



Policies & Procedures

Fostering Allowances and other Financial Support 2019-2020

‘Communication is important, so information should be accessible to everyone. People with sensory communication disabilities may need documents in easy read, large print, audio or Braille formats for example. Others may need face to face communication support through a; British Sign Language Interpreter, deafblind interpreter, lip speaker or note taker (as recommended by the NHS Accessible Information Standard). If someone speaks (or reads) a language that is not English, they will need to have the appropriate language-spoken language interpreter and / or text translator’.

For more information go to:

<https://www.intra.staffordshire.gov.uk/equality/Translation-and-Interpretation.aspx>

Fostering Finance 2019-20

This document provides information that covers allowances, fees and other payments provided to foster carers together with detailed guidance on their application. It also provides information about tax, welfare benefits (including Disability Living Allowance), insurance and pocket money/savings.

Fostering Allowances

- 1.1 The table below sets out the allowances paid to all Foster Carers to cover the cost of caring for a looked after child. The minimum amount to be paid has been determined by the Department for Education (DfE) and Staffordshire County Council now pays the same, or more than that rate.

AGE RANGE	WEEKLY ALLOWANCE
0-1	129.64
2-4	132.72
5-10	146.02
11-15	174.51
16+	194.88

Guide to what allowances cover and how it should be allocated

- 1.2 The fostering allowances paid to foster carers covers the cost of caring for a child at home. The percentage guidance chart below gives an indication to the foster carers of the way this allowance is made up, and the amount of money allocated to each element. This is intended as a helpful guide for foster carers and to assist them in the use of the allowance.

AGE	FOOD	CLOTHING	TRANSPORT	PERSONAL/ HOUSEHOLD	TOTAL
0 – 1	34% £44.08	22% £28.52	8% £10.37	36% £46.67	100% £129.64
2 – 4	34% £45.12	22% £29.20	8% £10.62	36% £47.78	100% £132.72
5 – 10	32% £46.73	26% £37.96	7% £10.22	35% £51.11	100% £146.02
11 – 15 years	32% £55.84	26% £45.37	11% £19.20	31% £54.10	100% £174.51
16 + years	30% £58.46	26% £50.67	9% £17.54	35% £68.21	100% £194.88

The following lists the items that the allowance is expected to cover. It is a guide only and not an exhaustive list.

- Food costs
- School dinners/lunch money
- Clothing/footwear (including replacing regular school uniform items)
- Costs of clubs' clothing (e.g. Cubs, Brownies etc)
- Nappies and other baby items
- Personal self-care items
- Pocket money and savings
- Toys/books/games etc
- Education material costs
- Leisure/family day trips/hobbies/activities/entertainment
- School trips/activities
- Life-story work materials and costs
- Transport costs to attend school, support contact and attend meetings
- Household costs, utilities e.g. additional gas, electric, washing
- Household wear and tear e.g. to furniture, carpets and household items
- Luggage costs.

Clothing

There is an expectation that the clothing element of the allowance is fully spent on the child, ensuring that they are well clothed while with the foster carer(s), and when they leave their care.

When the child/young person has sufficient clothing, the allowance should be placed in a saving's account for future needs. This should also be discussed with the child/young person depending on their age and understanding.

The clothing allowance indicated is the minimum that can be used flexibly to purchase items directly by foster carer(s) as necessary for young children and be provided to older children and young people on a weekly/monthly basis, or as agreed.

It is expected that in order to encourage young people to develop budgeting skills that they should be given more responsibility for spending some or all of their clothing allowance. When funds for children and young people's basic clothes have been purchased (or funds allocated) e.g. underwear, shoes, school uniform, the young person should be allowed to purchase their own clothes. It is expected that carers should monitor this by seeing receipts or at least, verifying that clothes have been bought and by recording the purchase in the daily records.

It is recommended that foster carers set up a separate bank account for the clothing money. Foster carers should retain receipts of purchases.

Pocket Money and Savings

Pocket money should be given to children for their own use and not to pay for regular entertainment, clothes or personal toiletries.

It is recommended that foster carers record on their daily log when they have given a child pocket money and the amount given. They may also wish to record what this money has been spent on, particularly in the case of younger children.

Primary school aged children would be expected to be paid their pocket money weekly, preferably on a set day. Older children may prefer to receive their pocket money and any other allowances given to them for personal toiletries and entertainment and clothing, monthly and paid into their personal savings account. They may also wish to do this with some of their birthday and Christmas allowances. This will depend on their maturity and should be discussed with them and their social worker.

The amount of pocket money must be clarified at the start of a placement and discussed at the placement planning meeting. Although the minimum amounts for each age group have been defined (see table below), foster carers are free to pay additional pocket money if they wish to. An increase in pocket money should be linked to the child or young person's birthday to mark their increasing age.

Pocket money (weekly payment) and birthday allowances for children at school or unemployed

Age	Pocket Money	Age	Birthdays and Festivals
0 – 4	£2.15	0 – 1	£129.64
		2 – 4	£132.72
5 – 6	£2.40	5 – 10	£146.02
7	£2.65		
8	£2.90		
9	£3.25		
10	£3.50		
11	£4.05	11 – 15	£174.51
12	£5.15		
13	£6.15		
14	£7.35		
15	£8.80		
16	£10.55	16 – 17	£194.88
17 and over	£12.10		

When a child or young person has a short break there is an expectation that the short break carer will pay the child's pocket money (pro rata). If the amount is paid monthly into a savings account, then some discussion will need to occur as to who is responsible for payment or part payment.

Foster carers are expected to put aside weekly amounts of the personal allowance for the child as savings. Foster carers should support children to open a savings/bank account in their own name for this purpose from the age of seven, when they will be able to open an account without an adult sponsor. It is expected that all children would have a bank account by their 14th birthday. Once a young person reaches 18, they are entitled to access their own saving's account and it is expected that carers will offer the young person advice on how to use these savings.

The following weekly saving's amounts are recommended:

- Up to 10 years old - £5.00 per week
- 11 – 15 years old - £10.00 per week
- 16 / 17 years old - £15.00 per week

Initial Placement Expenses

A payment of £25.00 to cover initial placement expenses is made for those children being admitted into foster care. This will enable carers to purchase essential items. The money will be brought at the point of placement by the placing social worker and will not be deducted from the weekly maintenance allowance or any subsequent clothing allowance.

Supplementary Payments

When children are placed and additional needs have been identified within the child's placement plan, supplementary payments may be authorised.

Supplementary payments are discretionary and need to be authorised through the child's social worker/team manager.

1. Food

Any special dietary requirements should be discussed at the Placement Planning Meeting and included in the child's Placement Plan and agreement reached if a supplementary allowance is required.

2. Clothing

Children may not have suitable clothes when they first come into care and an initial clothing allowance may be available.

The child's Social Worker and Team Manager are responsible for the approval of a supplementary clothing allowance. Approval and authorisation of the amount agreed must be in place before any supplementary items are purchased. This should be agreed as part of the placement planning meeting and included in the child's Placement Plan.

Foster carers should ensure that unrealistic standards are not set for children returning home, e.g. the purchase of expensive/designer clothes.

As a guide, children should have the following items as a minimum requirement. The placement planning process, at the beginning of the child's placement, provides an opportunity to discuss and agree if supplementary items of clothing are required.

Minimum Clothing Standards:

Babies: 6 vests, 5 daytime outfits, 6 sleep suits, 3 cardigans, 6 pairs socks, 1 pair gloves, 1 warm hat, warm outdoor suit.

Supplementary clothing allowance – up to £120

Toddlers: 6 vests, 6 pants, 6 socks, 5 daytime outfits, 2 jumpers/cardigans, 1 pair shoes, 1 pair trainers or sandals, hat, gloves, coat, 3 pairs of pyjamas/nightdress, 1 dressing gown, 1 pair slippers.

Supplementary clothing allowance – up to £150

Children aged 5-10 years: coat or waterproof, 6 pants, 6 vests or T-shirts, 6 pairs socks, 5 daytime outfits, 3 pairs pyjamas/nightdress, 1 dressing gown, 1 pair slippers, 1 pair shoes, 1 pair trainers, 1 pair of Wellingtons, gloves, hat, PE kit including swimwear, school uniform, 1 suitcase/holdall.

Supplementary clothing allowance – up to £180

Young people aged 11-16 years: 7 pairs pants, 3 bras, 6 pairs socks/tights, 6 T-shirts, 5 daytime outfits, 1 coat/jacket, 1 pair shoes, 1 pair trainers, 3 pairs pyjamas/nightdress, 1 dressing gown, 1 pair slippers, gloves, hat, PE kit including swimwear, school uniform, 1 suitcase/holdall

Supplementary clothing allowance – up to £220

In exceptional circumstances the placement planning meeting may identify that an additional resource is required based on the individual needs of the child being placed. Any additional resource requires the agreement of the child's Team Manager before purchasing.

School Uniform:

School uniform, where needed, should be considered over and above the initial clothing allowance. A supplementary allowance can be agreed by the child's social work Team Manager to cover some additional school uniform expenses.

As a guide, an additional allowance will be paid to cover the expense of providing uniform for children recently placed with foster carers and/or when children need to move to a new school.

It is expected that foster carers will be able to provide standard items of school clothing and footwear for children who have been placed with them for over three months. The supplementary allowance is intended to pay for the more expensive items required by individual schools e.g. items such as blazers, school logo-branded items of clothing and sport's kits, if required.

Transport:

The personal allowance covers all normal family mileage to see friends, attend clubs, routine doctors/dental appointments etc. For school and contact- related journeys that the child needs to attend and that take place outside the foster carer's locality, a supplementary mileage allowance will be paid at **40p a mile**. This should be agreed in advance and be recorded as part of the Placement Plan agreement with the child's Social Worker and Team Manager. Additionally, when the foster carer is required to attend meetings regarding the child that are outside the foster carer's locality/school catchment area, mileage will be paid at **40p a mile**.

Personal Items:

The child's weekly personal allowance covers personal items such as toys and toiletries as well as leisure activities such as swimming, gymnastics and other activity groups. For African or African/Caribbean children and young people, an additional allowance of **£5.00** (12 years and under) and **£7.00** (13 years and over) will be paid per week, to purchase creams/oils for skin care.

Household Equipment:

The personal allowance covers extra electricity, gas or other fuel, normal wear and tear on household items, maintenance and redecoration of the foster child's bedroom. Basic equipment for the use of children and young people is provided to foster carers by the Fostering Service.

The equipment that can be provided with the agreement of the Fostering Social Worker and Team Manager is as follows:

For babies and infants:

- Cot and mattress
- Buggy and cover
- Stairgate x2
- Fireguard
- Highchair
- Bedding: 6 cot sheets, 3 cot blankets
- Car seat
- Feeding equipment
- Bath and bath set, changing mat
- Two towels
- Baby monitor

Other children/young people:

- Bed
- Bedding: 2 pillows, duvet, 2 sheets, 2 duvet covers, 4 pillowcases, waterproof cover,

- Two bath and two hand towels
- Chest of drawers,
- Wardrobe,
- Desk and chair.

NB: This is considered a 'start-up package' to assist foster carers and they would then be expected to appropriately maintain equipment. Consideration will be given at each new placement as to whether additional items are required. This would need to be agreed at the Placement Planning meeting; or in exceptional circumstances, with the Fostering Team Manager.

The funding of the 'start-up package' will be based on the most cost-effective purchases available at the time. The Fostering Social Worker will need discuss with their Team Manager about the agreed set cost.

In some circumstances, foster carers may wish to purchase a more expensive item and fund the difference in price themselves. The fostering team manager has the discretion to consider such requests on an individual basis. This would not be agreed for some items which can be re-used in other placements.

Birthday/Festival/Holiday Payments:

Birthday:

A grant, equal to one week's child's allowance payment appropriate to the age of the child will be made automatically for a child's birthday. The birthday allowance is provided to enable foster carers to purchase a gift(s) and to provide a contribution towards the cost of celebrations.

Christmas/Festivals

A grant equal to one week's child allowance payment appropriate to the age of the child will be made at Christmas, and payable for all children in foster placements. The Christmas/Festival Allowance is provided to purchase a gift(s) and to provide a contribution towards to cost of celebrations. If the allowance is required for an alternative religious festival, a request should be made via the child's Social Worker.

Holiday Grant:

An annual holiday grant is paid equivalent to two weeks' personal allowance per child (age related) and is provided to the foster carer as a contribution towards a holiday or for an equivalent number of day trips.

Family holidays are important social events that can build lifelong memories, and foster carers are expected to include the children that they foster when planning their family holidays. The County Council recognises that families have different priorities and family budgets when choosing holidays and this holiday grant is reflective of the available resources and the need to set

appropriate budgets within Families First. Foster carers should take this into account when planning their holidays and activities.

The holiday allowance is paid in advance to foster carers and should there be circumstances where this allowance is not fully used e.g. due to the child returning home or moving placement, then the foster carer should return the holiday allowance.

Adoption Introductions

A supplementary payment can be agreed up to **£5.00 per day** (maximum of £30 per week), hospitality payment when foster carers facilitate introductions between children and adoptive parents. This payment will be discussed and agreed by the Fostering Team Manager.

In exceptional circumstances, further expenses can be agreed to facilitate unusual arrangements that will promote the introductions and the needs of the child. This will be agreed by the Team Manager to support the requirements of the child's plan.

Educational Trips:

The child's personal weekly allowance covers educational and social events, for example, school day trips, school discos etc.

In exceptional circumstances, the responsible County Manager for the child's social work team may agree to fund certain educational events such as field trips, where for example, this is part of the young person's curriculum and/or course work. Details should be discussed by the foster carers with the child's social worker in advance of the submission dates.

Additionally, the County Manager may also agree to pay for one major school trip in the course of a child's school life. The child's social work Team Manager must seek the County Manager's approval beforehand.

Miscellaneous

With the prior agreement from the child's social work Team Manager, funding can be agreed for:

- Essential documents including a child's passport and birth certificate
- School photographs.

In exceptional circumstances a nursery/after school placement may be funded if this had been agreed by the child's social work Team Manager as part of a child's placement plan.

PAYMENT FOR SKILLS - OUTLINE OF THE SCHEME

Introduction:

The Payment for Skills scheme was introduced in 2001 and is designed to recognise the range of knowledge; competency and experience that foster carers possess, with carers paid an additional fee for each child in placement by reference to their competency.

The acquisition and subsequent maintenance of the necessary skills in relation to higher levels of payment is assessed by the allocated fostering social worker by reference to detailed examination of the evidence of competency level required.

Foster carers are required to demonstrate and maintain evidence of their competency through the collection of practice evidence presented within a personal portfolio. Foster carer's portfolios are regularly and consistently audited by the supervising social worker and their manager.

There are four levels of payment:

Foundation Level: The carer receives the fostering allowance for the child in placement.

Accredited Level: The carer receives the fostering allowance for the child in placement and an additional fee for the carer's skills

Advanced Level: The carer receives the fostering allowance for the child in placement and a higher level additional fee for the carer's skills.

Advanced+ Level: The carer receives the fostering allowance for the child in placement and a higher level additional fee for the carer's skills. The additional fee is paid to carers who care for children aged 10 year and over.

FOSTERING RATES PAYMENT FOR SKILLS

Level 1

AGE RANGE	WEEKLY ALLOWANCE	WEEKLY FEE	TOTAL
0-1	129.64	-	129.64
2-4	132.72	-	132.72
5-10	146.02	-	146.02
11-15	174.51	-	174.51
16+	194.88	-	194.88

Level 2

AGE RANGE	WEEKLY ALLOWANCE	WEEKLY FEE	TOTAL
0-1	129.64	44.52	174.16
2-4	132.72	45.36	178.08
5-10	146.02	52.71	198.73
11-15	174.51	72.45	246.96
16+	194.88	82.81	277.69

Level 3

AGE RANGE	WEEKLY ALLOWANCE	WEEKLY FEE	TOTAL
0-1	129.64	108.64	238.28
2-4	132.72	109.62	242.34
5-10	146.02	129.29	275.31
11-15	174.51	167.51	342.02
16+	194.88	186.20	381.08

Level 4

AGE RANGE	WEEKLY ALLOWANCE	WEEKLY FEE	TOTAL
0-9	Level 4 not paid for children under 10		
10-15 years	174.51	288.96	463.47
16+	194.88	327.46	522.34

Intensive Fostering Fee Levels:

Fees paid to carers who are approved to provide placements for specific intensive fostering programmes – resilience care, fostering disability full-time short break fostering and the Thrive placement schemes.

A fostering fee is paid at a higher rate is outside the Payment for Skills scheme. The programme offers solo placements to children and young people who require intensive support. Each programme has individual criteria that the carers are required to meet.

AGE RANGE	WEEKLY ALLOWANCE	RETAINER	TOTAL
10	174.51	487.16	661.67
11-15	174.51	487.16	661.67
16+	201.99	487.16	689.15

Foster Carers with relevant previous experience who join the Staffordshire Fostering Service

An experienced foster carer who fosters for an independent fostering agency and who is transferring to Staffordshire Fostering Service to care for children

aged 10+ can be paid Level 4 fee from approval providing they are able to evidence their experience and skills. They will be given 12 months to produce their portfolio of evidence for the payment for skills scheme and to demonstrate they meet the performance criteria. For those wishing to take children under the age of 10, level 3 payments may be made dependent upon their experience. Arrangements for the proposed fee level will be made with the carer prior to approval. When foster carers transfer to Staffordshire and continue to care for a child in placement there should be no detriment to the allowance and fee that the foster carers previously received for that child prior to the transfer. Any transfer will be in accordance with the protocol for transfer between agencies.

New applicants with relevant professional experience

For new applicants with relevant professional experience, entry at Level 3 can be agreed with the foster carer who will then have 6 months to produce a portfolio of evidence to demonstrate they can meet the requirements of the payment for skills scheme.

Additional payments for children

Large sibling groups:

Where a foster carer takes a sibling group of three, an additional payment of **£30.00** per child, per week will be made. For four children or more, £150 will be paid for the whole sibling group.

This payment will only be made providing the sibling group remain together in placement and are under 18 years old.

Additional payments for foster carers:

For carers who have fostered for **more than two years**, and have cared for a child/ren for **more than 250 days in the year**, a loyalty bonus of **£300** will be paid. The year will run from 1 April to 31 March and the payment will be made the following April/May.

Adult's and Children's Financial Services – Payment Details

Timing of payments:

The payment period runs from Sunday to Saturday, so a payment advice or cheque received on a Friday/Saturday will be in respect of the fortnight ending that Saturday. (List of pay dates attached, see Appendix 1).

Allowances will continue to be paid when a child has an unplanned absence from placement for three days or less. There will be a deduction of this allowance when the absence is pre – agreed.

Child benefit is not payable to foster carers who are in receipt of a weekly fostering allowance.

Payment of all fostering allowances ceases the day before the young person reaches the age of 18 years.

Fostering allowances are paid fortnightly, in arrears, by either BACS (a credit direct into your bank account) or by cheque posted on Thursdays, which should arrive on a Friday or Saturday.

BACS payments are available for withdrawals to be made from Friday. Cheques will take up to three days to clear through a bank account, or longer through a Building Society account.

Carers presently paid by cheque can opt to be paid directly into their bank/building society account by phoning 01785 277180.

Change in circumstances:

The child's Social Worker must inform Adult's and Children's Financial Services (ACFS) immediately of any change in circumstances. The carer should also contact ACFS immediately should a placement end to try and avoid any overpayments. Any overpayments will be re-claimed by deducting 25% of the total allowance each pay run until the overpayment is cleared.

Over payments:

Every effort will be made to ensure that the overpayments of fees or allowances do not occur. However, foster carers have an individual responsibility to check all payment information received and to contact the payment's team immediately if an overpayment does occur. In the event of an overpayment, the payments team will recover the full amount.

Prompt arrangements for repayment should be formally agreed as soon as possible. The County Managers (Fostering and Adoption) will be notified by the payments team and authorise a repayment's schedule if required according to County Council Financial policy and procedures.

Income Tax and national Insurance:

Foster carers are treated as self-employed for tax purposes. There is a specific tax scheme foster carers can use called qualifying care relief. The scheme calculates a tax threshold unique to the fostering household which determines if a foster carer has to pay any tax from their fostering.

Anyone who is self-employed must register to pay Class 2 National Insurance Contributions. If a foster carer's taxable profit from self-employment is nil or below £5,965 (2015-16) they automatically qualify for the Small Profit Threshold (SPT) and will be exempt from paying the contributions. The

individual circumstances of the foster carer will determine if this is the best option for them or whether they have to make other arrangements to maintain their national insurance record.

Further information about tax and national insurance is available on HM Revenue and Customs website

Benefits:

Foster carers are approved rather than employed by their fostering service, and this status has a particular effect on means tested benefits. In the main, fostering payments when a child is placed with a foster carer are disregarded when calculating welfare benefits. Alternatively, foster carers may be able to claim Working Tax Credit because fostering is regarded as 'work' by HMRC when they have a child in placement. However it is also important to also remember that the benefit system can often change at short notice.

Additional information in regard to Tax and Benefits can be found on the Fostering Network website in the finance section at <https://www.thefosteringnetwork.org.uk> or by phoning 020 7620 6400

If foster carers are still unsure about any of the above, they should speak to their fostering social worker.

Home Responsibility Protection (HRP)

Home Responsibility Protection (HRP) was made available to foster carers from 2004. HRP protects the basic retirement pension position of people whose opportunity to work is limited because they are caring for children, or a sick or disabled person. It also helps with bereavement benefits. It is designed to have the simplest of qualifying criteria - namely as a 'passport' entitlement based on the receipt of appropriate benefits. For carers of children, Child Benefit is the trigger.

Foster carers are not employees of the local authority and the allowance they receive for caring for a child is not normally subject to National Insurance or tax. 'Reward payments' are made in certain circumstances, which are classed as earnings from self-employment and are liable for NI payments, but few foster carers receive these and some of them are granted exception from NI liability on the ground of low earnings.

As the children cared for by foster carers are technically in the care of the local authority, foster carers are not entitled to Child Benefit for them. Consequently, they are not covered by the HRP provisions for periods of foster caring unless they have children under 16 of their own.

HRP has been extended to foster carers for each full tax year for which they are registered as an approved foster carer. This means that they will be covered for periods when they are awaiting a placement and will benefit emergency foster carers who are ready to take in a child at any time.

How HRP works

The amount of basic (Category A) retirement pension a person is entitled to will depend on the number of qualifying years (i.e. years covered by national insurance contributions or credits) they have built up during their working life. The working life runs from age 16 until state pension age. In order to receive a full basic pension, 9/10ths of the working life normally needs to be covered by qualifying years. The working life is currently 49 years for men and 44 years for women. Therefore, for a full basic pension, a man needs 44 qualifying years and a woman 39.

HRP reduces the number of qualifying years needed for a full basic pension. However, it cannot reduce that number below 20. The provisions apply equally to men and women.

The current maximum number of HRP years is 24 for men and 19 for women. When state pension age is equalized at 65 in 2020, both men and women will need 44 qualifying years for a full pension and HRP will cover a maximum of 22 years.

The broad intention of HRP is to protect a person's pension over substantial periods of home responsibilities, not short periods of a few weeks or months; the legislation therefore applies to complete tax years during which a person satisfies the conditions.

What has to be done?

Foster carers need to complete claim form CF411, which they can get from social security or Inland Revenue offices and send it to the Inland Revenue. They will need to enclose a letter of confirmation that they have been approved as a foster carer throughout the previous tax year. This letter will need to be provided by the Local Authority which has approved them. Provided everything is in order, they will have their entitlement to HRP for that tax year noted on their National Insurance account.

Insurance

Foster Carers must inform both home and car insurance companies that they foster. They must have appropriate home insurance and fully comprehensive car insurance with business use for fostering. If the companies impose an extra charge, i.e. for business use, this should be discussed with their Fostering Social Worker.

Where a foster child has caused damage to a foster carer's property, the carer should initially contact their insurance company. Families First have an insurance policy, which covers foster carers in circumstances where an insurance claim cannot be met.

The following insurance is provided in respect of Foster Carers, including those involved in the Disability Short-Break scheme; those of children under

remand from the Court, and lodgings providers registered with Staffordshire County Council and involved in the Supported Lodging Scheme.

Property Insurance

Insurers:	Travelers Insurance
Policy Number:	UCPOP 398807
Indemnity Limit:	£300,000 Buildings / £15,000 Contents any one household

This policy provides cover to all property belonging to persons appointed as foster parents/supported lodgings provider in respect of damage (wilful or otherwise) caused to Foster Carer/Supported Lodgings Provider's property by the foster child residing with an Insured Foster Parent/Supported Lodging Provider.

It is a contingent policy that would only pay if no other policy is in force or if the policy in existence fails to pay out for some reason.

Carer's property is defined as follows: 'Buildings and Contents belonging to an Insured Foster Parent/ Supported Lodging Provider'.

The following is not covered under this policy:

1. Theft of money
2. Damage to Motor Vehicles (whether being driven or not)

Where such damage or theft has occurred, the foster carer should discuss recompense with the fostering social worker.

The policy is on a reinstatement basis and provides cover on a new for old basis.

The policy would cover Foster Carer/Support Carers/Supported Lodgings Provider's own children's property provided this property is within the Carer's home and forms part of the household's contents.

The policy is subject to an excess of £100, which will be met by the Fostering Service. Standard policy terms and conditions will apply to this cover, and it should be noted that all claims should be reported to the Insurance Company within 30 days of the loss.

Liability Insurance:

Insurers:	QBE Insurance (Europe) Ltd
Policy Number:	Y097981QBE0116A
Indemnity Limit:	£5,000,000
Excess:	nil

This policy indemnifies individual Foster Parents/Support Carers /Supported Lodging Provider approved by Staffordshire County against any claim made by a third party against the Foster Parents/Supported Lodging Provider arising

out of the fostering by them of children in care of Staffordshire County Council.

The policy provides retrospective cover for Foster Parents arising out of claims made during the currency of the policy in respect of injury, illness, loss or damage, which occurred, between 1st April 1964 and 16th June 1989 when Policy TP-2A004-0183 was effected. During this period of cover, the Indemnity Limit was £1,000,000 and not as stated above. Cover for period 16th June 1989 to 30th April 1998 provided under policy TP-02A004-0183 with Indemnity Limit of £1,000,000.

Standard policy terms and conditions will apply to this cover.

Disability Short-break Payments

When a link has been set up the child's Social Worker will complete a Placement and discharge form via Care Director which will workflow to ACFS.

Payments for each session or series of sessions are initiated by the Fostering Social Worker who will complete the Form SW807 for each date the child is in placement.

Payment is as follows:

Intros/Meetings	£16.20	Up to 84 hours	£189.25
Up to 6 hours	£32.25	Up to 96 hours	£209.40
Up to 12 hours	£48.35	Up to 108 hours	£229.45
Up to 24 hours	£64.50	Up to 120 hours	£249.60
Up to 36 hours	£96.60	Up to 132 hours	£269.80
Up to 48 hours	£128.85	Up to 144 hours	£289.90
Up to 60 hours	£148.95	Up to 156 hours	£310.05
Up to 72 hours	£169.15	Up to 168 hours	£330.15

Where agreement has been given by the area social work team to cover transport costs, the mileage will be paid at the rate of 40p per mile.

Any equipment required will be provided through the Family Placement Social Worker, in conjunction with the specialist OT services.

See previous sections for details of equipment, insurance, tax etc.

Emergency Duty Service Fostering

Foster carers will be available on a rota to accept placements made by the County Emergency Duty Service Social Workers (EDS) outside normal office hours. This will increase placement choice, reduce the need to use residential emergency beds and enable siblings to be placed together.

EDS Incentive Fee

Carers will receive £50 for one child, £75 for two children and £100 for three or more, in addition to payment of the appropriate for skills level (paid pro rata). Placement should be until the next working day only.

Disability Living Allowance (DLA):

There are a number of benefits that foster carers can apply for on behalf of the children and young people they care for, including Disability Living Allowance (DLA). It is advisable that carers seek guidance from the Department for Work and Pensions (DWP) and the child's Social Worker before applying for any benefits for the child.

Disability Living Allowance (DLA) is a non-means tested benefit paid by the Department for Work & Pensions (DWP) to individuals who are disabled in order to provide financial support to meet the additional needs that they have as a result of their disability.

Disability Living Allowance for disabled or terminally ill children may help with the extra costs of looking after a child who:

- Is aged under 16
- Has difficulties walking, or needs more looking after than a child of the same age who doesn't have a disability.

The current DLA rate depends on the level of help the child needs which may be informed by the undertaking of an assessment.

Eligibility:

Entitlement to DLA is subject to meeting all the eligibility criteria stipulated by the Department for Work and Pensions (DWP).

Claims for a child under 16 are only paid when the child's disability means that they have substantial / additional needs above those of an average child of the same age.

To qualify for DLA, a child must need additional help, above those of an average child of the same age, during the day and/or with everyday living tasks such as:

- Getting in and out of bed
- Going to the toilet
- Washing and bathing
- Extra help at school
- Dressing or undressing
- Playing and learning
- Eating and drinking
- Taking medicines
- Climbing stairs

- Turning over in bed
- Communicating with other people and learning social skills.

For example, the child may need someone with them to:

- Stop the child from hurting themselves, or other people, because of behavioural difficulties
- Protect the child from dangers of which the child is unaware
- Prevent accidents. For example, children with learning disabilities or with autism and with poorer road sense could be at risk outdoors
- Guide a hearing impaired or partially sighted child to walk outdoors safely;
- Support a child with mental health problems to avoid becoming anxious and panicked in group/crowd situations.

DLA is paid in two parts – the mobility component and the care component and is paid at different rates according to the child's needs. A child may receive one or both components.

The care component is paid at a low, medium and high rate and may be payable to a disabled child from the age of three months, once the child's needs have been assessed.

The mobility component is paid at a low or high rate (i.e. higher? rate from age three and higher rate from age five).

Any adult caring for a disabled or terminally ill child, providing the child is not in hospital or residential care for more than 28 days, can apply for this benefit. Although the foster carer does not need the permission of the parent to apply for DLA, it would be good practice for the child's Social Worker to inform the parent of the foster carer's intentions.

If a child is in receipt of DLA prior to becoming looked after, the child's Social Worker should be involved in discussions with the parent concerning the transfer of the DLA to the foster carer. The parent must notify the DWP that the child is no longer in their care and the foster carer must be advised by their Fostering Social Worker to make an application to the DWP to receive it. In the same way, if a child moves placement from one foster carer to another, the foster carer must notify the DWP. www.dwp.gov.uk

Carers should seek advice from the DWP and must tell their Fostering Social Worker that they have applied for DLA, if they haven't already spoken with their FSW.

DLA is paid every four weeks to the child, not the carer. Normally, if the child is under 16 the carer acts as an appointee, otherwise, the young person, providing they are capable, can have the benefits paid to them directly into their own bank accounts.

Foster carers should set up a separate bank account in the foster carer's name into which the DLA will be paid. For young people aged over 16, the foster carers should set up a bank account in the child's name.

DLA expenditure

The child's social worker and foster carer should agree the manner in which the DLA is to be spent, and this agreement should be recorded on the child's record, placement plan and reviewed during statutory visits to the placement. The Fostering Social Worker should review the agreement in supervision with the carer.

DLA should be spent by the foster carer in securing services and to support the child's additional needs. DLA is intended to support everyday living, and can be spent on a range of activities and equipment to meet the child's additional needs, e.g.:

- Activities that are costly e.g. horse riding, sensory sessions
- Provision of an escort to enable social events to be attended
- A special holiday for the child, which could (in exceptional circumstances and prior to agreement) include covering the family's expenses
- Extra support including child sitting, using DBS-checked sitters
- Individual equipment such as a computer or communication aids
- Specialist and/or replacement clothing, where there is excessive wear and tear on clothing,

DLA should not be saved for the child to use in later years as this could result in them being penalised. For example, for a child reaching 16, a sum of between £6000 and £16000 in their own bank account will affect their claim for income support and housing benefits.

The child's bank statement details should be kept by the foster carer, along with records and details of expenditure. These records should be entered onto the child's record as a financial document, on a three-monthly basis by the child's Social Worker.

Although foster carers are not expected to produce receipts, it would be good practice to do so to show how money is being used for the benefit of the child. Foster carers are expected to record how the DLA is used to promote the child's outcomes within the placement. A record sheet (Appendix 1) is available to enable carers to evidence how DLA has been used.

Personal Independence Payment (PIP)

Disabled children aged over 16 can make an application for a Personal Independence Payment (PIP) which has replaced DLA for anyone aged 16-64 years. In order to confirm eligibility for a PIP, applicants will be required to undergo an assessment.

If a child is in receipt of DLA and is approaching 16 years, they will automatically receive an application pack for PIP, approximately 28 days before their 16th birthday. Personal Independence Payment (PIP)

Further information:

For further information on the appropriate use of DLA, contact the DLA Helpline on 0345 712 3456, Monday to Friday, 8am to 6pm who will offer clarify.

Claiming benefits - advice for members

<https://www.thefosteringnetwork.org.uk/advice-information/finances/claiming-benefits/claiming-benefits-advice-members>

Disability Living Allowance (DLA) for children:

<https://www.gov.uk/disability-living-allowance-children/overview>

Appendix 1

INDIVIDUAL SHEET FOR CHILD'S DLA BENEFIT – CARE/MOBILITY

CHILD'S NAME: _____

[illegible]