

CHESHIRE EAST COUNCIL

REPORT TO: PORTFOLIO HOLDER, CHILDREN & FAMILIES

Date of Meeting: 20th May 2013
Report of: Julie Lewis/Gill Betton
Subject/Title: Foster Carer Capacity Scheme Policy
Portfolio Holder: Cllr Rachel Bailey

1.0 Report Summary

1.1 This report seeks approval from the Portfolio Holder for Children and Families to the Foster Carer Capacity Scheme Policy.

2.0 Decision Requested

2.1 The Portfolio Holder is requested to authorise Officers to take all necessary actions to implement the Foster Carer Capacity Scheme Policy Set out at Appendix 1.

3.0 Reasons for Recommendations

3.1 This policy will support the local authority's requirement to provide sufficient and suitable accommodation to promote the best interests of cared for children. It will enable a number of skilled and able foster carers to extend the number of places they are able to offer or to maintain existing placements or offer additional placements whilst complying with national statutory requirements. It is expected to provide longer term cost savings to the Council. This policy has been endorsed by Scrutiny Committee and is in line with one of its recommendations from the scrutiny of the Fostering Service.

4.0 Wards Affected

4.1 All wards.

5.0 Local Ward Members

5.1 Not applicable.

6.0 Policy Implications including

6.1 If approved, this proposal would introduce a new policy for the local authority to support existing foster carers with capital expenditure.

7.0 Financial Implications

7.1 An approved budget of £124,000 is available in the 2013/14 capital budget for delivering the fostering capacity scheme.

7.2 The Council is under a duty to achieve best value and lending money interest free does not on the face of it achieve best value. However, in this case the policy is to

increase foster carer capacity and so there is a measurable benefit to the Council in providing interest free loans which result in increased foster placements and a saving to the Council in terms of reducing the need for expensive private and out of area placements.

7.3 The Finance Procedure Rules state that 'The Cabinet Member will on a periodical basis, agree a policy setting down the approach to be taken to the allocation of grants, donations and other contributions to outside bodies. This should specify the scale, nature and terms of such support, criteria for prioritisation and the process for allocation'. This policy is supported by the necessary procedure and application documents to meet the Finance Procedure Rules.

7.3 The intention is to use funding in 2013-14 to demonstrate savings made to the Fostering Service by maximising existing internal placements rather than using more costly agency places or recruiting new foster carers. The proposal is to use this evidence to secure 'invest to save' funding for future financial years.

8.0 Legal Implications

8.1 The legal requirements around providing sufficient and suitable accommodation for foster carers and children in care are set out below.

8.2 Children Act 1989 - Sections 22C(5),(7), (8), (9), (10)and 22G of the 1989 Act require the local authority to take steps to secure, so far as is reasonably practicable, sufficient accommodation to meet the needs of looked after children in their local authority area. These must be the most appropriate placement available.

8.3 Fostering Services: National Minimum Standards (NMS) - Standard 10 of the NMS sets out the requirements to provide a suitable physical environment for the foster child. This includes the following minimum standards:

10.1) The foster home can comfortably accommodate all who live there including where appropriate any suitable aids and adaptations provided and fitted by suitably trained staff when caring for a disabled child.

10.6) In the foster home, each child over the age of three should have their own bedroom. If this is not possible, the sharing of a bedroom is agreed by each child's responsible authority and each child has their own area within the bedroom. Before seeking agreement for the sharing of a bedroom, the fostering service provider takes into account any potential for bullying, any history of abuse or abusive behaviour, the wishes of the children concerned and all other pertinent facts. The decision making process and outcome of the assessment are recorded in writing where bedroom sharing is agreed.

8.4 The funding will be provided by way of grants of up to £15,000 to purchase/adapt vehicles and to carry out works on property (which grants are subject to terms and conditions including clawback should the terms be breached), and in circumstances where the funding for works applied for exceeds £15,000.00 then that amount of the funding will be by way of a loan.

8.5 In the case of a loan, the debt would be secured against the foster carers' property as a legal charge and repayable in certain circumstances (set out in the policy). The loan will be interest free and for a 10 year term which term will reduce each year with the result that it will be discharged after 10 years. If repayment is triggered within the 10 year term then the amount of the loan which remains to be repaid can be converted to a repayment loan or can be repaid from the proceeds of sale.

9.0 Risk Management

9.1 The main risk is that the local authority pays a loan and the foster carer tenders their resignation within the 10 year term of the loan, thus triggering repayment. Provisions are made within the policy to protect the Council's funding in this event.

10.0 Background and Options

Cheshire East Context

10.1 There are currently 166 Cheshire East fostering households (of which 13 provide short breaks for disabled children). Within these, 140 children are in mainstream Cheshire East foster placements and 53 with family and friends. The average weekly cost of a Cheshire East foster carer placement is £282 (£14,946 per annum).

10.2 In addition, 80 children are currently in agency placements. The average weekly cost of an agency placement is £807 per week (£41,964 per annum) – a significantly higher cost than those provided by Cheshire East. One of the purposes of this policy is to maximise the use of more cost-effective Cheshire East placements.

10.3 The average cost of recruiting a new foster carer is estimated at around £10k. The Council has set itself ambitious targets to increase the number of Cheshire East Borough Council foster carers and provide an additional 80 places over the next three years.

10.4 A number of existing foster carers are willing to increase the number of places they offer or maintain existing placements through adaptations to their home to make them more accessible, increasing the number of bedrooms available in their property or increasing the size of their car to accommodate additional children. This policy would allow the Council the flexibility to make funding decisions such as these where they meet the terms of the policy.

11.0 Access to Information

The background papers relating to this report can be inspected by contacting the report writer:

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FOSTERING CAPACITY

SCHEME POLICY

POLICY INFORMATION SHEET

Name of Document	Fostering Capacity Scheme Policy
Reference Number	
Service area	Fostering
Target Audience	Registered Foster Carers. Family and friends carers.
Forum Policy/Procedure/Strategy was approved	
Date policy is effective from	June 2013
Date of next review	June 2013
Status: Mandatory (all named staff must adhere to guidance) Optional (procedures and practice can vary between teams)	Mandatory
Location of Document	Reconstruct Childcare Procedures
Related document(s)	Fostering Capacity Scheme Procedure
Superseded document(s)	n/a
Responsible officer(s)	Principal Manager, Cared for Children
Any other relevant information	

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FOSTERING CAPACITY SCHEME POLICY

1. Policy Objective

1.1 Children live in foster homes which provide adequate space and to a suitable standard and foster carers are able to transport these children safely by offering grants and loans to Applicants to:

- enable Applicants to provide sufficient suitable accommodation in order to maintain existing placements or facilitate the expansion of the number of places an Applicant can offer (by way of a grant or a loan or a combination of both)
- enable an Applicant to provide a suitable vehicle and/or adapt a vehicle for a disabled child.¹

1.2 This effectiveness of this policy will be assessed to determine future viability based on whether the policy objectives have been met.

2. Eligibility

2.1 Funding will only be provided to:

2.1.1 Foster carers who are registered by Cheshire East Council; or

2.1.2 Family and friends carers of children who are under a care order in which Cheshire East Council is the local authority with parental responsibility.

(referred to in this policy as the Applicant/s).

2.2 Where the child is in the placement at the time of the application, then:

2.2.1 The proposed placement should be consistent with the child's Care Plan; and

2.2.2 The proposed placement must be approved by the Fostering Panel.

3. Criteria

3.1 Applications for funding will be considered against and must meet all of the following criteria, namely that the provision of the funding will:

3.1.1 promote and ensure the best interests of the cared for child/children concerned (in doing so the Council consider the last review for the Applicant and the also the child/ren in placement);

3.1.2 provide stability of a foster placement;

3.1.3 to provide/continue to provide a placement to a disabled child or to provide adequate accommodation for children in an existing placement or to enable existing carers to offer an increased number of placements in line with Fostering Regulations and Minimum Standards and in line with the appropriate terms of approval as established by assessment and/or foster carer review (for the

¹ For the purposes of this policy, a disabled child is as defined by the Equality Act 2010 as a person with a disability as someone who has 'a physical or mental impairment, which has a substantial and long term adverse effect on his or her ability to carry out normal day-to-day activities.

purposes of decision making, the Council will consider the cost-benefit to the Council of supporting the Applicant); and

- 3.1.4 only be payable where the Applicant can demonstrate that they have not been able to access other suitable forms of financial assistance (i.e government grant/social funding options such as Disabled Facilities Grants).

4. Purpose and funding available

4.1 The funding available and the use of funding is set out below:

Purpose of funding	Type of funding	Maximum funding
a) <u>Disabled – adaptations to the Applicant’s home</u> To provide the facilities necessary to enable the placement of a disabled child with an Applicant in circumstances where, if the child was in a permanent placement, they would be eligible for the Disabled Facilities Grant and in accordance with the further Conditions set out in this policy.	Grant	Up to £15,000
	Loan	£15,000 to £30,000
b) <u>Disabled – equipment for the Applicant’s home</u> To install or provide specialist equipment within the home, for example, a hoist to enable the carer to bath the child, soft play, visual aids or safety equipment.	Grant	£15,000
c) <u>Disabled – vehicle</u> To provide or adapt a vehicle for a disabled child.	Grant	£15,000
d) <u>Adaptations to the Applicant’s home - (extensions/alterations not required in connection with a disabled child).</u> To provide adequate accommodation for children in an existing placement or to enable existing carers to offer an increased number of placements in line with Fostering Regulations and Minimum Standards and in line with the appropriate terms of approval as established by assessment and/or foster carer review	Grant	Up to £15,000
	Loan	£15,000 to £30,000
e) <u>Vehicle (not required in connection with a disabled child)</u> To provide a vehicle that will safely transport the foster child/ren along with existing permanent family members, ie, where a larger vehicle is required.	Grant	£15,000

5. Application Process

- 5.1 Applications must be made on the Council's official application form and accompanied by at least two written quotations on contractor's letter headed paper for each item of the Works (see paragraph 6.1) and any other information that the Council considers necessary to be able to consider an application for funding.
- 5.2 Applications for funding under Paragraph 4 sections a) and d) for amounts up to £15,000.00 will be applications for grant funding and should be made on the grant funding application form. Any requirement for funding over £15,000 will be by way of a loan and will require the submission of an additional application for loan funding.
- 5.3 All applications for funding must be approved by the Principal Manager, Cared for Children.
- 5.4 The Principal Manager may request further information to assess whether the Applicant meets the eligibility and criteria requirements.
- 5.5 Applications will be considered in line with the funding available and once the budget has been committed in a financial year, no further applications will be considered.
- 5.6 Before approving an application the Council will have regard to the Applicant's ability to repay the funding should they be required to do so.
- 5.7 Before an application is finally approved, the Applicant and the Council must enter into a grant and/or a loan agreement.
- 5.8 The Council will advise whether an application for funding has been approved or refused in writing, together with the value of the funding that has been approved and whether that funding will be by way of a grant, a loan or a combination of both.
- 5.9 Where an application for funding is refused, the Council will provide a written statement of the reasons for refusal, and details of any appeals procedure.
- 5.10 The funding for this policy will be available for 12 months from the date of publication in accordance with Paragraph 14. If an application for funding is not approved before the 12 month anniversary date of the existence of the policy will be cancelled. Applications for funding which are approved prior to the 12 month anniversary date of the existence of the policy will be paid provided that:
 - 5.10.1 In the case of all applications all the terms and conditions of the funding have been met by the Applicant;
 - 5.10.2 In the case of loans (and grants which are being paid in combination with loan funding) a legal charge has been executed;

6. Carrying out and Completion of the Works

- 6.1 Funding approved by the Principal Manager, Cared for Children under paragraph 4 clauses a) b) and d) above will be considered to be funding for "Works" for the purposes of this policy.
- 6.2 Works must be carried out by a contractor whose quotation was accepted as part of the application for funding. Any request to change contractor must be made in writing. Consent will not be unreasonably withheld by the Council.
- 6.3 The Works must be started within 3 months and completed within 6 months of the date of approval. Requests for additional time to start or complete the Works must

- be made in writing before the end of the relevant period. Consent will not be unreasonably withheld by the Council.
- 6.4 In the event of unforeseen work or an increase in costs arising during the course of the Works, the amount of the funding may be increased at the discretion of the Council. The minimum amount of such "Additional Funding" that will be considered is £100.
- 6.5 Funding payments will only be made where:
- 6.5.1 The Works have been completed in accordance with any statutory requirements and/or the Council's specification, and to the reasonable satisfaction of the Council, and
- 6.5.2 The Council's standard payment request form has been completed, and
- 6.5.3 Upon receipt of a valid invoice or receipt for the Works. An invoice or receipt will not be considered valid where it is in the name of the Applicant or a member of the Applicant's family.
- 6.6 Requests for interim payments will be considered. The value of the interim payments will not exceed the value of the Works completed, and will not exceed 90% of the total value of the Works that have been approved.
- 6.7 Where requests for Additional Funding are received the Council will only approve Additional Funding where the additional sum requested combined with the original funding do not exceed the maximum permitted funding. Where the approved funding is by way of a loan the Applicant must execute an amended legal charge.
- 6.8 In the event of a dispute between the Applicant and the contractor about the satisfactory completion of the Works the Council reserves the right to pay the assistance to the Applicant or the contractor if the Works have been carried out to the satisfaction of the Council.

7. General Works Conditions

7.1 The following conditions will apply to all Works applications:

- 7.1.1 The property must be situated in Cheshire East;
- 7.1.2 The maximum amount of funding for Works will be £15,000.00 by grant alone and £30,000.00 by a combination of both grant and loan (excluding eligible fees and ancillary charges).
- 7.1.3 Eligible costs that can be included in the application for funding are:
- 7.1.3.1 Reasonable cost of Works
 - 7.1.3.2 Any VAT on the reasonable cost of Works
 - 7.1.3.3 Eligible fees

7.2 Eligible Fees that may be included as part of the application for funding are:

- 7.2.1 Specialist, technical and/or structural reports that are required by the Council
- 7.2.2 Building Control fees for Works
- 7.2.3 Legal fees and disbursements incurred as a result of setting up any loan funding
- 7.2.4 Valuation fees

- 7.2.5 Financial advice
- 7.2.6 Lender's fees for registering a second charge
- 7.3 A fee in accordance with the Council's Fees and Charges schedule will be included as part of the loan for technical and professional services provided by the Council to facilitate the application process
- 7.4 Works that have been started or completed prior to an application for assistance will not be considered.
- 7.5 Further applications for funding for Works to the same property will not be considered under this Policy and subsequent versions of this policy for a period of 5 years from the certified date of completion.

8. Disabled Adaptations and Equipment Conditions

- 8.1 The following conditions will apply to all applications in relation to disabled children for adaptations and equipment under Paragraph 4 sections a) and b) above:
 - 8.1.1 The Works must be necessary and appropriate to meet the needs of the disabled person. In doing so the Council will consult with any relevant agencies
 - 8.1.2 The Council will assess whether the proposed Works are reasonable and practicable
 - 8.1.3 It must be reasonable and practicable to carry out the Works having regard to the age and condition of the property.
 - 8.1.4 In addition to the Eligible fees referred to in the General Works Conditions, preliminary and ancillary services and charges which may be included as part of the application or funding are as determined by the Housing Renewal Grants (Services and Charges) order 1996 (S.I 1996/2889) - Annexe A hereto
 - 8.1.5 Applications for adaptations and equipment for disabled children must be for one of the following purposes:
 - 8.1.5.1 Facilitating access by the disabled child to a room used or usable as the principal family room;
 - 8.1.5.2 Facilitating access by the disabled child to, or providing for them, a room used or usable for sleeping;
 - 8.1.5.3 Facilitating access by the disabled child to, or providing for them, a room in which there is a lavatory, or facilitating for the disabled child the use of a lavatory;
 - 8.1.5.4 Facilitating access by the disabled child to, or providing for them, a room in which there is a bath or shower (or both), or facilitating for the disabled person the use of the bath or shower;
 - 8.1.5.5 Facilitating access by the disabled child to, or providing for them, a room in which there is a wash hand basin, or facilitating for the disabled child the use of a wash hand basin;
 - 8.1.5.6 Facilitating the preparation and cooking of food by the disabled child

- 8.1.5.7 Providing or improving any heating system in the dwelling to meet the needs of the disabled person;
- 8.1.5.8 Facilitating the use by the disabled child of a source of power, light or heat, by altering the controls or the position of the controls or providing additional controls;
- 8.1.5.9 Facilitating access to and from the garden for the disabled child
- 8.1.5.10 Making access to and from the garden safe for the disabled child

9. General Loan Conditions

- 9.1 The following conditions will apply to all loan funding for Works:
- 9.1.1 The Council may withdraw the offer at any time before the Council makes the loan for any of the following reasons:
- 9.1.1.1 The discovery of a defect in the title to the property
 - 9.1.1.2 A breakdown in placement
 - 9.1.1.3 The deterioration of the applicant's financial position
 - 9.1.1.4 The supply of false or mis-leading information in connection with the application for funding or request for payment
- 9.1.2 The loans offered are interest free loans. The loan amount will reduce at a rate of 10% of the original amount, or £1,000, (whichever is greater), per year for up to 10 years. (NB the amount of the loan that is converted to a grant each year is taxable and must be declared on the Applicant's annual statement of earnings).
- 9.1.3 The amount of the loan will be the difference between the cost of the Works and the maximum amount of the grant funding allowable for Works under the relevant section of paragraph 4 subject to the maximum funding allowance for Works referred to in paragraph 7.
- 9.1.4 The property must be registered at Land Registry.
- 9.1.5 Loans must be secured by way of a legal charge registered at Land Registry.
- 9.1.6 The Applicant must be the legal owner of the property.
- 9.1.7 The Applicant must live in the property as their only or main residence.
- 9.1.8 All joint owners and where applicable anyone with a legal interest in the property must give their consent to the works to be carried out and the registration of a legal charge.
- 9.1.9 Applicants can repay the loan early at any time.
- 9.1.10 The loan will become immediately repayable if within 10 years from the date of the legal charge:
- 9.1.10.1 The Applicant no longer meets the eligibility criteria for the loan which for the avoidance of doubt means that they are no longer a registered foster carer or in the case of family and friends carer that the child/ren no longer reside with the Applicant.
 - 9.1.10.2 The Applicant breaches a condition of funding
 - 9.1.10.3 The Applicant sells or otherwise disposes of the property
 - 9.1.10.4 The Applicant ceases to occupy the property as their only or main residence
 - 9.1.10.5 Upon the death of the Applicant

9.1.10.6 In the event of a successful insurance claim related to the Works

9.1.11 In considering a request to waive a demand for repayment in accordance the paragraph 12 the Council may at its absolute discretion offer the Applicant the option to convert the loan into a monthly repayment loan or a deferred repayment loan on terms to be set by the Principal Manager as an alternative to immediate repayment.

9.1.12 A valid policy for buildings insurance sufficient to reinstate the building must be in place and remain in force for 10 years from the date of the legal charge

9.1.13 In the event that the Council approves an application for Additional Assistance, additional fees will be incurred for the registration of an amended legal charge.

9.1.14 The Council may by written notice require the Applicant to provide a statement within 21 days showing how the conditions of funding are being fulfilled.

10. General Grant Conditions

10.1. □ The following conditions will apply to all grant funding for Vehicles:

10.1.1 The maximum amount of funding awarded to purchase and/or adapt vehicles will be £15,000.

10.1.2 The vehicle must be purchased from/adapted by a garage.

10.1.3 The Council will determine whether the make and model of the vehicle is suitable for the proposed purpose.

10.1.4 The Applicant must have a vehicle inspection carried out (either by the AA or by the Council).

10.1.5 Where a vehicle is to be adapted for a disabled child, the Council reserves the right to inspect the vehicle both prior to and following the works being carried out in any event.

10.1.6 The cost of any associated check/s can be added to the grant funding provided.

10.1.7 An invoice or receipt will not be considered valid where it is in the name of the Applicant or a member of the Applicant's family.

10.1.8 If the vehicle for which the grant funding is being requested will be an additional vehicle (i.e. the Applicant already owns at least one car) then the Council will consider the Applicant's need for that additional vehicle in accordance with the criteria set out in Paragraph 3.

10.1.9 Further applications for funding to purchase and/or adapt a vehicle will not be considered under this Policy and subsequent versions of this policy for a period of 5 years from the date of payment of funding under any previous application.

10.2 The following conditions will apply to all grant funding for Works:

10.2.1 Grants for Works to rented accommodation will only be considered where the property is rented from:

10.2.1.1 A Local Authority; or

10.2.1.2 A recognised Housing Association.

10.2.2 The Applicant must provide:

10.2.2.1 The name and address of the Landlord;

10.2.2.2 The terms of the tenancy; and

10.2.2.3 The written agreement of the landlord to the Works.

- 10.3 The Council reserves the right to remove equipment, such as lifts, when it is no longer required by the disabled person. Where it is clear that the equipment will not be re-used due to its age or condition the Council may waive its right to recover such equipment.
- 10.4 The Council reserves the right to request repayment of a grant in the following circumstances:
- 10.4.1 Where the grant was to fund the purchase or adaptation of a vehicle:
- 10.4.1.1 The Applicant sells or otherwise disposes of a funded vehicle;
- 10.4.1.2 The vehicle is declared an insurance write-off;
- 10.4.1.3 The Applicant dies;
- 10.4.1.4 The Applicant ceases to be a registered foster carer or in the case of family and friends carer that the child/ren no longer reside with the Applicant
- 10.4.2 Where an Applicant has provided false or misleading information in their application for funding or their request for payment.
- 10.4.3 In such circumstances the approval of funding will be withdrawn and a demand made for repayment of any funding already paid.
- 10.4.4 The Council may by written notice require the Applicant to provide a statement within 21 days showing how the conditions of funding are being fulfilled.

11. Payments

11.1 Payment will be made in the following way:

- For amounts up to £10,000 – as a lump sum;
- For amounts over £10,000 up to £15,000 – in two stages, as agreed at the approval stage (usually at the beginning and end of the work being done);
- For amounts over £15,000 – in three stages, as agreed at the approval stage (usually at the beginning, middle and end of the work being done).

11.2 Payments for works upon property will normally be paid directly to the contractor.

11.3 Payments for vehicles (including adaptations to vehicles) will be paid directly to the garage upon receipt of a valid invoice.

12. Repayment of funding

12.1 In the event that the Council requires repayment of the funding in accordance with the conditions set out paragraphs 9 and 10 above, the Council may at its discretion waive any demand for repayment of funding once it has considered:

- 12.1.1 The extent to which the Applicant would suffer financial hardship were they to be required to repay all or any of the funding;
- 12.1.2 In the event of the disposal of a property, whether the disposal itself or the waiver of demand for repayment will facilitate the Applicant's continued ability to foster;
- 12.1.3 Whether the disposal is made for reasons connected with the physical or mental health or well being of the child/ren in placement.

- 12.2 Requests for repayment waived must be made in writing to the Principal Manager whose decision is subject to the Appeals process set out below.
- 12.3 In considering a request to waive repayment the Council may at its absolute discretion offer the Applicant the option to convert the loan into a monthly repayment loan or a deferred repayment loan on terms to be set by the Principal Manager as an alternative to immediate repayment.

13. Appeals

- 13.1 All applications for funding will be considered against the published criteria. If the application does not meet the criteria, the Council will inform the Applicant in writing of the reason why they are being refused funding.
- 13.2 Where an Applicant is refused funding and they wish to appeal against the decision, they should appeal in writing to the Council within 28 days of the date of refusal.
- 13.3 It is recognised that there may be situations where the refusal of funding would disproportionately disadvantage an Applicant. In these circumstances, the Council may waive or alter some or all of the eligibility criteria, minimum or maximum amounts, or conditions of funding based on the individual circumstances, and approve the application for funding. All cases will be considered on an individual basis in a fair and transparent way through the Appeals process.
- 13.4 All appeals will be considered by the Head of Service, Early Intervention and Prevention.
- 13.5 The decision of the Head of Service, Early Intervention and Prevention will be final in respect of that individual case and will not be binding upon future applications made by that or any other applicant.

14. Publication of this Policy

All current foster carers and family and friends carers of children will be made aware of the existence of this policy via the provision of an information booklet. Individual copies of the policy will be made available on request

LIST OF CHARGES

Strategic Housing Costs

Service	Fee
Carry out a technical feasibility survey at enquiry stage to agree eligible works and establish necessary works. The fee includes inspections for payment verification purposes.	£50 for grants £75 for loans
Grant administration.	£50
Care & Repair service to organise plans, quotes and supervise the works. This is only applicable where foster carers are unable to organise the works themselves and would need to be approved by the Principal Manager.	7.5% of the cost of the works before VAT
Land Registry search for grant applications	£6
Loan Administration, including initial bankruptcy checks, review of drawings / plans, obtaining consents, preparing all documents including Officer Decision form, Legal Instruction form, mortgage offer documents, Approval documents, etc	£120

Other costs: Legal Services

Service	Fee
Legal costs for preparation of deeds of consent and Legal Charge	£150
Initial Land Registry searches for loans (number of searches needed depends on the ownership – freeholder applications require 2 searches; leaseholder applications require at least 3 searches)	£3 per search
Land Registry Priority Search (prior to completion of Loan)	£3
Final Insolvency checks	£2 per applicant
Removal of Legal Charge when loan discharged	£125