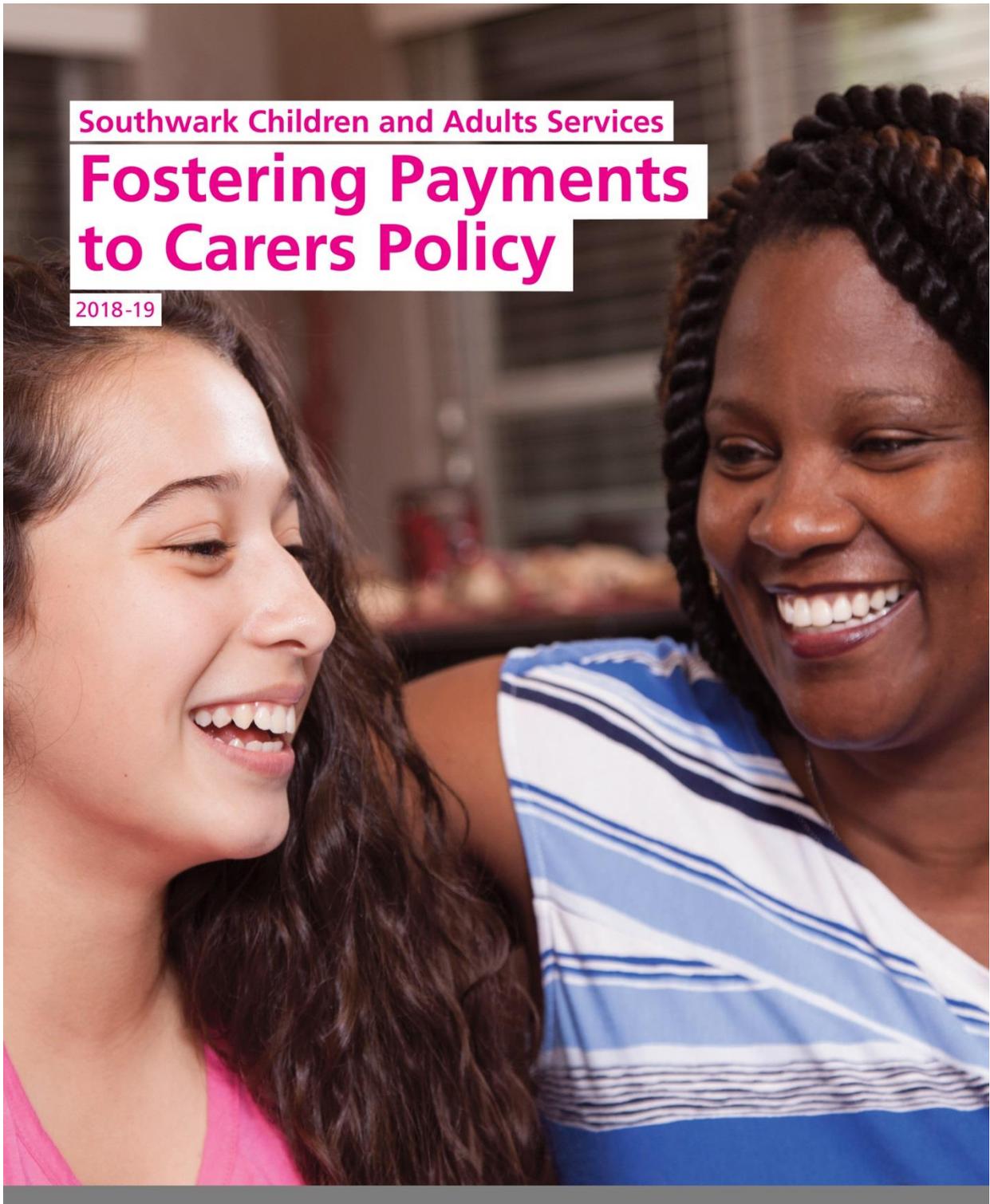


Southwark Children and Adults Services

Fostering Payments to Carers Policy

2018-19



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FOSTERING PAYMENTS TO CARERS POLICY 2018/2019

SOUTHWARK COUNCIL

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INTRODUCTION

The purpose of this document is to outline the fostering allowances, fees and other payments which will be paid in the coming year to all Southwark foster carers, with the exception of Family Link (short breaks) carers. The payment scheme is effective from **1 January 2019** and will be reviewed annually each April in line with changes to the government recommended allowances and in relation to the fee component for foster carers it is proposed this is linked to the council staff annual percentage pay award.

DEFINITIONS

A foster carer is a person who is approved as a foster parent in accordance with the Fostering Services (England) Regulations 2011 (FSR), or is temporarily approved as a foster carer under the Care Planning Placement and Case Review (England) Regulations 2010 (CPPCR).

The Council defines seven types of foster carers:

A **general foster carer** is suitable to foster within their terms of approval, any child the Council may wish to place with them and is approved under Regulation 27 of the FSR and who has completed Skills to Foster.

A **family and friends foster carer** is a relative, friend or other person connected with a child in care, who is also approved as a foster carer either temporarily under Regulation 24 of the CPPCR, or fully under Regulation 27 of the FSR as above.

A **long-term foster carer** looks after children who require care for an extended period of time, usually up until aged 18 and beyond. Within Southwark a long-term foster carer will have been matched with a specific child or sibling group at the Adoption and Fostering Panel.

A **respite foster carer** gives other parents and foster carers a break from caring for their child for up to 14 days.

A **Family Link foster carer** looks after a linked disabled child for planned short breaks to support the linked child and their family. (Family Link foster carers are subject to a separate payments policy).

An **Early Permanence carer** is a person who is approved as an adopter but is approved as suitable to foster a named child while the court decides if adoption is the right plan for the child. They are temporarily approved as a foster carer under Regulation 25A of the CPPCR.

A **specialist foster carer** has specialist skills and training to offer placements eg. children at risk of residential care and parent and baby foster placements.

THE PAYMENT SCHEME

Payments to foster carers are made in the following ways:

Fostering Allowance

Fostering Fee

Specific Additional Allowances

Other Payments

Specialist Fostering Allowance and Fee

The allowances, fees and payments a carer is entitled to depend on different criteria set out in this document. Foster carers are advised to read this document thoroughly.

A summary of Fostering Allowances and Fees is in Appendix 1.

The operating principles of the payment scheme are in Appendix 2.

1. FOSTERING ALLOWANCE (also known as the child's allowance)

- 1.1 All foster carers are entitled to an allowance for every week a child is in their care. It is based on the child's age, and is set at the current rate for Inner London recommended by the National Minimum Weekly Fostering Allowance published by the Department of Education for 2017 to 2018.
<https://www.gov.uk/foster-carers/help-with-the-cost-of-fostering>

The allowance will remain commensurate with the Government recommended minimum rates of allowances for the relevant financial year. Although some Southwark foster carers live outside London, we would propose to adopt the London rates for all carers. This is because while we recognise the cost of living is lower outside London we recognise those carers caring for Southwark children living outside London may have higher travel costs bringing children to appointments within Southwark.

Southwark Fostering Allowances 2017/18

Age of Child	Child's Fostering Allowance
0 – 4	149
5 – 10	168
11 – 15	190
16-17	222
17 +	177 (£45 is deducted from £222 and given directly to the YP)

- 1.2 The child's allowance is designed to meet all the costs of caring for the child, and includes a contribution towards general household expenses, general wear and tear and replacement of furnishings and equipment.
- 1.3 The intention is that the child's allowance should be enough to meet all the child's day to day needs, and minimise the need for additional payments.
- 1.4 In line with increased delegated responsibility, carers may use their discretion when spending the child's allowance, and in line with acting as a reasonable parent, will need to put aside a portion of the allowance to fund larger expenditure such as saving for a special holiday.

Recommended breakdown of how allowance should be spent

	0-4	5-10	11 - 15	16-17	17 plus
Food, including school meals (30%)	£43.60	£49.00	£54.10	£63.70	Based on 30% £51.20
Leisure activities (10%)	£15.20	£17.00	£18.70	£21.90	Based on 10% £17.40
Clothing (10%)	£14.20	£17.00	£18.70	£21.90	YP own allowance
Accommodation household costs including health and hygiene eg. Toiletries and nappies and Household Insurance (30%)	£42.60	£48.00	£53.10	£62.70	Based on 40% 65.60
Transport (10%)	£14.20	£16.00	£17.70	£20.90	Based on 20 % £32.80

Pocket money (5%)	£7.10	£8.00	£8.85	£10.45	YP own allowance
Other - can include babysitting and saving towards other expenses eg. school photographs, holidays etc (5%)	£7.10	£8.00	£8.85	£10.45	Not applicable
Savings (fixed amount per week not a guide) For aged 17 the YP allowance of £45 and the 10 savings is deducted from the carer amount	£5	£5	£10	£10	£10 YP gets allowance of 45

- 1.5 The above is the recommended indicative breakdown of how the allowance should be spent. This may need to be adjusted depending on the specific needs of each individual child, and may vary from week to week. The figures other than for savings should be seen as a guide only, and represent an average figure rather than the actual amount which should be spent each week. For savings the amount is a minimum and therefore at least this amount each week should go into a named savings account for the child. The supervising social worker may periodically seek evidence of the savings accruing for the child, which are to be saved and not accessed until the young person is 18. In the event of the young person not having sufficient ID and immigration status to open a UK bank account, the supervising social worker, child's social worker and the foster carer will all agree an alternative method of saving.
- 1.6 The clothing element of the allowance can be used flexibly by the foster carer to buy clothes directly for younger children; or be given to older children/young people on a weekly/monthly basis to purchase their own clothing. Older young people should be encouraged to take responsibility for some of this allowance as part of their developing independence skills and learning to budget.
- 1.7 The above amounts with the exception of savings are intended as a guide only, and carers should use their discretion in deciding how and when to spend the allowance. For example a child may not need new clothing every week. Some placements may have high costs in some areas, but these may be offset by lower costs under other headings. If you are in any doubt your supervising social worker can assist you.
- 1.8 Carers should also bear in mind the need to set some money aside from the child's allowance in order to save and budget for larger items such as replacement furnishings and equipment.
- 1.9 Foster carers should apply for Disability Living Allowance where children have additional needs. They should spend this money to meet the child's additional

needs arising from disability and keep a log of how they are using this allowance. This record should be shared with their supervising social worker on request.

- 1.10 In exceptional circumstances an increase to the child's allowance may be paid only if a child has significant additional needs requiring a much higher than average expenditure of time and money for a child of that age and Disability Living Allowance is not granted. These assessed needs might include, for example: on-going additional transport costs to attend medical appointments; an allowance for additional laundry; replacement of damaged items; additional clothing where the young person needs a much higher than average level of care and expenditure. Approval for an increased allowance will generally be time-limited and subject to review. Additional payments will need to be agreed by the Fostering Practice Group Lead or the Head of Service for Permanence.

2. FOSTERING FEE

- 2.1 There are three levels of Fostering Fee, and these are determined by the level of the carers' skills and training set out below. The intention of the Fostering Fee is to recognise and reward the foster carer for this at different levels. The Fostering Fee is paid in addition to the Fostering Allowance (see 1 above).
- 2.2 The Fostering Fee will form part of the carer's income and will need to be included in any returns to the Inland Revenue. (Please see Appendix 3)
- 2.3 All fosters carers approved by the Adoption and Fostering Panel from 1st January 2019, whether Family and Friends or non-related, will only get the Level 1 fee once they have completed the Skills to Foster training and agree to undertake the Southwark Post-Approval training and undertake their TSDs (Department for Education's Training Support and Development Standards for Foster Carers) within 12 months of being approved by the Adoption and Fostering Panel for general foster carers and within 18 months for Family and Friends carers. If they opt not to undertake this training they will continue to receive the full child's allowance, but not the fee.
- 2.4 General foster carers and Family and Friends carers approved by the Adoption and Fostering Panel prior to 1st January 2019 would not have had to undertake the training requirement at 2.3 set out prior to approval. They will therefore be given 18 months from the 1st April 2018 to complete their TSDs and they will be offered the opportunity to attend the Skills to Foster Training if this was not undertaken prior to approval.

FOSTERING FEE LEVEL 1

- 2.5 From the point of their first placement all newly approved foster carers will be paid a Fostering Fee at Level 1. The payment of the fee is based upon the new carers having completed the Skills to Foster training. From 1st January 2019 if

they have not yet completed the Skills to Foster training they will receive the Child's Allowance but would not get the Fostering Fee until they have completed the training.

- 2.6 There is also an expectation that all foster carers at Level 1 will commence the *Southwark Post-Approval Training programme* within 4 months of being approved, with a view to completing this within 12 months for general foster carers, and within 18 months for Family and Friends carers. These courses will provide all the evidence required for the Training, Support and Development Standards (TSDs) by the end of their first year for general foster carers or within 18 months for connected person carers.
- 2.7 Level 1 general foster carers are also required to complete the Department for Education's Training Support and Development (TSD) Standards for Foster Carers within 12 months of approval by panel and to complete any other training recommended by their supervising social worker in their first year. The foster carer's first annual review will consider the carer's training record and make recommendations which will inform the carer's training and development plan. In the event that carers do not complete their TSDs within the required timescale then at the first Annual Review the Reviewing Officer may recommend the fee component is reduced by half until these are completed. The recommendations from the review are then decided by the Fostering Advanced Practitioner. The Fostering Review Officer and the Fostering Advanced Practitioner would take into consideration any mitigating circumstances as to why the TSDs have not been completed such as periods of significant illness or bereavement.
- 2.8 **Level 1 foster carers** are required to consider all placements of children within their approval category when requested. If unable to accept such placements they must provide clear reasons why, and these will be entered on to their case record.
- 2.9 **Family and Friends carers who have completed Skills to Foster training** are required to provide evidence that they have completed any recommended training and have met the TSD Standards for Family and Friends Carers, within 18 months of being approved by panel in order to receive the Level 1 fee. The foster carer's first annual review will consider the carer's training record and make recommendations which will inform the carer's training and development plan and will consider if the carer is on track to have completed the TSD Standards for Family and Friends Carers within 18 months. If after 18 months the TSDs have not been completed, the Fostering Advanced Practitioner may recommend the fee component is reduced by half until the TSDs are completed. The Fostering Review Officer and the Fostering Advanced Practitioner would take into consideration any mitigating circumstances regarding why the TSDs have not been completed, such as periods of significant illness or bereavement. If the 18 month period does not fall close to an Annual Review, any recommendation made by the Fostering Advanced Practitioner to reduce the fee component by half must be the subject of a decision by the Fostering Service Manager

2.10 **Early Permanence carers** are entitled to the Fostering Fee, Level 1 if they complete the learning module Fostering for Adoption and they engage in continuing learning about the specific needs of the child in their care, as directed by their supervising social worker. This may include specific courses, e-learning or other learning and development activity.

2.11 The 2018/19 Fostering Fee – Level 1 is in different age bands and the table below sets out the amounts

0-4	5-10	11-15	16-17
£174	£180	£205	£225

3. FOSTERING FEE LEVEL 2

3.1 After a minimum of two years, and on successful completion of the TSD standards for Foster Carers 2012, the post-approval training and any other recommended training during their first two years, foster carers are eligible to receive the Fostering Fee Level 2. This will be discussed at the foster carer's annual review of approval, subject to 3.2 below. A recommendation for progression to Level 2 may be made by the reviewing officer provided the carer can provide evidence that the training has enhanced their practice. The recommendation would be decided upon by the Fostering Team Manager who signs off the Review record.

3.2 In the event of there being a period of 5 months or more between a recommendation for progression to Level 2 and the next annual review, and the foster carer and their Supervising Social Worker have the evidence of meeting the requirements to move to Level 2, then this can be presented to the Fostering Advanced Practitioner who would then make a recommendation for a decision to be reached by the Fostering Service Manager so that an increase to Level 2 can be implemented without further delay.

3.3 After completion of the TSD standards, to continue to qualify for the Fostering Fee Level 2, all foster carers are expected to undertake all training identified in their Training and Development Plan, and be able to demonstrate at their annual reviews how they have used these, and other forms of learning, in their practice as foster carers

3.4 Level 2 foster carers are required to consider all placements of children within their approval category when requested. If unable to accept such placements they must provide clear reasons why, and these will be entered on to their case record

- 3.5 Level 2 Foster Carers may be asked to contribute to the service for example by being part of development groups, to mentor or “buddy” new foster carers, or contribute to the Skills to Foster course.
- 3.6 The 2018/19 Fostering Fee – Level 2 is in different age bands and the table below sets out the fee structure

0-4	5-10	11-15	16-17
£189	£195	£220	£240

4. FOSTERING FEE LEVEL 3

- 4.1 Foster carers who qualify for Fostering Fee Level 3 are carers who can demonstrate through their training and practice that they are able to meet the needs of children with complex needs, for example children who meet the DWP threshold for Attendance Allowance, Disability Living Allowance and/or Carers’ Allowance. This may include children and young people with exceptional emotional, learning or behavioural difficulties, as well as children with physical disabilities, who require significantly higher than average levels of supervision and care. These carers will be able to parent with sensitivity and authority, and may be asked to work as part of a therapeutic team around the child.

4.2 A recommendation for progression to Level 3 from an Annual Review must be agreed by the Fostering Team Manager. In the event of there being a period of 5 months or more between a recommendation for progression to Level 3 and the next annual review, and the foster carer and their Supervising Social Worker have the evidence of meeting the requirements to move to Level 3, then this can be presented to the Fostering Team Manager who would then make a recommendation for a decision to be reached by the Fostering Service Manager so that an increase to Level 3 can be implemented without further delay.

4.3 Foster carers for physically disabled children and young people must be able to offer an environment which is adapted and equipped to maximise the child’s independence or be willing to have such adaptations made to their home, particularly if the placement is long term. They must be willing to follow specialist advice regarding the use of suitable equipment e.g. hoists for transfers.

4.4 In recognition of their skills and expertise the 2017/18 Fostering Fee Level 3 will be **in different age bands as set out in the table below** conditional on the carer undertaking to :

- Attend specialist training and commit to working within a therapeutic care giving model;

- Provide evidence of the ability to provide sensitive and authoritative parenting to young people who have suffered significant abuse and trauma;
- Work closely with other professionals and be willing to attend additional meetings and appointments.

0-4	5-10	11-15	16-17
£204	£210	£235	£255

4.5 Level 3 foster carers may also be paid a discretionary allowance, based on the assessed needs of the child and any additional specific costs associated with the placement. These might include, for example, additional transport costs to attend medical appointments, an allowance for additional laundry, replacement of damaged items, and additional clothing where the young person needs a much higher than average level of care and expenditure. Approval for discretionary payments will generally be time-limited and will need to be agreed by either the Fostering Service Manager or Head of Service for Permanence within the scheme of management delegation or may need to be approved by a Panel such as the High Cost Panel or Resource Panel. Carers will also be supported to apply for state benefits on behalf of the child, for example Disability Living Allowance.

4.6 All Level 3 foster carers are required to consider all placements of children within their approval category, when requested. If unable to accept such placements they must provide clear reasons why, and these will be entered on to their case record.

5. SPECIALIST FOSTER CARER ALLOWANCE & FEE

5.1 The LA recognises some foster carers have undertaken specific training and have experience and skills that enable them to take the following Specialist Placements. Specialist foster carers are paid a higher fee to reflect their increased level of experience and skills that allows them to offer reparative therapeutic parenting to children with complex emotional and behavioural needs; or to work within the remit of the parent and child fostering scheme. These placements would receive a bespoke package of support from their Supervising Social Worker and the Southwark Carelink and or Clinical Service to support the placement. These placements would be particularly targeted towards children at risk of residential care or stepping down from Residential Care. Foster Carers wishing to be approved to offer Specialist Placements would need this to be agreed by the Agency Decision Maker (ADM) after Panel or recommended at their annual review and signed off by the Fostering Service Manager or Head of Service for Permanence.

Parent and Baby Placement (includes the allowance and the fee component)	Specialist Placement for young person at risk of residential care or stepping down from	Remand Foster Care Placement
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	Residential Care (includes the allowance and the fee component)	(Includes the allowance and fee component)
£850.00 per week	£800.00 per week	£700.00

6. SPECIFIC ADDITIONAL ALLOWANCES

6.1 Unless specifically stated below, all foster carers are in principle entitled to the following additional allowances for each child, which are paid in addition to the Child's Allowance and any Fostering Fee applicable.

6.2 Some additional allowances are discretionary, as indicated below. Some are paid annually, and others are a one-off payment. Where payments are discretionary, the decision will be made by the Fostering Service Manager or the Head of Service, Permanence in line with the management scheme of delegation.

6.3 The local authority will normally purchase equipment in negotiation with the carer and arrange delivery. Where the carer has purchased items with the prior agreement of the local authority, the authority has discretion not to pay for the items until receipts have been produced.

6.4 Southwark's additional allowances for 2018/19

a) Birthday and Festivities allowance

Age of child 0-10 years - £200 per year in advance for their birthday and then £200 in advance for Christmas or the other agreed annual religious festival.

Age of child 11-18 years - £300 per year in advance for their birthday and then £300.00 in advance for Christmas or the other agreed annual religious festival.

b) Annual Holiday allowance

Age of child 0-10 years - £250 Age of child 11-18 years - £400

Unless there are exceptional reasons, foster carers should always include fostered children in their holiday arrangements. Additional help may be given, on a case by case basis, where the cost of the child's holiday is above the annual holiday allowance and where it is in the child's interests to be included in the family holiday, or where such a holiday may help the child's connection with his/her heritage. This may be a contribution, and not necessarily the full cost (e.g. where the holiday is all-inclusive).

In addition, no more than once every 3 years foster carers may request a further payment for special holidays. The cap on the further help every 3 years is an additional £500 towards the cost of a special holiday and this provision would need to be agreed by the Fostering Service Manager or the Head of Service for Permanence and receipts would need to be provided to evidence the special expenditure.

The holiday plans should be recorded in the foster carer's supervision record by the Supervising Social Worker.

c) Setting-up costs for carers

This is generally paid on approval as a one off payment to newly approved carers, to allow the carer to purchase items such as bedroom furnishings, up to a maximum of £750. The cost of replacing these items will generally come from setting aside part of the child's allowance.

d) Setting-up costs for the child

This is generally paid only once at the start of a placement for items such as the child's clothes and equipment, up to a maximum of £200. It will not automatically be paid where a child moves from one carer to another, as clothes and equipment they had in the previous placement will come with them.

e) School uniform allowance

This is usually only paid where a child changes school on a change of placement, up to a maximum of £100 for primary school and £200 for secondary school.

f) Technology allowance

This allowance of up to £500 maximum is for a computer, printer and a digital camera for use by the child/children. This allowance applies where it is planned that they will care for a child or a succession of children for at least one year.

Equipment can be upgraded at a frequency of not less than every three years to a value of £400.

Foster carers are also able to use the computer for keeping weekly logs and records associated with the child or young person in their care. Foster carers should ensure they are meeting the requirements of the Data Protection Act 1998 in relation to information they store on the computer regarding children and young people in their care.

Foster carers should monitor children and young people's use of the computer to ensure they are keeping themselves safe while online. Foster

carers are able to access training on e-safety through the Southwark Fostering Service to assist them with this.

7 OTHER PAYMENTS

7.1 Payment to Back-up Carers

Where a back-up carer requires payment for babysitting or caring for a child in an emergency situation, it is the foster carer's responsibility to negotiate this and to pay the back-up carer from the child's allowance.

If the carer intends to ask the back-up carer to look after the child for a period of more than 24 hours, a back-up carer's assessment must have been carried out, and the Fostering Service must be satisfied that the back-up carer is suitable to care for the child over an extended period. The foster carer will make arrangements to pay their back-up carer an appropriate amount from the fee and the child's allowance.

7.2 Respite Care

If a carer requests respite care, the child's allowance and fostering fee for the relevant period will be stopped and paid to the respite carer.

7.3 Complaints and Allegations

If a child is moved, or no placement made, due to an allegation, complaint or concern, the child's allowances will cease, but foster carers will continue to be paid their foster carer's fee for up to twelve weeks, at the Council's discretion. The fee will be paid for a maximum of one child irrespective of how many children were placed at the time of the allegation.

The decision to pay a fee during a dispute will be made on a case by case basis by the Fostering Service Manager in conjunction with the Head of Service, Permanence. Foster carers will be informed by their supervising social worker at the earliest opportunity; this will be followed up with written notification from the Fostering Team Manager.

The payment of fees during an investigation is a supportive measure to ensure that the foster carer is not financially disadvantaged during this period, and may be extended if the investigation is of a particularly complex nature.

7.4 Emergency and Out of Hours Placements

The Council is always looking to recruit carers who are willing to be part of a team of Out of Hours Carers. They will be expected to accept emergency placements for up to ten days, and will be paid a retainer of £50 per week, plus a payment of £100 each time an emergency placement is made.

This will be conditional on:-

- the carer agreeing to be part of the Out of Hours Carers List.
- the carer will need to have sufficient space to accommodate a child or sibling group on a short-term emergency basis for up to ten days. (This could involve use of folding beds and/or siblings sharing for a limited time, if the situation is sufficiently serious and/or it is in the children's interests to stay together);
- the carer ensuring they are easily contactable out of hours;
- the carer informing the Access to Resources Team of any periods of non-availability;
- carers will be expected to take any child who fits their terms of approval, for a period of up to ten days; the exception would be where there is likelihood that a young person already in placement could be put at serious risk if the placement is made.

The Out of Hours Carers List will be regularly updated and carers will be given the option of staying on, or being taken off the list. The service will also reserve the right to remove carers from the list if they have not taken any placements within the review period.

7.5 Day Care Costs – Nurseries and Play Schemes

Children separated from their families need to form secure attachments with their primary carer-giver, therefore any proposal to place a fostered child in an alternative day care provision needs to be based primarily on the needs of the child.

The Council will not generally fund day care unless the carer and professionals involved are agreed that it is necessary for the child's development, or in exceptional cases, to help the carer meet the needs of all the children in a placement.

Carers have the option of funding day care from the child's allowance, but should always consult with their social worker before making an arrangement for the child.

Carers will be aware that children over two will be entitled to 15 hours' free nursery provision a week.

Any funding for day care will need to be agreed at the relevant funding panel and will not usually be agreed for full-time day care.

7.6 Foster Carers Who Wish to Adopt or become a Special Guardian

Where a foster carer adopts or becomes the Special Guardian for a child placed with them by Southwark, and the adoption or Special Guardianship Order is supported by Southwark, the carer will receive the same fostering fee and child's allowance that they were receiving at the time the adoption order or

Special Guardianship Order was made, for the first two years following the adoption or Special Guardianship Order being granted.

After the two years have expired, the adoptive carer or Special Guardian will then receive whatever they are assessed as being entitled to, by way of adoption or Special Guardianship financial support which is means tested. The two year transitional period is to enable the carer to adjust to the change in status and the reduction in income, and will not include additional payments such as birthday and holiday allowances.

There is discretion to extend the payments beyond 2 years in exceptional circumstances if the child's needs warrant it. This decision will be made by the Head of Service, Permanence.

Unless there are exceptional reasons, the carer is expected to make the adoption application within one month of the child being placed for adoption under the Adoption Regulations, provided that the child has lived with the carer for at least 10 weeks before the application is made.

Where the Council considers it necessary, it will also assist with the foster carer's/adopter's legal expenses for the adoption or application for a Special Guardianship Order, at rates to be agreed in advance by the Council.

Foster carers may be expected to take a break from fostering when they adopt or take out a Special Guardianship Order, in order for the child to make the transition to being a permanent member of the carer's family. When a carer wishes to return to fostering a household review will be held to determine the feasibility of a return to fostering, and to review their terms of approval.

7.7 Children Missing from Placement

Because of their vulnerability, young people who regularly go missing from placement need sensitive and accepting carers who will stay in regular contact with them and will welcome and support them when they return.

Where the team around the child agrees that the foster home is the best placement for the young person, the carer will continue to receive the fee and allowance while a child is missing, until a decision is made to end the placement, subject to approval by the Head of Service, Permanence.

7.8 Staying Put

Payments to carers under Staying Put arrangements are outlined in a separate policy - Payments to Staying Put Carers Policy.

7.9 Insurance Cover and Ex-Gratia Payments

Foster carers are required to take out building and contents insurance to safeguard the welfare of young people in placement. They also need to inform their insurers that they are foster carers.

The foster carer should first make a claim on their own insurance cover for loss or damage caused by a foster child.

We strongly advise that foster carers obtain insurance cover that covers at least accidental damage caused by foster children. Some companies offer this at a small extra cost (advice may be obtained from Fostering Network).

If the claim is not accepted, the foster carer may, in exceptional circumstances, make a claim against Southwark Council's insurance policy.

An ex-gratia payment may be made where the Southwark Council policy does not cover the claim.

For all claims for loss or damage, whether insured or ex-gratia, the following rules apply:

- The fostering team should be told as soon as possible after the incident or loss occurred, and at most within two weeks, unless the damage is not discovered until later.
- Where a claim is likely to be over £1000, and the carer's insurers will not pay, the supervising social worker will provide an insurance claim form. Where the claim is likely to be less than £1000, the supervising social worker will provide the ex-gratia payment claim form. The carer must provide details of the damage and how it was caused to establish a claim on the ex-gratia payments budget.
- Each incident is claimed separately at the time of the damage or loss. Carers should not make accumulated claims for large amounts.
- For damage to property the carer should submit two estimates for repairs on headed note paper from bona fide businesses. They should not provide quotes from friends or family members. To replace a damaged or stolen item, the carer must provide evidence of the cost of the item when new.

7.10 School Trips

Carers are expected to pay for any school trips up to £30 per term from the child's allowance. Costs over and above this may be claimed as exceptional expenditure via the supervising social worker.

For longer trips/holidays a discussion needs to take place between the supervising social worker and the child's social worker to decide on the appropriateness of the trip. If it is felt to be in the child's best interests, in the

first instance the school should be approached to provide funding or sharing the cost.

8 MISCELLANEOUS MATTERS

8.1 Before any allowances or fees are paid under this policy, foster carers must give their written agreement to Southwark's Terms and Conditions which are designed to meet the National Minimum Standards for Fostering. Details of the core services which carers are expected to provide on Southwark's behalf are contained in the Foster Carer's Handbook.

8.2 Payments are generally only made for the period when a child is placed with a foster carer. In exceptional circumstances payments may be made to a carer although a child is not placed with them, for a limited time, with the agreement of the Fostering Service Manager, Access to Resources Service Manager or the Head of Service, Permanence.

8.3 Foster carers are responsible for all or any tax due by them to HM Revenue & Customs, and should ensure they contact their local tax office to clarify what, if anything, they owe. Reference should be made to Appendix Three.

8.4 Details of all training schemes referred to in this policy can be obtained from Southwark's Fostering Service.

8.5 In exceptional circumstances foster carers may be supported to make changes to their property or other significant purchases that enables them to meet the needs of a child. Details about this are available in Southwark's Capital Payments to Carers Policy.

9 FINANCIAL OVERPAYMENTS

9.1 All overpayments made by the Council will always be recovered in full except in exceptional circumstances. Foster carers should check their payments into their account and remittance advice to ensure that they are right. In the event of an overpayment they should contact their supervising social worker or the Access to Resources Team to discuss how to return the overpaid monies. Ideally any overpaid money would be returned in full immediately. However in exceptional circumstances or in cases of financial hardship the Southwark Fostering Service will negotiate a payment arrangement to recoup these funds within a maximum 12 month timescale.

9.2 The Southwark Fostering Service has included an overpayment agreement to this document at Appendix Four which all approved carers are expected to sign. It outlines expectations in relation to overpayments and timescales. In the case of existing approved carers, their supervising social workers will discuss this document with them during their next visit and ask them to sign the form to return. All newly approved foster carers will be asked to sign this agreement at the time of their approval.

APPENDIX ONE

Summary of fostering allowance and fees

Age of Child	Child's Fostering Allowance (Government Minimum Fostering Allowance 2018/19)
0 – 4	£149.00
5 – 10	£168.00
11 – 15	£190.00
16-17	£222.00

Age Band	Fostering Fee Level 1	Fostering Fee Level 2	Fostering Fee Level 3
0-4	£174.00	£189.00	£204.00
5-10	£180.00	£195.00	£210.00
11-15	£205.00	£220.00	£235.00
16-17	£225.00	£240.00	£255.00

Age band (child's years)	Basic Fostering Allowance (Govt rate)	Level 1 Fostering Fee + Govt rate	Level 2 Fostering Fee + Govt rate	Level 3 Fostering Fee + Govt. rate
0 – 4	149.00	323.00	338.00	353.00
5 – 10	168.00	348.00	363.00	378.00
11 – 15	190.00	395.00	410.00	425.00
16-17	222.00	447.00	462.00	477.00

Parent and Baby Placement (includes the allowance and the fee component)	Specialist Placement for young person at risk of residential care or stepping down from Residential Care (includes the allowance and the fee component)	Remand Foster Care Placement (Includes the allowance and fee component)
£850.00 per week	£800.00 per week	700.00

APPENDIX TWO

Operating principles

The Fostering Service aims to ensure that foster carers receive their payments without delay.

The payment scheme is designed to minimise the number of additional payments made, as the child's allowance should normally be sufficient to meet all the needs of a child placed.

The allowance can be used flexibly, at the carer's discretion, and additional payments will only be made in exceptional circumstances, where the carer is able to demonstrate, through providing proof of expenditure, that the allowance does not cover all the costs of caring for an individual child.

Any additional payments will be based on an assessment of the needs of the child, and evidence that the cost of caring for the child is greater than the usual allowance for the child. Decisions about additional payments will be made by the Head of Service, Permanence at the Fostering Resources Panel. Additional payments will be subject to review and will usually be time limited.

Carers may also receive a professional fee, which will be linked to their training and development standards, and their level of skill and experience.

All payments to foster carers are processed by the Access to Resources Team.

Carers should speak to the Access to Resources Team or their supervising social worker about any payment request or queries. They should not ask the child's social worker about payments as this causes confusion and sometimes a delay in payment.

Where a foster carer's request for payment relates to a child's particular needs, for example an expensive school journey, the supervising social worker will liaise with the child's social worker about whether the payment is appropriate.

Any expenditure for a looked after child that is not normally part of a foster carer payment (e.g. payment for a musical instrument), is the responsibility of the children's team. If teams are unsure who has responsibility for a particular cost, they should consult the Fostering Service.

Supervising social workers (SSWs) are required to satisfy themselves that the child's needs are being met by their foster carer. Therefore carers should keep receipts and a record of expenditure to demonstrate how the allowance has been used, and what items of clothing and equipment have been purchased.

Expenditure on pocket money, and the birthday and festival allowances can be spent at the carer's discretion, but should be recorded. This is required for audit purposes and to ensure that children and young people have received their full entitlement for each financial year, and particularly when they move between placements.

Placement Endings: to avoid overpayments, foster carers should notify their SSW or Practice Co-ordinator as soon as a child leaves the placement, and check remittance slips regularly.

In the event of an overpayment being made, it is a foster carer's responsibility to repay the overpayment as per the overpayment agreement.

Carers are advised to keep details of all children placed with them over the year, particularly noting their ages, and a record of all income and expenditure. This is particularly important in relation to exceptional expenditure and providing day care.

Carers are reminded that it is their responsibility to retain their remittance advice and annual statements for tax purposes.

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APPENDIX THREE

Taxation and Benefits

Foster Carers are treated by HMRC as self-employed, and must register their self-employment with HMRC. Carers should register regardless of whether their total fostering payments exceed the qualifying care relief threshold or not. There are three ways to register as self-employed:

- Online at www.gov.uk/register-for-self-assessment
- By telephone via the Self-Employed Helpline 0300 200 3504
- In writing by filling in a form CWF1

Information about taxation and help with the cost of fostering is available on the following websites:

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

<https://www.gov.uk/government/publications/qualifying-care-relief-foster-carers-adult-placement-carers-kinship-carers-and-staying-put-carers-hs236-self-assessment-helpsheet/hs236-qualifying-care-relief-foster-carers-adult-placement-carers-kinship-carers-and-staying-put-carers-2016>

There is an online training course called Tax for Foster Carers, produced by HMRC – <http://www.hmrc.gov.uk/courses/syob3/fc/index.htm>

Benefits

Benefits information is available for foster carers at:

<https://www.gov.uk/foster-carers/claiming-benefits-while-fostering>

For foster carers living in Southwark there is also an advice line available on Southwark Advice - 0344 499 4134

Further information is available at:

<http://www.southwark.gov.uk/benefits-and-support/advice-services>

APPENDIX FOUR

Southwark Fostering Service

Agreement to Repay Overpayment of Fostering Maintenance Allowances and Reward Fees Form

1. I/We.....(FULL NAME).....have read these documents and in consideration of the Fostering Allowance and Professional Fees paid to us/me as an authorised carer for the London Borough of Southwark. I/we agree to repay any part of the Allowance/Fees payments made to me/us on behalf of the child/children/young person(s) in my/our care to which it transpires I/we was/were not or should not have been entitled for any reason whatsoever even if due to:-

- (i) Any mistake or error in the calculation of the Allowance/Allowances.
- (ii) A failure of any employee of the London Borough of Southwark in providing correct and timely information in respect of placement details.

2. I/We acknowledge that I/We am/are hereby bound to repay any of the Child's Allowance and Foster Carers Fee Component reclaimed by the London Borough of Southwark.

3. Overpayments will be recouped in the following manner:

- Initially from any professional fee payments due
- Within 12 months of the overpayment

(In exceptional circumstances, should this method of repayment cause financial hardship, individual cases can be discussed with the fostering Practice Group Leader or Head of Service)

Full Name/s of Foster Carer/s (PLEASE PRINT)

Carer 1:.....

Carer 2:.....

Address (including Post Code) (PLEASE PRINT)

.....
.....
.....
.....

Signed.....Foster Carer 1

Signed.....Foster Carer 2

Supervising Social Worker: (PLEASE PRINT).....

Signed.....

Date.....

This form **MUST** be signed in the presence of the Supervising Social Worker and a copy should be retained for the carer's records.

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