

## Appendix 2

### 2.1 Introduction

Being a foster carer affects your finances in many ways and not just through the basic fostering allowances. Fostering Network has a range of excellent reference books on financial matters [The Fostering Network Publications - Overview \(fosteringresources.co.uk\)](http://fosteringresources.co.uk).

All carers who are members of the Fostering Network should receive copies of the Signposts in Fostering brochures as part of their introductory pack. The Fostering Service pays for membership of Fostering Network for all its appointed foster carers.

Children and young people who need to be looked after have special needs and some of these require specific financial or social resolution to support their ability to live in a family setting. This handbook clarifies our expectations of what the allowances are to cover as well as setting out the payment for skills and expectations relating to this. We acknowledge that the actual distribution of expenditure will vary somewhat from one placement to another and from one set of carers to another to reflect individual situations and needs.

**Note: this financial handbook replaces all previous policies, papers and agreements**

### 2.2 Payments to Foster Carers

Payments will normally be made directly into the carer's Bank or Building Society Account.

At the time of approval, carers will be asked to complete a form to confirm their choice of payment method and to authorise payments into their Bank or Building Society Account.

Payments are made on a fortnightly basis one week in arrears and one week in advance.

### 2.3 Foster Care Allowance

Fostering allowances, sometimes referred to as the child's allowances, is a weekly allowance paid for all children looked after in foster families whether they be mainstream or connected persons foster carers as well as Regulation 24 temporarily approved fosters, and are age related. The fostering allowances paid by the Fostering Services are set out below:

| Age   | Weekly Total | Daily Total |
|-------|--------------|-------------|
| 0-4   | £155.15      | £22.16      |
| 5-10  | £171.20      | £24.46      |
| 11-15 | £195.81      | £27.97      |
| 16+   | £228.98      | £32.71      |

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The foster care allowance paid to carers is made up of an allowance for the care of a child and a fee for the tasks/skills you need to have or to support the development of these skills. The components are expressed in weekly terms but are not all weekly expectations. The fostering allowance and skills fees should be declared on your annual tax returns, for which the Payments Team provides a fortnightly statement and also an end of tax year statement. Extra allowances or reimbursements will also appear on this statement. You should keep a record and receipts for any unusual expenditure such as specialist equipment as this may also be tax deductible.

The following table is guidance provided by Fostering Network as to the breakdown of the allowance and how it should be spent, all figures are percentages of the full allowance.

| Age   | Food | Clothing | Transport | Personal | Household |
|-------|------|----------|-----------|----------|-----------|
| 0-4   | 34%  | 22%      | 8%        | 6%       | 30%       |
| 5-10  | 32%  | 26%      | 7%        | 8%       | 27%       |
| 11-15 | 32%  | 26%      | 11%       | 10%      | 21%       |
| 16+   | 30%  | 26%      | 9%        | 17%      | 18%       |

### 2.4 Breakdown of Foster Care Allowance

The allowance is to cover the cost of: -

#### 2.4.1 Clothing and Footwear

Children should come to you with adequate clothing. They may not be 'fully clothed'. It may take some weeks to build up their clothing stock, however, if they are without significant items such as school uniform or a 'basic level of clothing' we will provide an initial clothing grant as follows:

|                                    |        |
|------------------------------------|--------|
| 0-11 year old (primary school)     | - £150 |
| 11-17 year olds (secondary school) | - £250 |

Applications for the initial clothing grant can only be paid during the first 6 weeks that a child/young person becomes looked after. Applications for the initial clothing grant should be made via your Supervising Social Worker. If agreement has not been made by a Team Manager, then the carer will not be automatically reimbursed.

Payment for school clothing is only made when a child or young person is changing or starting a new school. All other replacement costs are expected to be made through the clothing element contained within the fostering allowance. The same applies to sports equipment and sports clothing. The school uniform grant is as follows:

|                                |        |
|--------------------------------|--------|
| 0-11 year old (primary school) | - £150 |
|--------------------------------|--------|

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11-17 year olds (secondary school) - £250

Applications for the school clothing grant should be made via your Supervising Social Worker. If agreement has not been made by a Team Manager, then the carer will not be automatically reimbursed.

You will be expected to keep a child or young person clothed to a high standard with quality clothing, and the percentage of the fostering allowance to be used for clothing, in the table above reflects the need to cover for exceptional wear and tear and growth spurts, which can occur. Not all children will need this level of expenditure, others, exceptionally, may need more.

### 2.4.2 Food

A healthy and varied diet is an essential component of good care and a high percentage of the fostering allowance is allocated per week to provide quality fresh food and to assist you to provide for any other dietary needs a child or young person may have.

### 2.4.3 Household Costs

A percentage of the fostering allowance is to cover a proportion of the cost of your gas, water, electricity, telephone and council tax.

### 2.4.4 Pocket Money and Leisure

Children may place extra demands in terms of the need for outings, hobbies and activities that will aid their development within a family, and a proportion of the foster allowance should be used to pay for these and for the membership of a hobby or leisure club, and/or contribute towards the cost of a social activity at least once a week.

It is an expectation that foster carers will provide children with pocket money. Children may supplement pocket money by undertaking age-appropriate chores around the home. Foster carers with young children should use the pocket money allowance to cover the cost of these activities, comics, sweets etc. An amount saved from pocket money should be allocated towards encouraging savings (see savings below). Foster carers should exercise their own judgement on suitable amounts for age related pocket money appropriate to the child's needs.

### 2.4.5 Savings (new section)

Foster carers should be encouraging children and young people to develop a custom of saving money for their future life needs. Foster carers are expected to save £5 per week per child from the fostering allowance to be placed in a savings account. The payment can be added to the child's Share Foundation: Junior ISA <https://sharefound.org> if the child has been looked after for 12 months or more, or it can be set up as a separate Junior ISA. When children leave their foster carer, for whatever reason and regardless of the length of stay, their savings must transfer

with them.

The child/young person's social worker will support the foster carers, together with the Supervising Social Worker, to assist the child/young person to open a bank account in the name of the child/young person wherever possible.

## 2.4.6 Travel (returning to original policy)

You will have day-to-day travel in connection with your placement and a proportion of the fostering allowance is given to cover an average weekly mileage of 50 miles per child.

Examples of travel costs which the foster carer would be expected to absorb within the fostering allowances would include (new section to 2.5):

- Normal trips for medical appointments;
- Transport to and from school where the school is less than three miles from the foster home for secondary school;
- Transport to and from school and nursery where the school is less than two miles from the foster home for primary age and below children;
- Attendance at reviews, case conference and other meetings in relation to the child/ren placed;
- Taking and collecting a child from social activities.

Examples of travel which may be supplement by the Fostering Service are:

- Travel to and from school nursery. Foster carers may claim mileage in excess of the first six miles of each return trip for secondary age children and mileage in excess of four miles for primary aged children;
- Family time and transitions i.e., moving children to their permanent placement;
- The cost of travel to and from hospital where the child has frequent appointments with a hospital consultant or specialist, including parking costs.
- The cost of travel to and from the venue for training events including parking fees.

Where public transport is used, the same criteria applies in relation to what is eligible to be claimed. Car travel is currently paid at the rate of 40p per mile.

All claims made as outlined below must be authorised by a Team Manager.

Additional mileage which has been agreed must be claimed using a weekly mileage sheet and submitted to your Supervising Social Worker. **Mileage must be claimed within 8 weeks of accruing it.**

### 2.4.7 Personal Care and Equipment

A proportion of the fostering allowance is for the purchase of toiletries and items necessary to promote the development of self-esteem and good grooming.

### 2.4.8 Insurance/Exceptional Wear and Tear/Repairs/Replacements

The Fostering Service has insured carers for most eventualities except damage to your car. A proportion of the fostering allowance is to be used towards your own insurance costs, towards exceptional wear and tear, repairs and replacements, which occur e.g. replacement mattresses, washing machines, bed linen etc., and any excess on insurance claims.

### 2.4.9 Educational Support

A proportion of the fostering allowance is to be used towards educational materials, library and educational visits and support of the educational placement.

### 2.4.10 Hosting Meetings, Reviews and Contact

There will be a number of meetings held at your home and foster carers are expected to allocate some of the fostering allowance to provide basic hospitality i.e. a hot or cold drink.

### 2.4.11 School organised Holidays and Trips

Foster carers are expected to budget a weekly amount of the fostering allowance to cover the cost of school holiday and trips for the child or young person placed with you and where these are under £50 per holiday/trip it is expected that this is paid out of the fostering allowance.

The Fostering Service will consider meeting the cost of educational field trips and residential courses that are an integral and necessary part of the child's school curriculum. These requests must be referred to a Fostering Team Manager.

The Fostering Service is not able to meet the cost of school organised holidays such as ski-ing holidays which these will need to be discussed with the child's social worker.

### 2.4.12 Birthday and Festival Costs (new section – removed previously)

Birthdays, Christmas and festival costs are significant and foster carers should take care to celebrate festivals appropriate to the children in their care. An additional payment of one week's age related fostering allowance will be made to foster carers for both birthday/name days and Christmas/festival which are to be spent on the child. Birthday payments will be made the month before the child's birthday and Christmas/festival payment will be paid with the first payment in December.

### 2.4.13 Holiday Allowance (new section – removed previously)

An additional payment of two weeks age related fostering allowance will be made for each child placed with foster carers at the start of the school summer holidays. The payment relates to the financial year April – March. The holiday allowance is paid to allow foster carers to take a child on holiday or to be used for holiday activities. It is an expectation of the Fostering Service that every child will have at least one holiday a year with their foster carers.

#### **Foster carers are not authorised to remove children from school for holidays**

If foster carers are undertaking overseas travel then it is expected that adequate travel insurance must be obtained and a copy of the policy provided for the child's social worker. Appropriate consent is required for all trips where children will be taken out of the country.

### 2.4.14 Passports

The Fostering Service will cover the cost of a passport for each child placed with foster carers. Foster carers will be reimbursed using the usual process and must submit a claim form within **8 weeks** of paying for the passport.

### 2.4.15 Spectacles and contact lenses (new)

The Fostering Service will reimburse foster carers for the cost of spectacles for children up to the value of £100 and the monthly cost of contact lenses for young people.

### 2.4.16 Equipment and furniture provision (new)

It is expected that foster carers will provide a furnished, carpeted and curtained bedroom suitable for a child/young person placed with them. The intention of the equipment and furniture budget is to support newly approved carers with initial set up costs for essential furniture and equipment.

A set up grant for a newly approved foster is available up to £350.

When a child moves to an adoptive placement or to an alternative fostering placement then foster carers must ensure that clothing and other personal belongings are placed in suitcases or holdalls, bin bags are not acceptable and any foster carers found to use this practice will be subject to an early Foster Carer Annual Review. Foster carers must set money aside each week from the fostering allowance in order to purchase suitable luggage for children placed in their care.

### 2.4.17 Day Care

Foster carers undertaking day care (this does not apply to Mockingbird Hub Carers) will be paid at £3.50 per hour and is to be claimed on a weekly basis within **8 weeks** of the day care taking place.

### 2.4.18 Out of Hours foster placements (new)

Foster carers who offer beds to the Emergency Social Services Team will receive a one-off payment of £60 in addition to the pro rata skills-based payment and child's allowance.

### 2.4.19 Training for foster carers

Failure to attend nominated training that has been agreed with a foster carer may lead to the foster carers being charged for the place unless there is a justifiable reason for failing to attend. A charge of £50 will be deducted from the foster carers skill fee.

### 2.4.20 Child's admission to hospital

Foster carers will receive the full child's allowance and skills fee. The allowance paid is to reimburse carers for visiting, taking gifts and meeting the child/young person's personal needs. The frequency of hospital visits will be discussed with you and are most likely to result in daily visits.

Foster carers will also continue to receive the skill fee where the plan is for the child to return to the foster home upon discharge from hospital. If a child dies in hospital or in the foster home, which is due to their health needs and diagnosis, then the Fostering Service will continue to pay the skills-based payment for a further four weeks.

### 2.4.21 Payments to Foster Carers subject to Allegations, Complaints or Concerns (new)

When foster carers are subject to allegations, complaints or concerns where children have been removed from their care, they will receive a payment of £200 per week for up to 12 weeks. Fostering allowances will cease from the time the children are removed from the foster carers care. Foster carers are advised to budget their skills fee to allow for such eventualities.

### 2.4.22 Respite payments to foster carers

Foster carers are entitled to 14 days break a year. Standard 21.5 of the National Minimum Standards for Fostering Services (2011) states that "Foster carers are provided with breaks from caring as appropriate. These are planned to take into account the needs of any children placed".

Foster carers must inform their Supervising Social Worker at the earliest opportunity that they wish to take a break. The needs of the children must be taken into account as it is accepted that children under the age of 5 years and bridging placements for children with a Care Plan of Adoption should not move placement.

The Placements Team will, prior to any child being matched with a foster carer,

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ascertain if the foster carer has any planned holidays/breaks which the proposed child would not be able to attend. If this is the case, then the child will not be placed with the foster carer.

Foster carers who do have children with complex needs will have priority to spaces within Mockingbird Hubs as they become available, as the support to both foster carers and children from the Hub Carer will promote placement stability.

Foster carers can choose to have their entitled break in a two week holiday or as weekends. If additional respite care is agreed at the Children in Care Review Meeting, then the substantive foster carer will receive payment for the first 14 nights only. The substitute foster carer will receive payment for the time the child is placed and with the expectation that the child's allowance is used on a pro rata basis as outlined in this chapter Respite carers will not be expected to buy clothing for any child placed with them on a weekend or two week holiday, this remains the responsibility of the substantive carer.

## 2.5 Payment for Skills fees

### 2.5.1 Skill Based Payments Scheme (changes proposed)

Doncaster Fostering Service is committed to ensuring we have highly trained and skilled foster carers. Remuneration for carers is linked to their proven skills, experience and their training/qualifications. The scheme recognises that fostering is an increasingly professional task and is therefore designed to encourage and reward continued professional development. Connected persons foster carers are able to participate in the Skills Based Payment Scheme up to Level 2 subject to meeting the full criteria.

The skill-based payment is paid when there are children in placement or when the specific circumstances set out in the guidance below.

Doncaster Fostering Service have previously sought to develop a specialist fostering scheme which has not developed. Foster carers approved as specialist carers and Mockingbird Hub Carers will have their current skills fee honoured.

There are three levels of Payment for Skills (recommended subject to approval)

| <b>Level 1</b> | <b>Skills Payment</b> | <b>Allowance</b> | <b>Total</b> |
|----------------|-----------------------|------------------|--------------|
| 0-4 years      | £100                  | £155.15          | £255.15      |
| 5 -10 years    | £100                  | £171.20          | £271.20      |
| 11 - 15 years  | £100                  | £195.81          | £295.81      |
| 16+            | £100                  | £228.98          | £328.98      |
| <b>Level 2</b> | <b>Skills Payment</b> | <b>Allowance</b> | <b>Total</b> |
| 0-4 years      | £150                  | £155.15          | £305.15      |
| 5 -10 years    | £150                  | £171.20          | £321.20      |



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|   |                           |  |              |
|---|---------------------------|--|--------------|
| 11 - 15 years   | £150                      | £195.81  | £345.81      |
| 16+   | £150                      | £228.98  | £378.98      |
| <b>Level 3</b>  | <b>Skills Payment</b>     | <b>Allowance</b>   | <b>Total</b> |
| 0-4 years   | £267                      | £155.15  | £422.15      |
| 5 -10 years   | £267                      | £171.20  | £438.20      |
| 11 - 15 years   | £267                      | £195.81  | £462.81      |
| 16+   | £267                      | £228.98  | £495.98      |
| <b>Level 4</b>  | <b>Skills Payment</b>     |  | <b>Total</b> |
| Parent & child assessment placement   | £300                      | Dependant upon child's age but likely to be 0-4<br>£155.15   | £455.15      |
| Emergency/same day placement scheme time limited 28 days  | £300 when child is placed | Dependant upon child's age but likely to be 11-15<br>£195.81 | £495.81      |
| Emergency/same day placement scheme time limited 28 days<br>Retainer payment when no child is placed but carer to remain on standby | £100                      |  | £100         |

A fourth skill-based payment scheme is currently being developed for two projects and will be ringfenced to a set amount of places.

**Parent & Child Assessment Placements:** There will be three placements available for this specialist piece of work which is designed to support parents to parent their own children. Foster carers who wish to be considered for this scheme will submit an expression of interest detailing their skills, experience and knowledge which will be assessed by the Team Managers together with a Service Manager. Specialist training will be offered to foster carers on this scheme prior to their first placement. High levels of support will be offered by the Fostering Service with the emphasis on joint working with health and social care colleagues.

**Emergency/same day time limited placements limited to 28 days with consideration of up to 42 days in exceptional circumstances:** There will be five placements available for this specialist piece of work which is designed to provide children and young people in crisis with warm, nurturing and accepting care for a fixed period of

time. During the time of placement, the team around the child will be meeting weekly to ensure that plans for the child/young person are progressed. It is anticipated that some children will return home within this timeframe with others moving to longer term foster placements with in-house foster carers. This is to enable the child/young person to retain links with their Emergency Carer and feel supported as they settle in their longer term placement.

The following sections set out the detailed criteria, which are used when undertaking skills based assessments. These will be based on evidence provided in the carer's own portfolio and by the fostering team's assessment.

### Payment for Skill Scheme Outline

#### 2.5.2

The length of experience of fostering will be measured from the date of the first placement.

As both members of a couple are approved as foster carers and both are required to attend Skills to Foster training, it is expected that both foster carers undertake mandatory training, but the primary carer will attend further training programmes. The fee level will be decided on the skills and training undertaken by the primary carer as long as both carers have undertaken mandatory training and are committed to undertaking refresher training for mandatory courses.

Foster carer reviews, to be attended by all foster carers approved within the same household, may identify areas of training which one or both should attend and it is a requirement to attend such recommended training in order that foster carers retain their current skill level payment. If foster carers do not attend the training recommended from their Annual Review, or as a consequence of any complaint, concern or investigation, then the foster carers will lose their entitlement to remain on their current skill level payment and will be placed at one skill level below their current skill level.

Connected persons foster carers can progress through to Skill Level 2 and mainstream foster carers can progress through to Skill Level 2 & 3 as they acquire the relevant skills, experience and qualifications.

Any carer wishing to move to a higher group should notify their supervising social worker in writing with the evidence to support their application. The foster carer will provide a portfolio of evidence which will be supported by analysis and comment by the Supervising Social Worker. The Team Manager will consider all Level 2 requests. Guidance for foster carers wishing to move up a skill level will be provided by their Supervising Social Worker.

In relation to a request to move to a higher skill level than Level 2, the Fostering Team Manager and the Service Manager Permanence & Sufficiency (or delegated Officer in their absence) will consider the assessment and recommendation by the supervising social worker.

Where an application to progress through the payments scheme is not supported by the supervising social worker or relevant manager, the foster carer has the right to

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appeal this decision by stating in writing why they feel they should be awarded the higher skill level payment. This appeal will be considered the Service Manager Permanence & Sufficiency and the Assistant Director Children in Care & Achieving Permanence.

Foster carers who have previously been employed in registered/regulated (OFSTED) child care setting with direct responsibility for the day to day care of children with complex emotional and behavioural needs may accelerate through the skills based payment scheme if all the other relevant criteria for the group are met. This employment needs to have been for a minimum of two years and have ended no more than five years previous to the carer's registration of interest with Doncaster's fostering service.

The relevance of this experience must be reflected in the assessment and in the terms of subsequent approval; e.g. residential experience with teenagers may not be relevant to the task of caring for 0-4 yrs.

Foster carers who have previously been approved by a registered fostering agency and fostered children for a period of two years or more may accelerate through the skills based payment scheme if all the relevant criteria for the level applied for are met. This fostering experience will need to have ended no more than five years previous to the carer's registration of interest with this service.

Foster carers who have previously worked in residential child care with a registered agency for a period of two years or more may accelerate through the skill based payment scheme if all the relevant criteria for the group applied for are met. This work experience will need to have ended no more than five years previous to the carer's registration of interest with this service.

Doncaster's Fostering Service will reserve the right to move a foster carer to a lower group where the foster carer is considered responsible for not continuing to meet the requirements of their group. Examples of this may include non-attendance at training/development events identified through supervision, ceasing to contribute to the fostering services as identified in their skills-based assessment, attending any required refresher courses or paediatric first aid, or concerns about meeting the emotional needs of children looked after.

Failure to complete the TSD standards within the required timescales without reasonable cause will jeopardise continuing approval as a foster carer.

On the rare occasion where this action may be considered, any concerns will be raised and recorded in supervision with the foster carer and subsequently in the foster carers' annual review. This review can be 'brought forward' if appropriate. The foster carer has the right to appeal this decision by representation at foster panel through the foster panel procedures.

### 2.5.3 Skills Based Payment Scheme – Criteria

#### Level 1 Carers

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Foster carers caring for children not previously known to them who have attended skills to foster training, successfully completed a full assessment, and have been approved through the Foster Care Panel process and who have less than six months experience of fostering.

Family and friends carers who are caring for a specific child who is previously known to them who have attended a skills to foster equivalent course, successfully completed a full assessment and have been approved through the Foster Care Panel process and have less than six months experience of fostering.

All foster carers who do not wish to progress further through the skills-based scheme.

The following are the minimum criteria for Group 1 carers:

- Successful completion of skills to foster training
- Attendance at support groups
- Pre-approval assessment portfolio
- Foster carers who have undertaken any training specified at the point of approval or subsequently through supervision, or annual review, which is identified as necessary by the supervising social worker.
- Foster carers who continue to demonstrate the following minimum skills in relation to the TSD standards:
  - Understand the principles and values essential for fostering children and young people
  - Understand their role as a foster carer
  - Understand health and safety, and healthy care
  - Know how to communicate effectively
  - Understand the development of children and young people
  - Keep children and young people safe from harm
  - Develop themselves as a foster carer

### Level 2 Carers

These include:

Foster carers with more than six months recent experience of working with other people's children, either as a foster carer or in another professional capacity, and have completed the skills to foster training.

The following are the minimum criteria for Group 2 carers:

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- Foster carers who have demonstrated evidence of competency in each of the basic standards for Group 1 carers.
- On target to complete the TSD Standards workbook and mandatory training within 12 months of approval.
- Support carers and connected carers will be expected to have completed the workbook and mandatory training within 18 months of approval.
- Attendance at Support Groups
- Foster carers who have undertaken any training specified at the point of approval or subsequently through supervision or annual review which is identified as necessary by the supervising social worker.
- Foster carers who have completed mandatory training:
  - a) Safeguarding children
  - b) Safer caring
  - c) Therapeutic Crisis Intervention for family care givers (3 day course)
  - d) Attachment
  - e) Level 3 Emergency Paediatric First Aid
  - f) Educational needs of children looked after
  - g) Valuing and promoting diversity
  - h) Reflective supervision for foster carers
  - i) Foundations for Growth

To remain eligible for Level 2, all foster carers must complete the mandatory training on a three yearly basis, in order to refresh their skills and knowledge in these key subject areas. Any foster carer who does not meet these training requirements will revert to Level 1 payments until all the training is completed.

### **Level 3 carers**

These include:

Foster carers who meet all the relevant criteria for Group 2 carers and who, in addition, have a minimum of two years of fostering or residential experience and who also meet the other criteria for Group 3 carers:

- Foster carers who are able to evidence their skills and capabilities against the TSD standards
- Foster carers who have successfully completed all elements of the mandatory training programme
- Foster carers who attend Support Groups
- Foster carers who have undertaken any training specified at the point of approval or subsequently through supervision, performance appraisal or annual review which is identified as necessary by the supervising social

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worker

- Foster carers who have completed satisfactory annual reviews
- Have NVQ Level 3 in Caring for Children and Young People/QCF Level 3 Diploma or equivalent.
- Four courses with AC Education as specified in the foster carers personal development plan.
- Work commitments that do not impact on the needs of the child looked after and the ability to prioritise the fostering task
- To be able to evidence the ability to care for a child or young person with risky or challenging behaviour

Foster carers who have and can provide evidence of the following six key skills in addition to those required for Level 1 and Level 2 carers:

- An ability to help children and families cope with loss and bereavement – this may be because of life threatening illness, separation through adoption, or loss of their family
- An ability to work closely with other professionals in carrying out individual therapeutic programmes, skills development, behaviour modification or educational programmes with children with appropriate supervision and consultation
- An ability to work closely with other professionals, sharing information, exchanging skills, and working under the guidance of, or in collaboration with, other professionals involved with the child
- An ability and willingness to assist with the recruitment of other foster carers
- An ability and willingness to assist with the training of other foster carers
- An ability and willingness to act as a formal mentor to other foster carers

There is no expectation that carers would undertake all these tasks at the same time. They will, however, need to demonstrate their ability to undertake them and be available and willing to do so depending on the demands of individual placements. This approach allows some carers to take on responsibilities for a supportive role in relation to other carers whilst some may choose to further develop their childcare skills.

If the fostering service is not using a particular carer's skills this does not signify that the carer should lose the Level 3 payment. **It is the agency's responsibility to use carer's skills appropriately.**

**Specialist Fostering (Level 4) is being developed to include:**  
**Parent & child assessment placements x 3**  
**Emergency/same day 28 day placements x 5**

### This Level also includes the Mockingbird Project

The training pathway for these new schemes is currently being developed. The financial handbook will be re-issued to all carers once the training pathway has been finalised. It must be noted that foster carers applying for the level 4 scheme must be available on a full time basis due to the nature of the work.

## 2.6 Tax

***N.B. There is a legal requirement that as soon as you receive a fee you must register with your local Tax Office as self-employed regardless of your personal circumstances.***

An agreement has been made with the tax office to disregard a proportion of the fee. Fostering Network produce a useful leaflets concerning Income Tax and claiming benefits.

You will receive an annual statement at the end of the financial year and you may find it helpful to seek independent financial advice with regard to your tax position as a foster carer.

## 2.7 Insurance

As approved foster carers you are covered by Doncaster Metropolitan Borough Council's insurance policy for carers. In general terms the policy covers: -

- a) damage to carer's property caused by a foster child
- b) personal injury to carers caused by a foster child.

The insurance policy does not cover: -

1. An excess of £100, currently.
2. Damage caused by a child's parents, sibling or others in the course of contact.
3. Damage incurred through supportive lodging placements and children/young people who have been previously fostered and may still be visiting the home.
4. Loss, including theft, of cash (you are therefore advised not to keep large sums of money in the house and if you occasionally have to, you should ensure it is kept safely).

***N.B. It is your responsibility to inform your insurance company that you are fostering, otherwise you may invalidate your buildings and contents insurance.***

You are required to provide copies of your buildings and contents insurance on an annual basis, which will be kept on your fostering file.

If you need to make a claim you should, in the first instance, seek to claim from your own insurance. If unsuccessful, you should claim through Doncaster Metropolitan

Borough Council. Ask your Supervising Social Worker for a claim form and they will assist you in completing it.

The Fostering Service may make ex-gratia payments to cover those damage costs that are not covered through its insurance policy.

Membership of Fostering Network gives carers legal insurance cover for issues involving foster care and you should consult your Fostering Network membership pack for fuller details of this scheme.

An important leaflet covering this area is the Fostering Network signpost 'Foster Care and Insurance'.

## 2.8 Car Insurance

The insurance cover provided by Doncaster Metropolitan Borough Council does not cover damage to cars. Carers are expected to take out fully comprehensive car insurance. A copy of your current car insurance must be passed to your Supervising Social Worker annually.

***N.B. Carers are advised that their car insurance is invalidated if they do not have current car tax and MOT for the vehicle.***

## 2.9 Fostering Network Membership

Once you have been appointed as a foster carer you will be invited to become a member of Fostering Network. The Fostering Service will pay your annual subscription fee and provide you with a membership form to complete.

The Fostering Service will also pay for membership to New Family Social for our LGBTQ+ foster carers.

## 2.10 Overpayments

Overpayments to your fostering allowance occur when the information on a child's movement arrives after the payment cycle has started.

When an overpayment occurs, you will be required to repay the amount overpaid, but there will be negotiations with you regarding how the repayments are to be made.

## 2.11 Temporary absences

The fostering allowances will continue as per the arrangements for temporary absences provided it is intended that the child is to return to the foster home.

## 2.12 Contact points for queries

There may be occasions when you have queries about your fostering allowance.



## Doncaster Children's Services Trust\* – Foster Carers Financial Handbook

\*the information contained in this handbook will not change once the Trust returns to DMBC on 1<sup>st</sup> September 2022

Any queries about payment should be directed to:  
[DCSTPaymentsTeam@dcstrust.co.uk](mailto:DCSTPaymentsTeam@dcstrust.co.uk).

However, it must be understood that the Payments Team dealing with fostering payments can only pay in line with this policy. In extenuating circumstances, where additional payments outside the scope of this policy are requested, this must be agreed by a Service Manager with a clear rationale recorded on the foster carers system file.