

Payments to Buckinghamshire County Council Foster Carers – Guidance

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1. Payments to Carers

All Foster Carers, whether they are providing short term or long-term (permanent) care, and whether they are related to the child (a Family & Friend Carer – also called a Connected Person) or not, received an allowance based on the age of the child placed with them. A “Foster Carer” is a person approved to provide fostering placements by Buckinghamshire County Council. This is paid per household.

This document outlines the scheme of allowances, expenses and other payments to Foster Carers for Buckinghamshire County Council Children’s Services.

The document does not cover the situation where any Carer subsequently obtains an Adoption, Child Arrangement or Special Guardianship Order. If such Orders are made, the fostering allowance ceases to apply and the respective allowance policy should be referred to.

All payments to Foster Carers are processed by the Fostering Team responsible for the supervision and support of the Foster Carer. All fostering allowances are paid to Foster Carers fortnightly in arrears directly into their bank/building society account. A remittance advice slip detailing the payment is provided to the Carer. Allowances are automatically updated when the child reaches the age of 11 or 16.

The Fostering Service aims to ensure that Foster Carers receive their payment without delay and that exceptional claims are treated fairly. Carers should speak to their Supervising Social Worker about any payment request or query.

The fostering budget covers all payments that are directly made to Foster Carers. Any expenditure on looked after children that is not a Foster Carer payment remains the responsibility of the child’s Social Worker. If the child’s allocated worker is unsure of where the responsibility lies for a particular cost they should consult the Fostering Service.

2. Fostering Allowance Payments and what they are for

2.1 Weekly rates

Child’s Age	Core	Core Plus	High need rate
0 to 10	£240.00	£315.00	£365.00
11 to 15	£310.00	£385.00	£435.00
16+	£360.00	£435.00	£485.00

All rates will be paid on a per child rate. Both the Core plus and High need rates include a £75.00 Carer skills payment per week per child. The remainder is an allowance towards the costs of fostering. This allowance includes Pocket Money, Clothing, and Savings for each child (see section 2.2.1 for details).

2.1.1 How the Core rate is applied

Newly approved Carers, including those approved under regulation 24, start on the **Core** Rate.

2.1.2 How the Core Plus rate is applied

Core Plus includes a skills payment of £75.00 per week per child (in addition to the allowance paid under core). This is paid to the approved Carers in recognition of their skills. Carers move to **Core Plus** when:

- they have completed their TSD standards **and**
- mandatory training is complete **and**
- the Carers have completed three training sessions per financial year (April – April)

It is expected that both members of each household will complete the mandatory training where possible. For those Carers living too far away or unable to attend the required training, an individual arrangement should be made via the Supervising Social Worker. Failure to maintain training as identified above without a reasonable explanation will result in being moved back on to core rates.

2.1.3 How the High Need rate is applied

The **High Need Rate** is paid where a child placed has additional needs that would cause the Carer additional costs and require extra skill. This rate is made up of the core payment amount, the £75 skill payment to the carer and an additional £50 to reflect the higher need.

This rate *may* be paid even if the training requirements for Core Plus are not met. This is due to the high need of the child and it is expected that Carers will work to meet their training commitments. £75.00 per week per child is paid as a skills payment the remainder is to offset the additional costs.

Examples of children who would meet the criteria for a high need rate are:

- A child who receives a service from their local Children with Disabilities service
- A child in receipt of Disability Living Allowance or Personal Independence Payments
- A child who attends a special school or who cannot access education
- A child who is placed from residential care
- Have a level of additional medical need(s) that is greater than that usually encountered in childhood – this may be for a time limited period

The decision on whether the High Need Rate will be applied will need to be agreed with the Fostering Team Manager where one of these criteria does not apply.

2.1.4 Discretionary Payments

The service reserves the right to make discretionary payments in instances of hardship, property damage or other circumstances. The service reserves the right to make discretionary decisions on the rate paid on a case by case basis. This should have written agreement from the Fostering Team Manager.

2.2 What the Core Allowance Covers

The core allowance payment is in excess of the national minimum amount set by the government. It is paid to the Approved Carers to offset the cost of fostering.

The weekly core allowance is made up of a number of elements:

Child's Age	Total Core	Maintenance	Pocket Money	Clothing	Holiday
0 to 10 Weekly	£240.00	£205.80	£5.60	£19.60	£9.10
11 to 15 Weekly	£310.00	£266.70	£7.00	£23.80	£12.60
16+ Weekly	£360.00	£304.00	£11.90	£30.10	£14.00

Where a placement starts mid-week, days of the first week will be paid on a daily rate at 1/7th of the weekly total.

2.2.1 Maintenance allowance:

It is anticipated that Foster Carers will use their discretion as to how best to spend this element of the payment dependent on their circumstance. It is not required that they provide receipt or other proof as to how the allowance is spent.

The following is an indicative, not exhaustive list of what should be provided for under the allowance:

The Fostering Home:

- A suitable bedroom for the child
- New equipment/toys etc. (see section 6 for details of equipment not covered)
- Extra heating costs
- Extra lighting
- Extra decorating costs
- Home Contents Insurance
- Car insurance (fully comprehensive)
- Pre-school and school club costs
- Babysitting costs

Food:

- Standard food requirements
- Special dietary needs

Toiletries:

- All basic toiletries
- All basic skin & hair products
- Haircuts

School resources:

- Books, pens, pencils, crayons, paint, paper, etc.
- Sports clothing and equipment
- Basic play/toddler group and nursery fees
- Replacing items of school uniform (see section 2.2.3 for further details on uniform)
- School day trips

Transport:

- All the transport costs including public transport that are incurred in normal family life
- This includes taking children to clubs, activities and the like

Note: Some travel costs that relate to additional travel due to the fostering role are covered by expenses (see section 7)

All Religious Needs Including:

- Prayer books/equipment
- Particular clothing
- Dietary needs
- Travel to place of worship

Telephone/Internet:

- Calls to birth family members
- Calls to children's services

- Access to the internet as appropriate and for Carers to communicate with relevant other professionals

Leisure Activities:

- Recreational outings (Inc. travel and entrance fees)
- Cinema and theatre tickets
- Low cost clubs and activities -including travel to attend, including clubs/activities in the school holidays

Savings:

- In addition to pocket money given to the child, the following amounts should be put into savings **each month**:

Age	Minimum Savings per Month
0 – 10 years	£5.00
11 – 15 years	£10.00
16 +	£15.00

2.2.2 Pocket Money

For children who are aged less than 3 years old it is expected that the pocket money will be placed entirely in to savings due to the child’s age. Any pocket money which the child has not spent should be added to the child’s saving account.

It is recommended that Carers keep a record showing that they have provided a child with pocket money/savings.

Within the core fostering allowance there is an element for personal expenses for the child/young person including clothing, pocket money, savings and, holidays. Foster Carers have a role to educate children/young people in their care about how to manage their money, budget and to encourage them to save for their future.

Pocket money is a stated amount and the child/ young person should be aware of this amount and be allowed to spend their money appropriately in whichever way they choose. Children will need guidance and supervision depending on their age about budgeting skills, making choices and handling money. Any pocket money that is not spent or needed should be put in to savings.

Foster Carers may retain up to 25% of the child’s pocket money with **agreement of the Supervising social worker**, to repay significant damage made by the child. The child should be warned of the possibility and have the opportunity to earn back money if possible. Alternatively Foster Carers may retain up to 25% of the young person’s pocket money as a sanction, in agreement with the child’s Social Worker. The funds removed should be put into the child’s saving account. The removal of pocket money is a sanction that should only be used as a last resort.

2.2.3 Clothing

A weekly clothing allowance is paid as part of the core rate to cover the cost of the ongoing clothing costs. It is recommended that Carers keep a record of how clothing money is spent. Any clothing allowance which is not spent should also be added to the child’s saving account.

Emergency Clothing:

It is expected that a child will have adequate clothing upon entering a placement, including school uniform. However, when a child is placed in an emergency, they may have insufficient or inappropriate clothing on arrival. In this situation, Foster Carers are authorised to spend up to £100

to meet immediate clothing and toiletry needs. This will be reimbursed as expenses. As this is designed to cover emergencies, authorisation is limited to the first week of a placement only.

School uniform:

Carers can claim expenses **up to** the following amounts where a child starts a new school and requires a full new uniform:

Nursery/pre-school	£170.00
Primary School Uniform	£201.00
Secondary School Uniform	£320.00

This expense will be re-billed to the children's team

2.2.5 Holiday Allowances:

Included in the weekly allowance is a contribution toward the cost of taking a child away on holiday and/or for day trips away. It is expected that children in Foster care would have the opportunity to enjoy a family holiday and days out. The recommended amount per week is set out in the table above.

Note: If Carers are planning to take the looked after child abroad with them, then they will need to give at least 3 months' notice to the child's Social Worker to enable parental permissions, passports, immunisation etc. to be arranged in good time.

2.2.6 Birthday and Festival payments:

To assist in the additional expenses associated with a child's birthday or other celebration e.g. Christmas, Eid-ul-Fitr, an additional allowance will be paid in the payment run prior to child's birthday or the celebration. These rates are as follows:

Age	Birthday & Festival (e.g. Christmas, Passover, Eid, Divali)
0 - 10	£104.20
11 - 15	£128.50
16 - 18	£159.80

2.2.7 Exceptional payments and particular circumstances

Exceptional expenses: There is a small budget for payment of expenses incurred as a result of fostering which do not fit within the above structure. Any Carer expecting an exceptional expense claim should seek agreement in writing in advance. All claims should be submitted through the completion of a claim form which is sent to the supervising Social Worker for sign off. This will need to be agreed with both the supervising Social Worker and the Fostering Team Manager.

Child Related Domestic Assistance: In exceptional circumstances, the Department will provide or fund domestic assistance. Examples of this would be: to meet the needs arising from the Carer's ill health, the placement of a large sibling group or the particular needs of a child in placement. This will need full discussion with your supervising Social Worker.

Child-care: Child-care costs will be reimbursed in respect of the Carer's own children and / or a Foster child(ren) in relation to the following:

1. Attendance at review meetings, planning meetings, case conferences, etc.
2. Contact arrangements
3. Medical and associated appointments for Foster child

4. Attendance at training and support groups

This will be reimbursed as expenses

3. Equipment

It is acknowledged that a certain amount of equipment is required in order for the Carer to undertake the role of fostering. BCC may be prepared to fund certain equipment if the Foster Carer does not already possess what is needed.

If Foster Carers require something specific (e.g. a more expensive item to fit in with their furniture) it is expected that they would fund the difference.

3.1 Equipment provided for babies aged 0-3

Carers can request or will be reimbursed to cover the cost of purchase of the following should they not possess it:

- Cot (bed), mattress and bedding
- Pushchair/buggy
- High chair
- Car seat
- Sterilizer unit
- Baby monitor
- Stair gate

The Fostering Service will be responsible for providing new cot mattresses as required, bearing in mind the recommendations that a new mattress should be provided for each new baby.

3.2 Equipment provided for children aged 3-10

Carers can request or will be reimbursed to cover the cost of purchase of the following should they not possess it:

- Bed and bedding
- Wardrobe
- Chest-of-drawers
- Car seat (if appropriate)
- Stair gate (if appropriate)

3.3 Equipment provided for children aged 11-18

Carers can request or will be reimbursed to cover the cost of purchase of the following should they not possess it:

- Bed and bedding
- Wardrobe
- Chest-of-drawers
- Desk and chair

3.4 Replacement Costs

If equipment needs to be replaced due to accidents or deliberate damage by a Foster child the cost will normally be met by the County Council or its insurers following an assessment by the Supervising Social Worker. For normal 'wear and tear' the Fostering Network advises that replacement should be met by the Foster Carer. If, however, there is excessive 'wear and tear' due to particular circumstances this cost may be met by the Fostering Service.

3.5 Luggage

When children move on from a placement, Buckinghamshire County Council will provide luggage appropriate to their needs. Carers should never use plastic bags and can have luggage supplied at their request.

3.6 Discretionary Payments for Equipment

The line manager for the case can agree up to £500.00 for equipment where, in their view, it is required by the child and the Carer would not normally be expected to provide this out of the maintenance allowance.

4. Expenses

4.1 Travel and parking costs

For the Foster Carer transport expenses will be paid for:

- Travel to training / support groups / meetings

For the Child transport expenses will be paid for:

- Education e.g. transporting a child/ young person to school/ college
- Medical matters e.g. Doctor, Dentist or Hospital Appointments
- Therapeutic appointments / programmes for the child
- Attending meetings e.g. Children Looked after Reviews and Personal Educational Meetings.
- Contact with family members – this is contact that has been agreed by the child/young person's social worker

Reasonable costs include transport at 45 pence per mile, public transport fares, and taxi fares (by prior agreement of Fostering Manager) when there is no reasonable alternative - receipts are to be submitted for payment to be made.

Mileage must be claimed on the Foster Carer mileage claim form and relevant receipts attached. Separate claim forms must be submitted for each calendar month. Mileage costs cannot be paid for any claims submitted more than three months after the costs were incurred.

4.2 Other expenses

Carers may contribute to service development by attending committee's and boards. They can be paid an attendance allowance of £50.00 per half day to cover costs of attending these meetings.

As mentioned above, where equipment is needed within the categories set out, expenses can be claimed to cover equipment.

5. Contract care, short breaks, and other payment rates:

These rates are paid to carers who provide specialist types of provision.

5.1 How much Contract Carers are paid per session

Contract carers are paid the contract fee to provide an agreed number of sessions per week. Carers will be paid a fixed weekly fee. An additional maintenance allowance will be paid per child, per session and can be claimed through expenses.

The rates for contract Carers sessions are as follows:

Day Session	£30.00
Overnight Session	£60.00

Contract carers are expected to attend training and will also receive supervision by their supervising social worker. Recompense for attending training, supervision and children's reviews is included in the weekly fee.

A retainer will continue to be paid for 1 month during a carer's sickness. Any sickness longer than that will involve making up sessions or reducing the retainer.

5.2 How much Short Break (Take-a-break) Carers are paid per session

Short break sessions should be claimed using the expenses form and will be calculated at the following rates:

Up to 3hrs (Quarter session)	£15.00
Up to 6 hrs (Half session)	£30.00
Over 6 hrs (Excl. an overnight stay)	£60.00
Up to 24 Hours (Incl. an overnight stay)	£90.00

6. Respite Payments

All Approved Carers are entitled to two weeks (14 days taken consecutively or non-consecutively) paid respite per year (1st April – 31st March). The respite rate is calculated based on the children currently placed at the time the respite is required.

Respite is paid at 1/7th of the weekly rate for each 24 hour period and for each period of more than 6 hours. For respite periods under 6 hours, 1/14th of the weekly rate is paid.

*Carers can either request that Buckinghamshire County Council seek and pay other Approved Carers to provide respite (where such Carers are available) **OR***

*Under delegated authority, Carers can make their own arrangement for respite with family, friends or other appropriate adults. Approved Carers can then request that the respite payment is made to them directly so that they can pay the individual. **If you wish to do this you need to give notice to your supervising Social Worker 1 week in advance of the respite period.***

6.1 Additional respite

Buckinghamshire County Council may agree additional periods of paid respite to support Carers and children. This is paid under the same arrangement as in section 6 and the same options are available to Approved Carers. Any additional respite should be agreed in writing prior to commencing.

7. When allowances start and end

Approved Carers are paid fortnightly in arrears by BACS. Allowance payments begin from the day the child or children are placed with the Carer and payment are for the full day. Allowances cease 24 hours after the child or children leave the placement.

For Carers who are on Core Plus, or Higher Need rates the £75.00 per child per week skills recognition continues for six weeks following a placement ending; unless another child is placed .

7.1 Retainer and additional care payments

Buckinghamshire County Council will pay a retainer of £7.00 per day to Carers who agree to be placed on the emergency, out of hour's list. At the discretion of the Fostering Team Managers a retainer can also be paid to hold a placement for a child at the same rate.

Carers may be asked to provide additional care to support a child who is not living with them and whom is not with them on a respite basis. Examples of this include:

- Assisting another Carer in transporting a child where that Carer cannot do so
- Attending a child who is due to be placed but the child is in hospital or residential care
- Providing support to children on the edge of entering care or those who have just left care

This will be paid at the respite rate for the child.

7.2 What happens to allowance payments when an allegation is made

If an allegation or care concern is raised *and* the children remain in placement, there is no change to the allowance payments. If the allegation is such that the children cannot remain then the weekly rate is paid at 75% of the rate being paid at the time the allegation was made. This will continue until either the allegation is resolved or 20 weeks have elapsed at which point it will cease.

7.3 What happens to allowance payments when an Approved Carer is medically unfit to foster

If a Carer cannot continue to foster as they have become or been deemed medically unfit to foster then the allowance payments will reduce to 75% of the rate paid at the time the children left the placement for a period of 20 weeks at which point it will cease.

7.4 What happens if a Carer is underpaid

Any Approved Carer who has been underpaid should notify their supervising Social Worker as soon as possible and Buckinghamshire County Council will make payment to correct this error as quickly as possible.

7.5 What happens if a Carer is over-paid

Overpayments may occur if the arrangement of a placement is altered or ends in an unplanned way. In the instance of the former the overpayment will be recouped against the next payment to the Carer.

Where the placement has ended the Carer should contact Foster Carer Payments (contact details can be found on payment remittance advice) to arrange repayment immediately. The remittance advice clearly states what the payment covers, including child/young person's name(s) and placement dates.

In both cases the Carer should notify their Supervising Social Worker upon realising an overpayment has been made.

7.6 What happens if a child goes missing from the placement

Allowances will continue to be paid if the child is missing from the placement for up to seven nights after which the situation will be reviewed and the decision made as to whether the placement should continue. If the decision is for the placement to continue then payment continues. If the decision is for the placement to end then payment would end in the usual way.

8. Fostering and Insurance, Tax and Benefits

8.1 Insurance

All Foster Carers on approval (including respite, contract and short break carers) are provided with individual National Fostering Network membership, unless they request otherwise. Carers approved in an emergency, under regulation 24, will have legal membership only. The National Fostering Network will send each Carer an individual pack and this contains important information about insurance, which Carers should read carefully. The National Fostering Network membership includes public liability insurance and access to free legal advice. You should inform your household and motor insurers that you are caring for other people's children. Further guidance on insurance is available from the Fostering Service (See Foster Carers Insurance for more details).

8.2 Tax

Foster Carers are regarded as self-employed for tax purposes, not employed, so are responsible for their own tax and National Insurance affairs. However, since April 6th 2003, all payments to Foster Carers have been exempt from tax up to the level of £10,000 per household a year plus an additional £200 per week for a child under 11 and an additional £250 per week for a child of 11 or over. In effect, this means the majority of Buckinghamshire's Foster Carers' payments will be exempt from tax.

Foster Carers who have previously filled in Self-Assessment forms solely for foster caring may be sent a questionnaire by HM Revenue & Customs, which should mean they are removed from the system. However, if they do still receive a Self-Assessment form, it must be completed and returned, even if their net income from foster care is too low to pay tax and National Insurance on it.

Foster Carers cannot claim Child Benefit or Child Tax Credit for children being fostered, but are entitled to claim Working Tax Credit (WTC) if the level of their household income is low enough. The Childcare element of WTC is not claimable. Foster Carers should make a claim to WTC if they work at least thirty hours a week.

The other state benefit of Income Support is only applicable to Foster Carers of low income who do not work enough hours to begin to qualify for WTC. Foster Carers should make a claim to WTC if they work at least thirty hours a week. The other state benefit of Income Support is only applicable to Foster Carers of low income who do not work enough hours to begin to qualify for WTC. Foster Carers are eligible to claim Disability Living Allowance from the DWP for a Foster child with disabilities that are extensive enough to qualify for this benefit. It is paid to whoever is responsible for looking after the child on a day-to-day basis.

The main government guidance for the use of Foster Carers can be found at:

<https://www.gov.uk/foster-carers/help-with-the-cost-of-fostering>

And Helpsheet 236:

<https://www.gov.uk/government/publications/qualifying-care-relief-foster-carers-adultplacement-carers-kinship-carers-and-staying-put-carers-hs236-self-assessmenthelpsheet/hs236-qualifying-care-relief-foster-carers-adult-placement-carers-kinshipcarers-and-staying-put-carers-2018>

The first of these contains a great deal of information and is written in a user-friendly style. The second of these is specifically to help Foster Carers when drawing up the Self-Employment pages of their annual Self-Assessment Return, and, as such, a fresh version is issued each tax year. The Council recommends that Foster Carers appoint their own accountant unless they feel particularly competent to do their own profit & loss account and Self-Assessment Return themselves, and it is advisable to get an accountant who knows about the foster care tax regime.

8.3 Benefits

UNDER NO CIRCUMSTANCES SHOULD FOSTER CHILDREN BE IDENTIFIED BY GIVING THEIR NAMES

Foster Carers who think that either they or the children/young people in their care may be eligible for these should seek independent advice from your Supervising Social Worker or the Welfare Rights Service. The Department for Work & Pensions has an excellent website www.dwp.gov.uk with an A to Z that explains the various benefits in detail.

Child benefit cannot be claimed for foster children and the same is true of the Child Tax Credit, the childcare component of Working Tax Credit and school meals.

Housing Benefit and Council Benefit;

These provide help with rent and Council Tax for those on low incomes. The presence of a fostered child in your family will not make any difference to your benefit as they are not counted as part of your family and your payments are not counted as income. This may change should a child reach the age 18.

Working Tax Credit;

See earlier section 8.2

8.3.2 Managing Disability Benefits (DLA, PIP, ESA, HB, Appointeeship and Capacity)

If Carers are looking after a child in receipt of DLA/PIP, a separate account should be opened in the Carers name to manage the DLA/PIP. This money should only be accessed by the Carer in consultation with their Supervising Social Worker and the child's Social Worker.

The Supervising Social Worker, with assistance from the child's Social Worker, will ensure that any relevant disability allowances are claimed e.g. Disability Living Allowance (DLA) if under 16 and Personal Independent Payment (PIP) and ESA if 16 or over dependent on whether the young person is in education or not (or Universal Credit when introduced). Regular discussion should take place between them as to how this money should be used.

Young people aged 16 or over can claim ESA in their own right if they are medically unfit for work even if looked-after and are also in receipt of DLA/PIP. This includes those still in school, college or university.

Benefits need to be taken into account when assessing exceptional expenditure. Team Managers (Children's Services Social Work Teams) should discuss these cases with the Fostering Team Manager. Check with the Money Advice Unit for details, changes and updates on benefits. Foster Carers should keep a record of their use of DLA/PIP discussed and recorded in supervision.

DLA (care) or PIP (daily living) – will not be taken into account when assessing fostering allowances. However, in respect of exceptional expenditure and enhanced payment schemes, the use of DLA (care) or PIP (daily living) will be taken into account. In the first instance DLA/PIP should be used to provide for additional needs, related to the child's disability. If a child in foster care is in receipt of DLA/PIP it is expected that this money should be put into a savings account. Any money being spent from the DLA/PIP should be done in discussion with the supervising Social Worker.

DLA (mobility) and PIP (mobility) – may not, by law, be taken into account as a source of income. However, where Buckinghamshire County Council is supporting the costs of a vehicle specifically for a disabled child, the mobility payment will be taken into account when calculating the amount of additional financial support to be provided.

Once a young person reaches the age of 16 they receive DLA in their own right until such time as a re-assessment claim for PIP has to be made. It is important that at this point some discussion takes place with the young person's Social Worker to establish how this money is managed by the young person, whether an appointee is required and whether they need appropriate advice on money management.

Supervising Social Workers must ensure that Foster Carers caring for children with disabilities are given adequate support in claiming Disability Living Allowance/PIP and that they receive the applicable increase in any other benefit they claim as a result. A Foster Carer looking after a child getting DLA (care) or PIP (daily living) may be due Carers allowance for example. Contact the Money Advice Unit for more information.

DLA (care) can be claimed from birth and Disability Living Allowance (mobility from 3+). PIP can be claimed from age 16, when DLA will be re-assessed.

It may be helpful to highlight issues regarding the Foster Carers being the benefit appointee for a child with disabilities, particularly where the Foster Carers are managing the child's benefit claim. Additionally, it may be helpful to highlight the need to undertake a 'Capacity' assessment on certain disabled 16 year olds in regard to their ability to manage their money and benefit claim. This then may result in the need for the child to have a broader appointee, particularly important where a child makes the transition to Health and Community Services – 0-25 Service.