

# **Financial, Equipment and Insurance Arrangements**

## **SCOPE OF THIS CHAPTER**

This chapter outlines the provisions foster carers will need and what the funding provided to them when looking after a child on behalf of Children's Social Care.

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## 1. Self Employed Status

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Foster carers who receive a fee are considered to be self-employed and are responsible for their own arrangements in respect of income tax, national insurance and benefit claims. The Fostering Service can not give any advice regarding these financial matters in relation to the fee you receive due to your individual family circumstances and needs. They will however, endeavour to make information available to foster carers in Support Groups and training and relevant literature. The Fostering Network produce comprehensive guidance on this subject which is available on [www.fostering.net/](http://www.fostering.net/) .

Upon approval the Fostering Social Worker will ask the Foster Carers to complete a Banking Details Form with their details so that this can be forwarded to the County Treasurers to enable their payments to be paid direct into their bank accounts.

Foster carers are advised to obtain appropriate insurance in relation to their home, car, and legal cover.

## 2. Age Related Fostering Allowance

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Durham County Council pay an age-related fostering allowance to all Foster Carers for each child in placement. This is in accordance with the National Minimum allowance as recommended by the Department of Education. The allowances are reviewed annually in April.

## 3. Suggested Minimum Pocket Money Amounts

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Pocket money should not be paid under 5 years old. The significant change in a child moving to secondary school is reflected in pocket money paid. The following guidelines should normally be followed:

Age	Weekly minimum amount
5 years	£1.00
6 years	£1.50
7 years	£2.00

8 years	£2.50
9 years	£3.00
10 years	£3.50
11 years	£5.00
12 years	£6.00
13 years	£7.00
14 years	£8.00
15 years	£9.00
16 years	£10.00

Fostering Network recommend that within the basic weekly allowance there is a “personal allowance element”. This is intended to cover both pocket money and other personal expenses. This could cover items such as cosmetics, deodorants, sanitary protection, mobile phones etc.

#### **4. Payment For Skills**

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In addition to the Age Related Fostering Allowance, a ‘payment for skills’ fee may be payable, dependent upon the Level a Foster Carer has been approved for.

The Level for a Foster Carer is determined by means of evidence of competencies and is considered by the Agency Decision Maker via the Fostering Review Panel.

The level of bandings are set out below:

Level 1	No Fees
Level 2	£50.05 per week
Level 3	£160.02 per week
Level 4	£235.41 per week
Level 5	£470.82 per week
Parent/Child	Remuneration is dependant upon the individual circumstances

## **5. Arrangements for Payments**

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The Age Related Fostering Allowance and the Payment For Skills will be combined and paid together.

The process for initiating the Age Related Fostering Allowance is the responsibility of the child's Social Worker. Once this task is completed, the administration of the payments are the responsibility of the Administration Officer (Children Services Payments) within the Fostering Service.

Payments of less than one week are calculated on a one 7th pro rata basis.

Foster Carers are paid from Sunday to Saturday inclusive. Payments are processed each Monday, unless affected by a Bank Holiday when they are processed on the Tuesday. Foster Carers will receive payments by Thursday unless there has been a Bank Holiday and then this will be a Friday. The payment received will be for that current week.

If a child moved during the payment period an overpayment would be made and this would need to be recouped. This should be deducted from the Foster Carers next payment if they have children in placement. However, if no placement is made, the Foster Carer should be sent a letter asking them to refund the overpayment.

## **6. Disturbance Allowances**

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Any carer who is notified and accepts a placement from the Emergency Duty Team will receive a Disturbance Allowance of £50 per child. This is payable by the relevant social work team, and the Fostering Service will administer the payment as soon as the placement is entered onto the electronic case recording system.

Any carer who makes themselves available and is placed on the Availability List for the designated Christmas and New Year period will receive a £50 fee in addition to any Disturbance Allowance payable. The Fostering Service is responsible for administering this payment.

## 7. Payments when a young person is not 'full time' in a foster placement

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### Residential School

When a child attends a residential school on a weekly basis and is placed in foster care at weekends a 75% age related fostering allowance during term time will be paid to the Foster Carer to reflect the cost of caring for the child, providing clothing, food and accommodation.

### Respite Between Foster Carers

Durham County Council recognises the demands placed upon Foster Carers. It also recognises that placement stability and continuity are crucial to the emotional wellbeing and future development of foster children.

Respite provision will therefore be provided in the following circumstances and **must be agreed** within Placement Planning Meetings or Care Team Meetings and with Managers:

- Where support is required to maintain placements for those children with the most complex needs consistent with the child's Care Plan;
- Where additional support is required, to a placement which becomes fragile and is at risk of disruption.

Respite provision may also be provided to:

- Maintain placements when emergencies and unforeseen circumstances arise eg illness of carer or immediate family member.

Provision of respite to support placements in the above circumstances will not impact upon a Stability Payment.

Foster Carers will be encouraged to use their Support Network to provide this support.

### Foster Carer Offering Agreed Day Care

When a child is living with Foster Carers, it is generally accepted that the Foster Carers will meet most of the child's day care needs. However, it is recognised that there will be situations where additional child care arrangements will need to be made. These situations should always be assessed in terms of the child's needs.

Any Foster Carer who has agreed to offer day care for a child not placed with them will be paid £6.50 per hour and will be paid through the relevant social work team via a separate payment.

## 8. Holiday Payments

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Carers receive two weeks age-related fostering allowance for children in placement during the school summer holidays. These payments are made in advance and are based on the children in placement at the time of the payment and are paid to assist with summer holidays, day trips, and outings.

As with the weekly Children Services Payments if the children are not in placement for the periods referred to then reimbursement may be requested. Some negotiation is possible in relation to payments, i.e. when these payments are to be made and the amount to be reimbursed but this needs to be initially discussed with the Fostering Team Manager of the relevant team.

A similar payment will be made subject to the same requirements at Christmas or other religious festival. These are processed via the Administration Officer, Children's Service Payments, Fostering Services.

## 9. Stability Payments

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This payment is to promote the stability of placements for children and young people.

Foster Carers will receive a stability payment at levels 2, 3, 4, equivalent to 2 weeks fee payment per foster carer household at the end of the financial year, where they have demonstrated placement stability for children, subject to the following criteria:

- This payment will be paid to a fostering household who have undertaken a short-term/permanent placement for at least 6 months within the financial year;
- New foster carers approved during the financial year will not receive payment unless they meet the criteria set out above i.e. placements for at least 6 months during the financial year;
- Foster carers who resign during the year will forfeit their stability payment;
- Stability payment will not be made to solely Emergency Duty Team/ Respite Foster Carers;
- Foster carers will continue to receive an additional two weeks Age-Related Fostering Allowance per child in placement during the Summer and Christmas periods in line with Department for Education Guidance;
- The Stability Payment will be lost if carers have more than 21 nights holiday/respite **where children and young people are placed elsewhere**, either with other carers or using their support network.

## 10. Retainers

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Retainers will be paid on a staggered basis, as outlined below, for all carers where the carer is available and has a vacancy.

Duration of Placement (up to 7 nights)	1 night retainer paid
Duration of Placement (7 nights to 12 weeks)	7 nights retainer paid
Duration of Placement (over 12 weeks)	28 days retainer paid

**All placements will be paid under the staggered retainer rule with the exception of Emergency Duty Team/Respite placements which will not attract a retainer.**

If a Foster Carer goes on holiday immediately after a placement ceases, the retainer will commence once the Foster Carer returns from holiday and is available to take a placement. Continuation of the retainer payment will only be made where a Foster Carer has taken no more than 15 nights break at the end of the placement.

**A retainer payment will not be made where a foster carer does not work the full 28 days' notice period.**

The full 28 days' period of notice must be received in writing and can only be accepted following discussion and agreement in a formal Care Team Meeting and with the agreement of the Managers.

In exceptional circumstances, where the 28 days' notice period has not been worked, for a reason agreed by the Operations Manager, then a retainer may be payable.

Foster Carers with vacancies are expected to consider all requests for placements, which fall within their terms of approval and which are considered to be reasonable, given all the information and appropriate matching.

Situations where Foster Carers refuse to accept appropriate placements during their retainer period will be addressed by the Limited Resources Guidance e.g. foster carers who refuse appropriately – matched placements will forfeit their retainers and may trigger an early review to consider the appropriateness of their terms of approval.

## 11. Disruption

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Any payment in relation to a disruption would depend on the particular circumstances and at the discretion of the Fostering Service Manager.

## **12. Allegations**

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When a decision is made at a Section 47 Strategy Meeting that the child is deemed to be at risk of significant harm and that the child needs to be placed elsewhere during the Section 47 enquiry, the Foster Carers will continue to receive the professional fee only when they are no longer caring for the child, the child's age related fostering allowance must go with the child to the new Carers, until a formal decision is reached that the child is returned to the Carers. This will be at the conclusion of the enquiry and a recommendation from a Strategy meeting/Professionals meeting is made to the Agency Decision Maker for the Fostering Service if it is felt to be in the child's best interests to do so. There will then need to be a Foster Care Review after any investigation to consider the ongoing approval of the Carers, i.e. the child is returned or a decision is made regarding the Foster Carer/s continuing approval by the Fostering Panel and Agency Decision Maker.

## **13. Sickness**

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No sickness payment will be paid by the Fostering Service to Foster Carers in relation to sickness benefits. Foster Carers are encouraged to consider making a higher National Insurance contribution to cover any sickness.

## **14. Bereavement**

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In the event of a bereavement if children are required to move from the placement and Foster Carers do not wish to take holiday then the fee will cease to be paid.

## **15. Travelling Expenses**

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The real cost of looking after a child, and the special costs that arise in looking after a foster child should be met by the Age Related Fostering Allowance.

There is an element of payment towards transport costs within the Age Related Fostering Allowance (between 7-11% 'dependent on the age range') or the first 35 miles undertaken per week to transport the child/young person. Foster Carers



will thereafter be paid at the rate of 38.7p per mile for journeys undertaken solely for the benefit of transporting the foster child or young person or reimbursement for attendance at training events.

Any additional costs must have agreement of the relevant Team Manager.

Transport expenses will be reimbursed to the foster carer in the following circumstances providing it has been agreed at the Placement Planning meeting:

### **Education**

It is the Foster Carer's responsibility to transport children to and from school. If the school is some distance away or they live outside the school catchment area, this will be discussed at the Placement Planning and Care Team Meeting.

### **Contact**

Contact between the child and friends and relatives is important, and transport costs should be paid when it is agreed that the Foster Carer is the most appropriate individual to provide this. This is to be agreed and reviewed at Placement Planning Meeting, Care Team Meetings and Looked After Reviews.

Additional payments to carers may be made only with prior agreement with the relevant team manager and Operations Manager

### **Arrangements for Payment**

- Foster Carers should make their agreed claims on Travel Claim Forms each month stating the manner of transport, destination, purpose of journey and cost incurred and include petrol receipts;
- Payment should be at the rate of 38.7p per mile or reimbursement of costs if public transport is used;
- Carers must gain agreement with the relevant Team Manager of the child before claiming all the miles they cover, but should be aware that the first 35 miles per week will be deducted (in line with the element in Fostering Allowance);
- Mileage claim forms will be submitted monthly to the Team Manager for the relevant child for approval (Appendix 1). Failure to submit on a monthly basis will affect payment.

## **16. Clothing**

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When a child is placed in foster care, he/she should have an age appropriate amount of wearable clothes. These should be the child's own clothes.

The amount provided by Children’s Social Care for initial clothing will partly depend on the length of time the child is expected to be in placement and the type of clothing the child has already in the their possession.

**Minimum Clothing Standard**

- 3 changes of clothes;
- Coat (weather appropriate);
- 2 pair shoes;
- 2 pairs night attire (unless nocturnally enuretic);
- Dressing Gown;
- Pair of slipper;
- School uniform;
- 7 pairs underwear;
- 7 pairs socks;
- Holdall.

There is an expectation that the child’s clothes will be maintained in good condition during placement or replaced through the fostering allowance provision and that the child moves on with them.

In circumstances where a child does not have a minimum clothing standard, the following clothing allowance is recommended to enable the carers to purchase clothing.

**Estimated Initial Clothing Allowance - 11 years plus**

Trousers	£60 X3 i.e. £20 per pair, up to 3 pairs per year
Jumper	£45 X3 i.e. £15 per jumper, up to 3 jumpers per year
Coat	£40
Shoes	£60
Socks	£10
Underwear	£10
Nightwear	£25
Total	£250

For children under the age of 11 years, the estimated initial clothing allowance will be £200.

## **School Uniform**

Every child should have the appropriate school uniform to attend school. This will be evaluated by the child's Social Worker.

Circumstances where a school uniform allowance will be paid.

- Change of school from primary to secondary;
- Change of school which necessitates change of school uniform.

The amount of funding depends on the requirements of the school uniform. The maximum funding is £200.

## **17. Activities/School Trips**

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Every child should be encouraged to take part in leisure activities/interests to promote their emotional, physical and social development.

Payment for school outings e.g. trips to the theatre or museum should generally be paid from the age-related fostering allowance.

Funding for school trips/activities and equipment may be provided from Pupil Premium funds provided to schools and discussed during the Personal Educational Plan. The Pupil Premium provides educational benefit for looked after children/young people and seeks to:

- Raise the attainment of disadvantaged pupils and close the gap with their peers;
- Benefit the child's educational needs.

Requests to fund school activities/trips, etc should be made to the child's Social Worker and approval sought with LACES Team.

## **18. Equipment**

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Foster Carers who do not have the appropriate equipment or require replacements may be eligible for the loan of certain essential items. All equipment either provided by foster carers or purchased by the Fostering Service must be of a durable quality and conform to British Safety Standards.

The Fostering Social Worker will need to assure themselves that all equipment to be used is in a satisfactory condition. The Foster Carer must discuss any concerns about the safety of equipment with the Fostering Social Worker, and advice can be obtained from Durham County Council's Health and Safety Team if necessary.

## **Babies**

When an emergency baby placement is made and the carer does not have the necessary equipment, the following items will be supplied;

- Britax solo travel system (includes raincover and apron) – Max 15 kg;
- Microwave steriliser/cold water plus 2/4 bottles (this is not returned back to the Service);
- Moses basket and stand;
- Baby bath;
- Pram blanket bundle (2 blankets & 2 sheets);
- 1 set of clothing (5 babygros & 5 vests);
- Home Starter Kit (corner protectors and cupboard locks only supplied);
- Thermometer (bath);
- Cot and mattress (plus 1 mattress protector if required);
- Travel cot and mattress where applicable as an emergency provision;
- Cot sheet bundle (2 fitted, 2 sheets, 1 cot blanket);
- Changing mat;

Cot mattresses when used for more than 1 child should be renewed annually and should be checked on a regular basis for cracks, tears, staining or soiling. See National Childbirth Trust website for further guidance regarding safe use of cot mattresses: [www.nct.org.uk/parenting/sleeping-safely-cot](http://www.nct.org.uk/parenting/sleeping-safely-cot)

Other discretionary equipment will need to be discussed directly with the Fostering Social Worker and Fostering Team Manager and presented to Fostering Finance Panel before approval is given.

## **Prohibited Equipment**

- Baby Walkers
- Bed Guards and cot bumpers unless a health services professional has recommended their use to meet the needs of an individual child

See [www.hse.gov.uk/healthservices/bed-rails.htm](http://www.hse.gov.uk/healthservices/bed-rails.htm) for detailed guidance on the appropriate and safe use of bed guards.

## **Car Seats**

The following car seats should be used by foster carers:

- Newborn 0-9 months (with hood, head hugger & apron) up to (22lbs/13kgs);
- 9 mths – 4 years (from 22lbs to 18kgs);
- High back booster cushion 4 – 11 years (from 15kgs to 36 kgs).

See [www.gov.uk/child-car-seats-the-rules](http://www.gov.uk/child-car-seats-the-rules) for detailed guidance on the appropriate use of child car seats

Any car seats involved in a road traffic accident must be discussed directly with the Fostering Service and the necessary arrangements will be arranged to replace the car seat.

Car Seats must not be any older than 8 years old. Any car seats still in the household older than 8 years old will be replaced by the Fostering Service.

Any car seats that are no longer fit for purpose should be returned to the Fostering Service for appropriate disposal.

When Foster Carers return car seats to the Service a disclaimer must be signed to identify that the car seat has not been involved in any accidents (see Appendix 2).

### **Pushchairs**

The following pushchairs can be provided by the Fostering Service:

- Travel system (newborn) with footmuffs (max 15kg);
- Double pushchair with raincover, footmuff, supports, raincover;
- Double pushchair with raincover (front/tandem), suitable for newborn and toddler footmuff, raincover;
- Single pushchair suitable from birth;
- Any other specialist pushchair (triple etc).

Pushchairs no longer required must be returned to the Fostering Service in a good state of repair and must be fully functional. On return of a pushchair the Foster Carer must complete a disclaimer (Appendix 3) to verify that the pushchair is in good working order, clean and has the appropriate instructions with it:

### **Health and safety equipment**

The following health and safety equipment should be used by foster carers and can be provided by the Fostering Service

- Safety Gate;
- Blind cord;
- Room and bath thermometer;
- Home Starter Kit (corner protectors and cupboard locks).

## **Furniture**

Foster carers are expected to provide furniture and a bed for the foster child's bedroom. In exceptional circumstances, the Fostering Service will consider the provision of basic items of furniture, including a bed, wardrobe and chest of drawers.

Please note that any furniture provided will be delivered directly from a supplier in flat pack form and will remain the property of the Fostering Service.

Any requests for bedroom furniture will be considered by the Fostering Team Manager/Operations Manager.

The Fostering Service will supply a mattress protector for a single bed, but will not supply bedding other than in exceptional circumstances.

Foster carers are expected to renew furniture and beds when they are no longer serviceable due to "wear and tear". In exceptional circumstances where furniture is damaged by the child, or a bed mattress is soiled or damaged by the child, the Fostering Service may assist with the provision of replacements.

## **Equipment to meet special needs**

Additional items of equipment to meet individual and special needs, including those arising from cultural and religious differences will be considered according to the specific and individual needs of a child.

Where these are items that would not normally be provided e.g. these must be identified within the Placement Plan and Risk Assessment, if appropriate.

**CHILDREN AND YOUNG PEOPLE'S SERVICES  
FOSTER CARER TRAVEL CLAIM FORM  
REIMBURSEMENT OF TRAVEL EXPENSES FOR TRANSPORTATION OF LOOKED AFTER CHILDREN & FOSTERING DUTIES**

Name:

Month:

Year:

Address:

**Please attach receipts to all Travel Claims.**

Date	From	To	Name of Child(ren)/YP transporting	Journey Details	Purpose of Journey	No. of Miles	Public Transport Ticket Price	Car Parking Charges	Other Expenses
<b>TOTAL CLAIM:</b>									

Claimant

Authorised by

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I declare that all expenses on this claim form were actually incurred and are correct

Signature:

Print Name:

Date:

\* Mileage to be reimbursed at 38.07p per mile.

Please submit claims to:

I authorise payment as detailed above.

Signature:

Print Name:

Date:



### Declaration of Safe Usage of a Car Seat

Carer/s name: \_\_\_\_\_

Address: \_\_\_\_\_

Child/ren in Placement: \_\_\_\_\_

In accordance with the Service's Procedure for Financial Arrangements and Insurance, I hereby declare that the car seat/s that I am returning:-

- have not been involved in any road traffic accident;
- are no older than 8 years old;
- are in a clean and good state of repair;
- Instructions are available.

Carer signature: \_\_\_\_\_ Date: \_\_\_\_\_

Equipment number if applicable: \_\_\_\_\_

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Declaration of Safe Usage of a Car Seat

Carer/s name: \_\_\_\_\_

Address: \_\_\_\_\_

Child/ren in Placement: \_\_\_\_\_

In accordance with the Service's Procedure for Financial Arrangements and Insurance, I hereby declare that the car seat/s that I am returning:-

- have not been involved in any road traffic accident;
- are no older than 8 years old;
- are in a clean and good state of repair;
- Instructions are available.

Carer signature: \_\_\_\_\_ Date: \_\_\_\_\_

Equipment number if applicable: \_\_\_\_\_

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Declaration of Safe Usage of a Pushchair

Carer/s name: \_\_\_\_\_

Address: \_\_\_\_\_

Child/ren in Placement: \_\_\_\_\_

In accordance with the Service's Procedure for Financial Arrangements and Insurance, I hereby declare that the pushchair/s that I am returning:-

- Is in a clean state of repair;
- All the mechanics are in full working order;
- The instructions are present.

Carer signature: \_\_\_\_\_ Date: \_\_\_\_\_

Equipment number if applicable: \_\_\_\_\_

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Declaration of Safe Usage of a Pushchair

Carer/s name: \_\_\_\_\_

Address: \_\_\_\_\_

Child/ren in Placement: \_\_\_\_\_

In accordance with the Service's Procedure for Financial Arrangements and Insurance, I hereby declare that the car seat/s that I am returning:-

- Is in a clean state of repair;
- All the mechanics are in full working order;
- The instructions are present.

Carer signature: \_\_\_\_\_ Date: \_\_\_\_\_

Equipment number if applicable: \_\_\_\_\_

Employee signature: \_\_\_\_\_ Date: \_\_\_\_\_