

**Bridgend County Borough Council**  
Cyngor Bwrdeistref Sirol Pen-y-bont ar Ogwr



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# **Bridgend County Borough Council Fostering Financial Policy February 2022**

Social Services and Wellbeing Directorate

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## **1. Introduction**

This policy aims to provide a clear and comprehensive summary of what payments are made to persons approved by Bridgend County Borough Council as foster carers as defined within this policy below.

This policy applies to all foster carers approved in accordance with regulation 8 of the Fostering Panels (Establishment and Functions) (Wales) Regulations 2018. It applies to all approved foster carers whether they are related to the child(ren) placed with them. It applies to long term and short-term placements with approved foster carers.

This policy applies to the payment of allowances and enhanced allowances (otherwise known as fees). An allowance is a weekly fostering allowance which is designed to cover the cost of caring for a fostered child. Allowances vary according to the age and needs of the fostered child. All approved foster carers receive at least the National Minimum Allowance. Enhanced allowances are sometimes known as fees. They may be paid in addition to an allowance to recognise a foster carer's time, skill and experience. The Enhanced allowance is paid to those that meet the eligibility criteria set out in this policy. Not all approved foster carers will meet the eligibility criteria.

## **2. Legal and Regulatory Framework**

In the formulation of this policy, the Council has considered case law decisions, the applicable legislation and statutory guidance including:

- Social Services and Well-being (Wales) Act 2014
- Fostering Services (Wales) Regulations 2003
- The Care Planning, Placement and Case Review (Wales) Regulations 2015
- Code of Practice to Part 6 of the Social Services and Well-being (Wales) Act 2014
- The Local Authority Fostering Services (Wales) Regulations 2018
- Fostering Panels (Establishment and Functions) (Wales) Regulations 2018
- R(X) v London Borough of Tower Hamlets [2013] EWHC 480 (Admin); [2013] EWCA Civ 904.

### **3. Definitions**

#### **Foster Carer**

A foster carer is a person approved as a foster parent in accordance with the Fostering Services (Wales) Regulations 2003 or the Fostering Panels (Establishment and Functions) (Wales) Regulations 2018. For clarity this refers to both unrelated and related approved foster carers.

### **4. Key Principles**

4.1 This policy is to apply equally to all foster carers, approved by a fostering service in Wales, who are approved under the Fostering Services (Wales) Regulations 2003 or Fostering Panels (Establishment and Functions) (Wales) Regulations 2018.

4.2 All approved foster carers will receive an allowance payment which covers the cost of caring for each child within their care. That allowance will include the core allowance calculated in accordance with the National Minimum Fostering Allowance specified for Wales and any additional sum calculated to cover the specific needs of an individual child.

4.3 All approved foster carers will be entitled to an enhanced allowance (formerly fee) provided that they meet the eligibility criteria set out below. It is open to all approved foster carers, if they so wish, to be assessed against the eligibility criteria.

4.4 In addition, all approved foster carers will be entitled to an additional allowance provided that they meet the eligibility set out below. That eligibility criteria has been set in relation to specific fostering tasks. It is open to all foster carers if they so wish to undertake the tasks to meet all of the eligibility criteria and to be assessed against those criteria.

4.5 The Regulation 8 of The Fostering Panels (Establishment and Functions) (Wales) Regulations 2018 require the approving agency (Bridgend County Borough Council) to enter into a written agreement with a Foster Carer at the time of their approval and following each annual review of their approval.

4.6 All foster carers approved under Regulation 8 will be allocated a supervising social worker who will make contact with them on at least a once-a-month basis

and will be able to assist in any matters relating to all payments while a child is in placement.

- 4.7 All payments will be made by BACS electronic transfer within two weeks of placement and thereafter on a weekly basis.
- 4.8 Any one-off payments incurred by the foster carer can be reimbursed via their supervising social worker subject to the proper approval and authorisation process.
- 4.9 Basic Allowance payments are non-taxable and are specifically for the needs of the child in placement
- 4.10 Enhanced Allowance payments are taxable at a rate determined on an annual basis by Her Majesty's Revenue and Customs (HMRC).
- 4.11 Foster Carers will be consulted prior to any major changes to the payment scheme.
- 4.12 All payments will be reviewed on an annual basis or more often should circumstances require.

## **5. Payment Scheme**

In Wales, the government has introduced National Minimum Fostering Allowance for foster carers to cover the cost of caring for a child in their home and there is an annual increase on 1st April every year. All foster carers fostering for Bridgend County Borough Council will receive this allowance, details of which can be found at **Appendix 1**. In addition, foster carers for Bridgend County Borough Council may also receive an Enhanced Allowance (formerly fee) (**Appendix 2**) if they are able to demonstrate that they meet the Eligibility Criteria set out within this Policy and is a reflection of the skills, abilities and any additional tasks that the carer may be asked to undertake, such as assisting with training and recruitment.

### **5.1 Eligibility for an Enhanced Allowance**

- 5.1.1 In order to receive the enhanced allowance all approved foster carers must be able to demonstrate all of the following:
  - a) The required skills, ability and competence to care for the range of children a local authority may need to look after.
  - b) A commitment to continued individual professional learning, development of their fostering skills and reflection on practice. They must have attended at least 2 training sessions organized or approved

by the local authority in any one year and engaged in regular supervision;

- c) A commitment to co-production with the fostering service through active participation in foster carer support groups, consultation events, the recruitment of new foster carers and the provision of peer support.

5.1.2 All approved foster carers will be given the opportunity, if they so wish, to be assessed against the eligibility training during the Form F assessment or at the beginning of the placement for which the allowance is to be paid and thereafter at each annual review.

5.1.3 All approved foster carers will be given the opportunity, if they so wish, to attend on training courses etc. and to participate in co-production with the fostering service.

## **5.2 Process**

An allowance eligibility flowchart to demonstrate the process that must be followed for each applicant enquiring to foster is included in this policy framework and can be found at **Appendix 3**. An enhanced allowance assessment has been designed to ensure consistent approach and delivery and can be found at **Appendix 4**.

## **5.3 Payment of the enhanced allowance**

Payment of the enhanced allowance will commence from the date of recommendation of approval at foster panel following the presentation of the full Form F assessment and ratification by the Agency Decision Maker.

## **5.4 Agency Carers transferring to Bridgend County Borough Council with a child in placement**

Carers currently approved by other agencies who have a Bridgend County Borough Council (BCBC) child (ren) placed in their care will continue to receive the current rate of allowance as contracted with their agency for the length of the placement(s) of the child (ren) in placement at the time of transfer.

## **5.6 Caring for children with disabilities**

Foster carers for children with disabilities receive allowances at the appropriate rates using the same criteria as applied for carers who look after non-disabled children.

Family Link Carers offer family-based short break care to disabled children and young people and are paid session payments.

The sessions are made up of 6-hour blocks and carers are paid £8.17/session. A carer will receive payment for a full session where they provide care for between 0-6hrs. Where a carer provides care for 7-12hrs they will receive payment for two sessions and if they provided care for 24 hours this would be 4 sessions etc.

(Note there is no enhancement to the session payments for providing overnight stays).

The family link carer will additionally receive a 1 off 'Household Amenity Payment' of £42.66 only if they provide link care for a child that week. Should carers provide link care for more than 1 child in any given week, they will continue to receive the session payments for each child but only 1 Household Amenity Payment.

Foster Carers who look after children with disabilities full time, may be entitled to receive Disability Living Allowance in addition to their fostering allowances. Supervising Social Workers should ensure that all foster carers are assisted in making a claim for DLA to the Benefits Agency. The Foster Carer will be responsible for the DLA and should take steps to ensure they can provide evidence of how this money is spent. It is strongly advised that the money be placed in a separate bank account and that the carer keeps a record of what the money has been spent on and ensures that statements are available to be viewed by the Supervising Social Worker, if required.

## **5.7 Transitional Foster Carers**

Transitional Foster Carers provide a therapeutic fostering placement to a young person aged 0-18 years old for a maximum period of 24 – 36 weeks with the aim of developing a supportive relationship to enable the young person to move onto a long-term foster placement and/or return to birth family. Any approved foster carer can ask to be assessed as a Transitional Foster Carer.

Transitional carers will receive an enhanced allowance whether or not they have a child in placement in order to retain transitional foster carers and in recognition of the expectations that transitional carers have:

- The skills required to support complex placements.



- A willingness to provide support to their peers and provide respite placements.

When a child is in placement the transitional carer will also receive the age-related fostering allowance for that child.

Where a child is matched to a transitional carer, payments can commence at the point a transition plan to the placement is agreed. This will enable the foster carer to be available for suitable introductions to be made as part of a therapeutically informed transition plan.

## **5.8 Parent and Child Placements**

In undertaking parent and child fostering foster carers will be paid a weekly allowance of £756.86 for 1 parent placements where the parent is not in receipt of benefits. Where a parent is in receipt of benefits this will be deducted from the weekly fostering allowance. Breakdown of the allowance can be found at **Appendix 5**.

At the outset of placement, the parent should come with 'caring materials' from their Maternity Grant such as buggy, sterilising unit, and cot. The Maternity Benefit Payment must be used for obtaining necessary items for a baby and not for general living expenses. The parent's social worker can advise and support if there has been difficulty in obtaining the Maternity Benefit.

Parent & child foster carer needs to pay from the care payment part of their weekly fostering allowance to the parent s/he is supervising having regards for the following:

- The payment of an allowance to the parent is an important part of the support and supervision of the parent & baby placement by the foster carer. This financial support significantly aids the overall aims of such placements, of avoiding the need to separate a mother from her newborn child, assessing the potential of the parent to care permanently for their child (or not) and helping them move onto more independent living.
- Having an allowance is good for the parent in placement. It helps to give a sense of independence, a measure of choice in making decisions about how money is spent, an understanding of the value of money and helps to develop budgetary skills.

The amount to be paid to the parent must be clarified at the outset of the placement and explicitly addressed within the placement plan and at the initial

placement set-up meeting. The rate of allowance should be kept under review by all concerned.

At the initial placement set-up meeting it must be explicitly clarified what the foster carer will be responsible for providing for, and with, the parent in terms of physical care such as meals, heating, use of washing machine etc. If in receipt of Income Support, the parent will have income to cover her/his own personal expenses.

The following, which are approximate guidelines based on 2021/2022 benefits rates, should be followed:

- Universal Credit Personal Allowance (lone parent age 18 or over) = £74.70
- less Child Benefit - £21.50  
(if in receipt of Child Benefit)
- therefore baby allowance =£53.20

If the parent leaves the placement and the child remains, the carer will revert to the appropriate payment for a child of that age.

If the parent is looked after and remains in the placement and the child moves the carer will revert to the appropriate payment for a child of that age.

## **5.9 When I am Ready**

The When I am Ready (WIR) provider will also need to sign an Excluded Licence Agreement along with the Young Person. They will receive the following payments as part of the WIR arrangement:-

- Rent from the young person (usually through Housing Benefit)
- Contribution to household costs from the young person
- A WIR Support Allowance paid by the Local Authority

The 'WIR' Support Allowance paid to the Provider is exclusively for the practical and emotional package of support that is being provided by them. Unlike the fostering allowance previously paid to the foster carer, it does not include any element to be given to or spent on the young person such as personal items, clothing, travel, holiday allowances and costs associated with birthdays, Christmas or other religious festivals.

The 'WIR' Support Allowance is exclusive of the contribution to Household Costs paid by the young person to the WIR Provider. It is also exclusive of Rent which will be paid direct to the WIR Provider.

For full details regarding how a person's household contributions are calculated please refer to the **“When I am Ready Scheme’ – Financial Arrangements Policy”**

### **5.10 Supported Lodgings**

Each supported Lodgings provider will receive a weekly allowance of £160.00 via BACS payment. This will be paid whilst there is a young person in placement, however BCBC do not offer a retainer, there will be no payment whilst the supported lodgings provider is vacant.

In terms of contribution to household costs, each young person will be expected to claim housing benefit and start the application process from the age of 18 years old. This will be an individualised amount for each young person. The young person will be expected to contribute to housing costs with 80% of this benefit once in receipt of it.

This is with the view of encouraging independence, and preparing the young person to live independently once they transition from the Supported Lodgings placement into independent living.

The remaining 20% of the housing benefit will be for the young person to use towards living costs, such as furniture, decoration, television etc.

The local authority will then decrease their payment to the Supported Lodgings provider by the amount they will receive from the young person via the housing benefit.

### **5.11 Initial Clothing Allowance**

This allowance is to be paid only in those situations where children are placed in a foster home without adequate basic clothing in line with the amounts set out at **Appendix 6**.

- When a child is placed without adequate basic clothing, the foster carer should discuss with their supervising worker what clothing will be required in order to meet the child's basic needs for the first month of placement. An initial payment can then be requested to ensure the carer is able to purchase basic clothing for the child/ children.
- Following this, carers would be expected to purchase replacement clothing from the allowances they receive for a child.

- Initial clothing can only be paid during the first 6 months of placement.
- If when a child is placed they do not have the required school uniform, the carers can make a separate request for payment for school uniform in line with the amounts set out in **Appendix 7**.
- Receipts should be obtained and given to the supervising social worker, who will pass these to the fostering manager. The money will be reimbursed in the next payment.
- The emergency clothing grant is only payable for new placements not for changes of placement.

### **5.12 Payments to all carers regardless of approval status**

None of the above payments for foster carers cover:

- Costs in relation to leisure, therapy or specific tasks in relation to rehabilitation, preparation for permanence or independence, which are identified in the placement plan, care plan or at child care review and which are specific to that plan and significantly more expensive than ordinary family activities.
- Costs in relation to mileage in relation to the child for facilitating contact, transporting a child to school out of the local areas, or the foster carer's attendance at meetings in relation to the child, or training for the carer. This will be paid at 47p a mile.
- Costs in relation to loss or damage caused by a foster child/legal liability in respect of a claim by a foster child or member of their family as the council has a separate insurance policy for this purpose.

**Mileage payments are not made for the following - such trips are expected to be covered within the basic fostering allowance:**

- To and from nursery / school within your school catchment area.
- Regular health appointments such as GP and dental appointments.
- Out of school activities such as cubs, football practice etc unless further than a 6 mile round trip.
- Family trips and holidays.

### **5.13 Tax relief for Foster Carers**

The introduction of tax relief in 2003 means that foster carers in the UK do not pay tax on their income from fostering, up to a maximum of £10,000 plus allowances.

#### **Tax threshold**

**There are two elements to the exemption or 'qualifying amount'.**

- Fixed amount - £10,000 per household a year
- Additional amount per fostered child: £200 per week for a child aged under 11 and £250 per week for a child aged 11 or over.

Income below this qualifying amount is tax free. If your total amount received from fostering exceeds the qualifying amount you can either pay tax on:

- Your total amount received less the qualifying amount or
- Your total amount received from foster care minus expenses. This means keeping records of precise expenditure throughout the tax year using receipts.

If you are exempt, these tax arrangements will not affect any other income you may have (for example income from employment or investment income), which will be taxed in the normal way.

Neither will the tax arrangements affect your personal allowance. If you are exempt, the full amount of your personal allowance is available to use against other income. You should always consult the HMRC website for more detailed information on taxation of your income.

### **Parent and baby schemes**

HMRC will treat both parent and baby as being in foster care and you will be able to claim a weekly amount for each of them when calculating your qualifying amount.

### **National Insurance contributions**

As a foster carer you may be entitled to National Insurance Credits <https://www.gov.uk/national-insurance-credits/eligibility>

If you are exempt from tax – you will not have to pay NICs. However, the Fostering Network recommends that you should look at whether it is in your interest to pay NICs. The number of years that you pay NICs may affect benefits you receive in future, for example the state pension.

### **Record keeping**

You will need to keep a record of:

- your total receipts for the year from your local authority, and
- the number of weeks that you care for each child placed with you in the year and the age (or birthday) of each child. A week runs from Monday to Sunday. Count any part of a week as a full week.

If you are not exempt and you intend to calculate your actual profit from foster care worked out using total income, with separate tax relief for allowable expenses or capital allowances, you will need to keep sufficient records to support your figures. You will need to keep these records for six years.

## **Further advice on tax issues**

You can contact your local HMRC office by phone or via the internet - see HMRC website for details, on <http://www.hmrc.gov.uk/individuals/foster-carers.htm> or contact Tax Aid, a charity which offers free, independent and confidential advice to anyone with a tax question or problem tel: 0845 120 3779. You can visit the Low Incomes Tax Reform Group website:

[www.litr.org.uk/help/lowincome/selfemployed/assessment.cfm#foster](http://www.litr.org.uk/help/lowincome/selfemployed/assessment.cfm#foster)

## **Foster carers' pension**

Foster carers are entitled to 'Home Responsibilities Protection' (HRP). This means the number of years foster carers need to work to qualify for the state pension will be reduced to take into account their years of caring for foster children. This change will increase a foster carers financial security and recognise the importance of the work that they carry out. For more information visit the pensions website at:

[www.pensionservice.gov.uk](http://www.pensionservice.gov.uk)

HMRC have also created a free e-learning module for foster carers which provides detailed information about tax credits and benefits along with advice about registering as self-employed, qualifying for care relief, what records you need to keep for HMRC and how to foster in partnership. You can access the course here: <http://www.hmrc.gov.uk/courses/syob/fc/index.html>

### **5.14 Foster carers' property – Insurance, damages, theft etc.**

Where a foster carer's home or property is damaged or items are alleged to have been stolen by the activities of a young person in their care, the foster carer should first report the matter to their supervising social worker. They should then refer to their domestic/car insurance policy and the police if necessary. Where an insurance policy does not provide cover, or the claim is refused, BCBC will consider making a payment depending on the circumstances.

The supervising social worker will need to prepare a report for consideration by the Head of Service. Only the Head of Service, in conjunction with BCBC's Insurance Officers, can agree any compensation.

### **5.15 Payment adjustments**

Where over payments or under payments occur, the money will be recovered or supplemented as quickly as possible. This will usually be by an adjustment of the next payment.

All foster carers have a responsibility to notify their social worker AND the Fostering Service by phone or email on the day a child leaves the placement or the next working day.

If a foster carer continues to receive payments after reporting that a child has left their care then they must contact the Fostering Service immediately. Any overpayments must be repaid in full to Bridgend County Borough Council.

#### **5.16 Temporary absence from placement (admission to hospital):**

Full payments continue for up to 4 weeks and we will review this thereafter.

#### **5.17 Christmas/Festival and Birthday allowances**

No additional payment is made in relation to Christmas/Festival and birthday allowances as an amount is included within the weekly fee to pay for this.

#### **5.18 Holiday allowance**

No additional payment is made in relation to holidays as an amount is included within the weekly fee to pay for this.

#### **5.19 Pocket Money**

The following principles should guide the payment of pocket money to care experienced children and young people:

- Having pocket money is good for the child/young person. It gives a sense of independence and a measure of choice in making decisions about how the money is spent.
- Receiving pocket money helps children understand the value of money and is the start of developing budgeting skills.
- Carers must encourage children/young people to open a personal savings account.
- The amount to be paid must be clarified at the outset of a placement and addressed within the placement plan. The rate of pocket money paid should be kept under review by all concerned. Setting the appropriate level is dependent on close communication between the carer, child/young person and their social worker and your supervising social worker. If a child/young

person is not happy with amount paid, it should be clear how they can raise their dissatisfaction.

- Increase pocket money by a fixed amount at each birthday. In many families an understanding may be reached that once a child is old enough to help out with basic household chores, top-ups to pocket money can be arranged in exchange for jobs done. In some foster placements this could be appropriate, especially in long term placements where such an understanding and trust could be built up over time. In shorter term placements this may be less easy to achieve or inappropriate.
- As a child gets older s/he may want more expensive extras which can be reflected in pocket money or be paid for by the carer out of the basic allowance received.
- To promote a child/young person's positive contact with their birth family top-ups to their pocket money will need to be made to enable birthday and Christmas presents to be bought for birth and foster family members.
- It would be unfair if foster children received either more or less than the foster carer's own children where their ages are similar.
- The rate of pocket money paid to young people should be realistic and guidelines can be found at **Appendix 8**. It is the responsibility of carers and social workers to help ensure the smooth transition to independent living after foster care. It would be unhelpful to this process if a young person's pocket money enabled her/him to enter into a lifestyle which was not possible if s/he later had to live independently.
- The withholding of pocket money as a punishment is not permissible and alternative acceptable sanctions should be used instead.

#### **5.20 Payments to carers facing an allegation who have children removed as a result**

Where carers are subject to an allegation and a child or children placed with them are removed as a result, the carer will continue to receive the Enhanced Allowance for a period of up to four weeks (for each child) whilst investigations are undertaken i.e. a payment of £148.88 per week per child placed for a child or children aged 0-10 years to £189.61 per week if the child or children are aged 11-17 years of age. Should an investigation still be ongoing after the four week period, the situation will be referred to the Head of Service for consideration to continue the payment.

#### **5.21 Refer a Friend Recruitment Reward Payment**

Our 'refer a friend' recruitment reward payment is designed to reward carers who refer someone to us who goes on to become a foster carer. We will pay a



£250 reward payment to any BCBC foster carer who successfully refers a family member or friend to our service. If the friend or family member becomes one of our approved foster carers, the referring foster carer will receive their £250 reward payment as soon as they take their first placement for us.

## **5.22 Liaison Foster Carers**

Liaison Foster Carers are experienced carers available to provide guidance with queries, concerns and emotional support. The Liaison Carers also run regular coffee mornings providing foster carers with an opportunity to meet and provide support to one another. Liaison Carers also support carers to attend meetings with the team, or if they experience an allegation. Each Liaison carer will receive £90 per week for undertaking this role.

## **5.23 Complex Needs Allowance**

Any Approved Foster carers who support children who require a solo placement or present with complex health or behavioural issues, may receive an additional allowance to enable them to support the child's needs. Such circumstances may include but are not limited to:-

- A child's needs requiring a foster carer to make significant adjustments to their working hours over and above reasonable expectations.
- A child being out of education for a significant period or subject to a substantially reduced timetable as a result of complex needs.
- Significant risks posed to the child or placement household from others requiring additional safety measures to be put in place.

Complex needs allowances are considered on a case-by-case basis at the discretion of the local authority in extraordinary circumstances. Complex needs allowances are subject to regular review and are agreed on a time limited basis. The process for agreeing complex needs allowances can be found at **Appendix 9**.

## Appendix 1

### Fostering Allowances 2021/2022

Age	Allowance (weekly)
0 – 4yrs	£194.00
5 – 10yrs	£177.00
11 – 15yrs	£220.00
16 – 17yrs	£224.37

### Fostering Allowances 2022/2023

Age	Allowance (weekly)
0 – 4yrs	£200.00
5 – 10yrs	£183.00
11 – 17yrs	£228.00

## Appendix 2

### Enhanced Allowances

Age	Allowance (weekly)
0 – 4yrs	£148.88
5 – 10yrs	£148.88
11 – 17yrs	£189.61

## Appendix 3



Acrobat Document

## Appendix 4



Enhanced Allowance  
Assessment.docx

## Appendix 5

### Parent and Child Placements

Payment for	Fostering Allowance (weekly)	Enhanced Allowance (weekly)
Baby	£194.00	£148.88
Parent	£224.37	£189.61
	£418.37	£338.49
	<b>Total</b>	<b>£756.86</b>

## Appendix 6

### Initial Clothing Allowances

Age	Amount
0 - 4	£87
5 - 10	£109
11 - 15	£135
16 - 17	£154

## Appendix 7

### School Uniform Allowance

Age	Amount
3 - 10	£46
11 - 17	£60.50

## Appendix 8

### Pocket money guidelines

Age of Child	Weekly minimum amount
Under 5 Years	£3.00
5 years – 7 years	£5.00
8 years – 10 years	£6.00
11years – 12 years	£7.50
13years – 15 years	£9.00
16 years – 17 years (year 11)	£14.00
16 years – 17 years (in continuing education)	£26.00
16 years - 17 years (unemployed)	£15.00

## Appendix 9

### Complex needs allowance

Complex need identified by Supervising Social Worker



Memo produced for the Fostering Team Manager outlining supporting information for the complex needs allowance:

- Child's needs
- Impact on carer
- Amount and duration of payment
- Frequency of review



If the Team Manager is in support of the allowance, the memo will be submitted to Accommodation and Permanence Panel for approval



In situations where a complex needs allowance has been identified by the Team Manager prior to or during placement searches, this can be agreed via the Group Manager for Placements and Provider Services (or another Group Manager in their absence). In such situations the complex needs allowance will need to be reviewed via Accommodation and Permanence Panel 3 months after the placement has commenced.