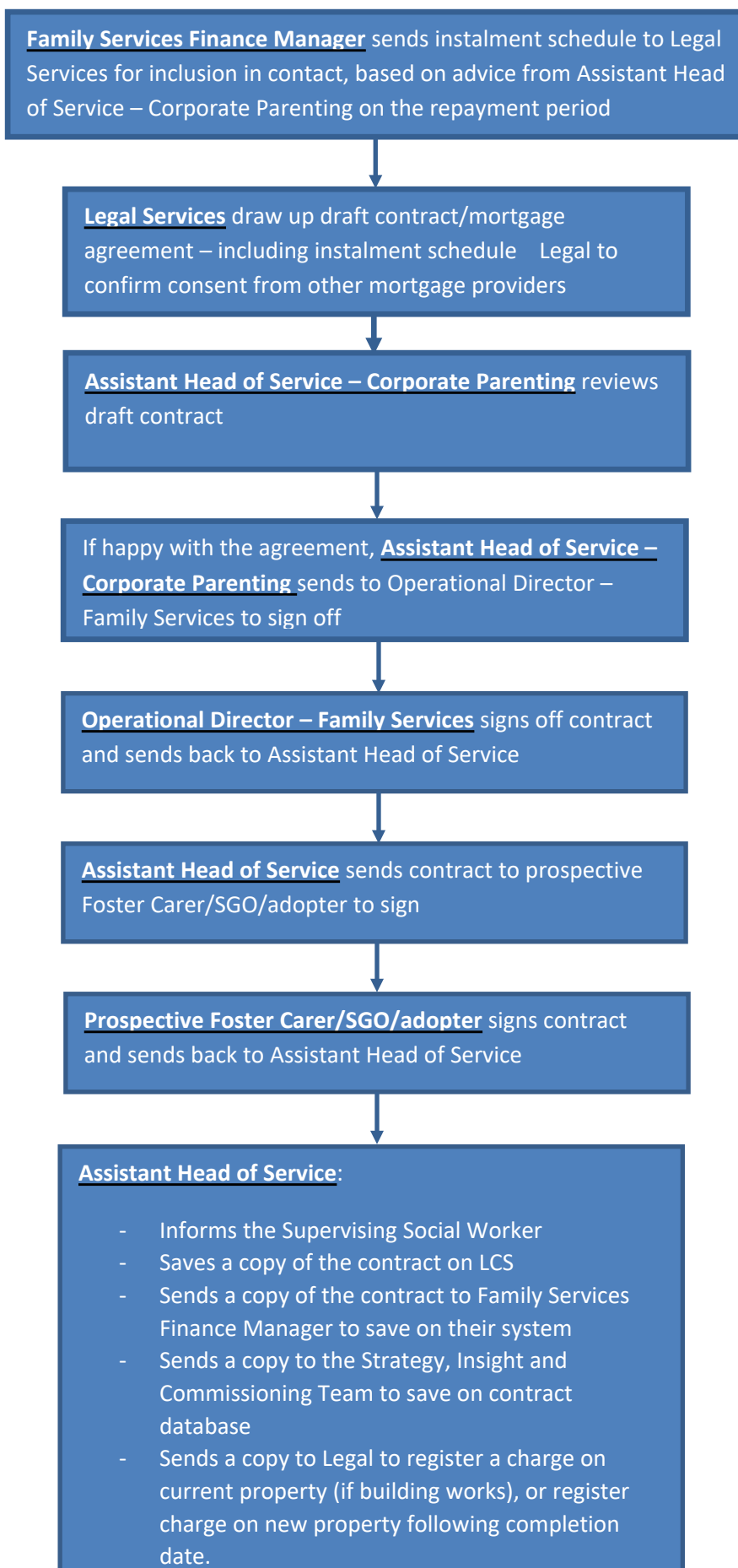
Assistant Head of Service informs:

- Legal to start drawing up contract /mortgage agreement
- Legal to contact provider of first or subsequent charges for consent to a subsequent charge
- Family Services to provide prospective carer about the features, risks and costs of the loan.
- Family Services Finance Manager to start developing instalment plan
- Prospective carer to inform them on next steps

IF TURNED DOWN

Assistant Head of Service informs prospective carer that the grant has been turned down, and works to find other options

PHASE 2 – PUTTING A CONTRACT IN PLACE



PHASE 3 – SETTING UP PAYMENT OF FUNDS AND ARRANGEMENTS FOR LOAN

REPAYMENT

