

To: SOCIAL WORK COMMITTEE		Subject: AMENDMENT TO STANDARD SECURITY FOR ADAPTED PROPERTIES
From: DIRECTOR OF SOCIAL WORK		
Date: 20 <sup>th</sup> DEC 2001	Ref: DM	

## 1. PURPOSE OF REPORT / INTRODUCTION

- 1.1. This report seeks Committee approval to amend the Council's Standard Security, whereby people who receive financial assistance from the Council to adapt an owner occupied property are required to repay money if the property is disposed of within a 10 year period.

## 2. BACKGROUND

- 2.1 In August 1998 Social Work Committee approved a proposal to adopt a Standard Security. This relates to when an owner occupier obtains a grant from the Housing Department to fund an adaptation to enable a person with disabilities to continue living in the home.
- 2.2 Standard Security only applies in the small number of cases where the "top-up" element additional to the grant exceeds £10,000. If the property is sold within 10 years the grant should be repaid according to a sliding scale. If the house is sold within 1 year of the grant being made 100% is liable to be repaid, with the amount liable for repayment reducing by 10% in each of the subsequent years. The Director of Administration grants securities in appropriate circumstances.

## 3. PROPOSALS / CONSIDERATIONS

- 3.1 Previous approval for the Standard Security states that "repayment of the grant shall be required on a sliding scale if the property is disposed of within 10 years." It was not the intention that this should be repaid if the home owner transfers ownership of the property to the person with a disability, for whom the adaptation was made in the first place. One such instance has recently arisen where the family concerned are unwilling to sign the Standard Security for this reason.
- 3.2 Advice from the Council's Legal Services has indicated that any amendment to the wording of the agreement requires further Committee approval.
- 3.3 It is therefore proposed that a Standard Security be amended to state that "repayment of the grant shall be required on a sliding scale if the property is sold or disposed of within 10 years, excepting disposal to the person with a disability for whom the adaptation is made, or disposal by the Executor of the deceased owner acting in that capacity."

#### **4. FINANCIAL / PERSONNEL / LEGAL / POLICY IMPLICATIONS**

4.1. There are no new implications for the Council.

#### **5. RECOMMENDATIONS**

5.1 Committee is asked to:

- (i) approve the proposed amendment to the Council's Standard Security; and
- (ii) remit the report to Housing Committee for their interest; and
- (iii) otherwise note the contents of the report.



**Jim Dickie**  
**Director of Social Work**  
**19 November 2001**

*For further information on this report please contact Duncan Mackay, Manager, Community Care (Adults)*  
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