

Finance Policy

Introduction

Community Foster Care is a charity. Within the Independent Fostering Agency sector, Charities make up a tiny proportion of the sector. Unlike many Independent Fostering Agencies, we do not have shareholders or owners, taking profits. As a charity, all our funds are utilised to provide support to our fostering community and ultimately to assist us to achieve our mission.

Being a charity, however, does not mean that our Foster Carers must be a charity. We are committed to providing fees and allowances that enable you and your family to provide high quality foster homes. The payments we make to Foster Carers are made up of two components. For the duration of any placement, all of the Foster Carers at Community Foster Care receive an allowance for the children/young people they are caring for as well as a reward element for the duty of fostering.

The Finance Policy for Community Foster Care's Foster Carers provides information regarding fee, allowances and rewards to Foster Carers. This includes Community Foster Care's expectations of what the allowance is to cover. We acknowledge that the actual distribution of expenditure will vary from one fostering household to another and from one set of carers to another to reflect individual situations and needs.

Community Foster Care ensures all approved carers are members of The Fostering Network, who provide support and information regarding all aspects of fostering including finance.

Payments to Foster Carers

- Payments will be made directly into the Foster Carer's Bank or Building Society Account.
- Once approved, Foster Carers will be asked to provide their bank details and authorise Community Foster Care to make direct payments into their Bank or Building Society Account. It is the responsibility of the Foster Carer to ensure we have the correct details for these payments.
- Payments are made on a monthly basis. Two weeks in arrears and two in advance.
- Occasionally an overpayment is made due to child(ren)/young person(s) arriving or leaving the placement sooner than arranged. When this occurs, Foster Carers will be expected to pay this additional money back to Community Foster Care within 7 days. (Refer to Overpayments page 6).

Foster Care Payments

- The foster care payment paid to Foster Carers is made up of:
 - An 'allowance' to cover the needs and care of a child/young person.
 - A 'professional fee' for the tasks & skills the Foster Carer needs to have or to support the development and maintenance of these skills.

The components are expressed in weekly terms but are not necessarily all weekly expectations. The Government in England publishes minimum fostering allowance levels and these can be found [here](#)

- The weekly foster care payment for a standard placement is **£458.90** [less £5 deduction for the Young Person Savings – See Savings]. This consists of **£242.68** allowance for the care of the child/young person and a reward element of **£216.22**.
- For Parent and Child Fostering - see Appendix 2
- The reward element and child allowance should be declared on the Foster Carer’s annual tax returns, for which Community Foster Care provides an annual statement on request.
- 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.

Breakdown of Foster Care Allowance

Category	Weekly Fostering Allowance	Annual x 52	Monthly
Total	£242.68	£12,619.36	£1051.61
Food	£44.64	£2,321.28	£193.44
Clothes	£33.09	£1,720.68	£143.39
Transport (Mileage)	£57.36	£2,982.72	£248.56
Personal (Care & Equipment)	£24.27	£1,262.04	£105.17
Household (Utilities Meeting, Insurance and repairs)	£43.02	£2,237.04	£186.42
Pocket Money & Leisure (Inc. Festivals, Holidays & Birthday)	£35.30	£1,835.60	£152.96
Saving (managed by CFC)	£5.00	£260.00	£21.67

Please note: Any request for expenditure over and above the allowance, must first be agreed with the Registered Manager and is likely to require the agreement of the placing authority. Foster Carers should not make additional purchases over and above the allowance and then request additional payment.

The allowance is to cover the cost of:

Clothing and Footwear - £33.09

- Children should come to you with adequate clothing. They may not be ‘fully clothed’ and it may take some weeks to build up their clothing stock. However, if they are without a ‘basic level of clothing’ we will request a sum of money from the Placing Authority. This will be paid to you if the Placing Authority agree to fund the clothes.
- Some Placing Authorities will provide an additional payment. This must be left to Community Foster Care to seek this agreement and authorisation of these. It is not uncommon for agreements to be made with the placing authority social worker, which are then not honoured

by the commissioner or budget holder. Therefore, do not ask the Placing Authority directly for money as they may already be paying for some items. Please discuss any queries you have with your Supervising Social Worker.

- Foster Carers should prepare and maintain an inventory of the child's possessions.
- You will be expected to keep a child or young person clothed to a high standard with quality clothing and the sum of **£33.09** per week is paid to you for this purpose to reflect the need and 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.

Food - £44.64

A healthy and varied diet is an essential component of good care and **£44.64** is allocated per week to provide good quality nutritious food and to assist you to provide for any other dietary needs a child or young person may have.

Travel (including to Meetings and Training) - £57.36

- The sum is given to cover all travel expenses that Foster Carers will have in connection with their placements, attendance at meetings and training.
- This sum will cover up to an average weekly mileage of 500 miles that may be incurred with your placement.
- In some circumstances, at the time the original referral is made, there will be discussion with the placing authority regarding the child's transport needs and what would be considered as reasonable for the carer to provide.
- It is the responsibility of the Foster Carers to transport the child to school, activities and any other appointments.
- In exceptional circumstances the Placing Authority may agree to provide an additional sum to the Foster Carers who provide transport over and above what would be considered as reasonable.
- The Placing Authority may, occasionally, provide transport to school for the child. These arrangements would be considered on a case by case basis and agreed prior to placement.
- Travel to meetings and training is an important part of team working and is crucial, not only to your development as a professional, but also to Community Foster Care meeting its contractual duties to Local Authorities.
- Attendance at training/meetings will be looked at in your annual review and considered by Community Foster Care's Fostering Panel.
- When foster carers have no children in placement, Community Foster Care will pay mileage at **30p** per mile, to allow attendance at training events.

Personal (Care and Equipment) – £24.27

This is provided to cover:

- The purchase of toiletries and items necessary to promote the development of self-esteem and good grooming.
- To cover the cost of arranging suitable childcare while you have time off e.g., an evening out or similar. Should a child require care over and above this amount, this needs to be accounted for in the child's care plan and agreed and paid for by the placing authority.
- Towards educational materials, library and educational visits and support of the educational placement including school trips.

Household (Utilities Meeting, Insurance and repairs) - £43.02

This is provided to cover:

- The appropriate proportion of the cost of your gas, water, electricity, communications and council tax.
- The provision of adequate insurance in line with the requirements of the Foster Carers' Agreement.
- The cost of exceptional wear and tear, repairs and replacements e.g., replacement mattresses, washing machines, bed linen etc and any excess on insurance claims.
- The costs of hosting meetings relating to the child.

It is imperative that Foster Carers make their own insurance company aware that they are fostering, and Community Foster Care will require a copy of the Foster Carer's building and contents insurance on an annual basis, each time it is renewed. This also applies to those carers living in rented accommodation.

Foster Carers in rented accommodation will also need to provide a letter from their landlord stating, the landlord is aware that they are fostering.

Pocket Money & Leisure (Inc. Festivals, Holidays & Birthdays) (refer to guidance at the end of this document) - £35.30

Children and Young People should of course be supported practically and financially to engage in appropriate hobbies and interests. Children may place extra demands in terms of the need for outings, hobbies and activities that will aid their development within a family and the sum above is provided for these and for pocket money.

The weekly amount also covers the cost of annual holidays and school holiday activities for the child or young person placed with you.

Birthdays, Christmas and festival costs are significant. Foster Carers should take care to celebrate festivals appropriate to their placements and may use their own discretion in the distribution and breakdown of this annual expenditure.

Saving

In addition, Community Foster Care will deduct £5 per week from the allowance to deposit into the child's allocated savings account. This will ensure we comply with the requirement to save for the child or young person in placement. Where possible we will deposit the £5 in a Sharefound account. For more information about Sharefound please see <https://www.sharefound.org/> or contact Accounts@communityfostercare.co.uk

Fee Element of Allowance

The remaining **£216.22** covers the following tasks:

- Receiving a child or young person
- Nurturing a child including keeping a daily diary to record the child's development
- Working in a proactive and professional way with the child's education provision
- Liaising and working with Community Foster Care and its staff
- Regularly attend training and support groups
- Working in a planned way with other professionals including the keeping of a daily diary for information and assessment
- Participation in regular reviews and meetings.

Planned Breaks (previously called respite) or Holiday Pay

For each child placed, Community Foster Care provides 14 nights per annum (pro rata) of either:

- Additional payment of the **fee element per night**, considered holiday pay.
 - Planned Breaks, where another deemed suitable care giver is responsible for the child.
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- Foster Carers can use a combination of this allowance. In advance, the Supervising Social Worker and Foster Carer should agree a plan for how this support will be used. The main consideration in agreeing this plan is the needs of the child are paramount. In making the plan, the Supervising Social Worker and Foster Carers should think creatively about the how to provide the planned break in the least disruptive and natural or more typical family solution. The plan should be agreed with the Registered Manager.
 - Both the holiday allowance and/or planned breaks allowance are pro rata to the length of the placement.
 - Community Foster Care will reconcile these allowances twice a year and, informed by the plan agreed with the Supervising Social Worker & Registered Manager, make appropriate payments for planned breaks that have not been used or planned for.
 - When a child's placement ends, the final account and allowance will be reconciled and settled.
 - In cases where a Foster Carer is provided with more than 14 days planned breaks (pro rata) within the period or that the placement ends and more allowance has been used than earned, the Foster Carer will be expected to repay the over provision.

- Should the child stay in the care of another care giver and be deemed to enable the provision of a break for the main carer(s), this will count against the annual 14 day allowance regardless of whether Community Foster Care needs to pay the care giver, be they the child's birth family or the carers extended family for example. Should the care giver require funds to care for the child, these should be discussed and planned for with Community Foster Care.
- Should a Support Worker be provided for the specific purpose of providing a Foster Carer with a break from caring duties, then this will count against the allowance. The impact of this will be discussed and agreed with the fostering household.
- These allowances are not provided to Foster Carers when they provide planned break placements.

	Fee	Allowance	Total Weekly	Total per Overnight
Provision of a planned Break placement	£216.22	£204.59*	£420.81	£60.12

* The allowance figure without the £5 savings and £33.09 clothing allowance components

Daytime Care payments

This details payments to foster parents for planned breaks provided during the daytime to a foster child who mainly lives with another foster parent. This guidance relates to two types of situations:

- Occasions where a foster parent provides an episode of care during the daytime, but there is not an overnight provided directly before or after the daytime care.
- Extended provision where a 24hr period of care has been provided, but there is a requirement to provide more than 26hr without a further overnight.

In these circumstances we will pay £25 for about a half day and £40 for a whole day. This includes expenses to cover the basic needs of the child, such as food and heating. Should further expenses be required to cover the cost of significant activities or travel, this must be agreed with the main foster parent before the day care is provided. These agreements need to be shared in writing with the relevant SSW/s.

Daytime Care hours	Payment to PB carer	Planned break allowance used by main carer
3-5hr	£26.25	0.25 days
6-12	£42.00	0.50 days
26-31	Overnight + £31.50	1.25 days
32-36	Overnight + £52.50	1.5 days
36+	2 x overnight	2 x days

Other types of placements

Solo placement arrangements

Solo placement arrangements are arrangements where due to the child or young person's needs; it is agreed that they can only be placed alone. These circumstances are only relevant where the Fostering household is approved for more than one child. The arrangement is typically the placing authority agreeing that they want to treat the placement as a solo arrangement and therefore agree to pay the agency (CFC) a sufficient payment to enable the agency to pay the Foster Carer two x fees and one x allowance to compensate the Foster Carers for the fact that they cannot care for a second or third child.

These arrangements need to be negotiated between the placing authority, Community Foster Care and the Foster Carers. The arrangements are subject to regular review. Community Foster Care can only pay the enhanced rate to Foster Carers during the period that the Local Authority do so.

	Fee	Allowance	Total Weekly	Total per Overnight
Solo Arrangements	£432.44	£242.68*	£670.12	£95.73

*less £5 deducted for savings by Community Foster Care at source.

Staying Put Arrangements

When young people in our care become 18 years old, Community Foster Care promotes the use of staying put arrangements, when this is in the young person's best interest. The legal basis of the placement changes at this point and the young adult is now considered an excluded licensee' lodging in the home. For more information, please see [Community Foster Care's Staying Put Arrangement Policy](#). These arrangements are all different due to the different needs of the young adult and the rest of the household.

- The planning for a staying put arrangement must take place between Community Foster Care, the previous placing authority, the Foster Carer and the child.
- Community Foster Care will facilitate the negotiation relating to finances between the authority, Foster Carer and Community Foster Care.
- Community Foster Care will continue to ensure this placement meets the agency's standards for staying put arrangements
- On or around the child's 17th birthday, should a staying put arrangement be planned, Community Foster Care should convene a meeting to discuss the forthcoming arrangement and the factors which influence the agreement of finances. This will include consideration of the income, from work or benefits received by the young adult as well as consideration of their needs at that time.

Children with Additional Needs

There are occasions when Community Foster Care negotiates packages with the Placing Authority prior to the child being placed and this may include:

- The foster carer is not receiving any planned breaks from Community Foster Care, but this would be provided by the Placing Authority

- The Foster Carer receiving regular planned breaks i.e., a weekend every 4-6 weeks due to the particular demands the child/young person poses
- In these situations, the Foster Carer would be informed prior to the placement being agreed if the planned break is being provided by the Placing Authority; or in the case of additional planned breaks being needed Community Foster Care would cover the cost of the first 14 nights and the Placing Authority would fund the remainder.

Tax

- **Please note: There is a legal requirement that as soon as you receive payment (Fee element and child allowance) you must register with your local Tax Office as self-employed regardless of your personal circumstances.**
- Foster Carers are classed as self-employed and as such must complete their own tax returns.
- You may find it helpful to seek independent financial advice regarding your tax position as a foster carer.
- An online tool '[Tax for Foster Carers](#)' is available to help foster carers register with Her Majesty's Revenue and Customs (HMRC) as self-employed.
- The Fostering Network website provides information and advice regarding tax. <https://www.thefosteringnetwork.org.uk/advice-information/finances/tax-and-national-insurance>
- Further information about tax and national insurance is available from HM Revenue and Customs:
 - [HMRC's e-learning package for foster carers](#);
 - [HMRC's online forum for foster carers](#);
 - [HMRC webinar for self-employed people](#): Usually every month HMRC holds a 'webinar' (a 'live' presentation you can watch and participate through your computer). More information and how to register can be found [here](#) (scroll down to 'foster carers');
 - [HMRC's help-sheet 236](#): A help sheet explaining qualifying care relief, the tax scheme for foster carers. You can also go to the www.gov.uk and type HS236 in the search box;
 - [HMRC webinar for foster carers' tax returns](#): A webinar explaining how to complete a tax return form.
- Community Foster Care will on request provides Foster Carers with an annual statement to show how much they have been paid during the tax year.

Insurance

As approved Foster Carers you are covered by Community Foster Care's insurance policy for carers. The details of the extent of the insurance cover are included at the end of the handbook.

In general terms the policy covers:

- Damage to Foster Carer's property caused by a foster child (not including vehicles);
- Personal injury to Foster Carers caused by a foster child.

The insurance policy does not cover:

- An excess of £150.
- Damage caused by a child's parents, sibling or others in the course of contact.
- Damage incurred through supportive lodging or staying put placements and children/young people who have been previously fostered and may still be visiting the home.
- Loss, including theft, of cash (you are therefore advised not to keep large sums of money in the house and if you occasionally must, you should ensure it is kept safely).
- **Please note: 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 from Community Foster Care's insurers Market. Ask your Supervising Social Worker about making a claim and they will assist you in its completion. You will need to provide three quotes for the repair work or replacement of items.
- In exceptional circumstances Community Foster Care may make ex-gratia payments to cover damage costs that are not covered through its insurance policy, considering the weekly amount paid to Foster Carers.

Car Insurance

- The insurance cover provided by Community Foster Care does not cover damage to cars. Foster 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.
- No Foster Carer must drive a car without a current and valid full driving licence; Foster Carers with provisional licences must not transport children until they have produced a full and valid driving licence.

Please note: Foster Carers are advised that their car insurance is invalidated if they do not have current car tax and MOT for the vehicle.

Fostering Network Membership

Once you have been approved as a Foster Carer you will become a member of the Fostering Network. Community Foster Care will pay your annual subscription fee and will enrol you as soon as you have been approved.

Overpayments

- Overpayments to Foster Carer payments can 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 within 7 days. Should this present difficulties, you should alert your Supervising Social Worker who will liaise with the Registered Manager.

Temporary Absences

- The Foster Carer payment will continue as per the arrangements for temporary absences provided it is intended that the child is to return to the foster home. This is always in line with agreement from the Placing Authority.
- Should the Placing Authority feel it is not appropriate to continue to pay the fee then normally seven days' notice is given unless the young person is 16 years of age when the fee can be stopped immediately without notice.

Payment Following Allegations Made Against Foster Carers

We will continue to pay you the fee component of your payment (based on an average weekly fee from the previous 3 months), for 1 month from the date of the suspension letter, or until your situation has been considered at Panel and a decision reached by the Agency Decision Maker. The payment will cease whichever occurs soonest. Any further payments will be at the discretion of the Community Foster Care Responsible Individual.

Imposed Reductions in Fees Paid to Foster Carers Following a Placement Disruption

Occasionally placements disrupt almost as soon as the child is placed. In these circumstances elements of the fee paid to carers will be withdrawn and these are specifically:

- Holiday allowance
- Birthday and festival allowance
- Clothing allowance, unless the Foster Carer can evidence, they have spent the weekly allowance on the child
- Childcare allowance
- Education Support allowance

Disability Living Allowance (DLA) and Personal Independence Payment (PIP)

- Disabled Living Allowance is a benefit that can be claimed by or on behalf of anyone under 16 years who needs extra care because they have a disability.

- Personal Independence Payment is a benefit for children/adults over the age of 16 years who need extra care because they have a disability.
- Both DLA and PIP have two components: The Care component and the Mobility component. They can be claimed on the same application form and if successful are paid in a single sum, usually monthly.
- The Care component is paid at three rates, higher, middle and lower and the Mobility at two rates, higher and lower, depending on the level of need.
- Children/young people under 16 years will continue to receive the DLA until the Department of Work and Pension invite them to apply for PIP. The rates they will receive will depend upon an assessment of need.
- Guidance and criteria regarding DLA/PIP and appropriate forms can be accessed at www.gov.uk/disability-living-allowance-children

Claiming for a Fostered Child

- Claims for children under the age of 16 must be made by an adult. Young people over 16 can claim themselves but are strongly advised to seek help and advice when doing so.
- A claim must be discussed and agreed between the child's Social Worker, the Foster Carer and their supervising Social Worker. Foster Carers can claim on behalf of the child in their care and are often the best people to do so because they know the child best and understand exactly what they can and can't do or need help within daily living. At Community Foster Care it is essential that this is agreed with the child's Social Worker prior to any claim.
- If the child receives DLA before coming to live with a Foster Carer, either from their home or from another Foster Carer, the Social Worker will sort out the transfer of the benefit. Similarly, Foster Carers must comply with the Social Worker's arrangements if the child moves on.
- DLA is paid to the child or young person. Foster Carers and parents claim the money and administer its use, but DLA is not a benefit that is paid to adults for caring for a child. It stays with the child wherever they are living. If the young person is over 16, they can have the money paid directly to them.
- Note that DLA cannot be paid if a child or young person is in hospital for more than 84 days.
- DLA is usually paid into a bank account. It does not affect the award of any other benefit. It's not means tested, so the Foster Carer's income is not a factor in the decision to award it and it is tax-free.
- There have been successful DLA applications for children and young people who have experienced trauma or experience attachment disorder.
- When completing the form, include absolutely everything that the young person can't do, needs help with or requires supervision for. Foster Carers typically understate the degree of difficulty and/or the amount of help they provide. That's because Foster Carers are typically modest,

unassuming and take the most caring and complicated things in their stride, but everything they do needs to be written down.

- For example, children and young people are often very strong and brave. They can walk, get in and out of bed, go to the toilet, etc, but it is hard work. If they do it with difficulty, they are eligible to claim, because the criteria are not only whether or not they can undertake the basics of daily life, it also includes situations where they manage with difficulty or need help. If the benefits office isn't informed, they won't know.
- The Foster Carer and Supervising Social Worker should work together on the form and if necessary, consult a specialist benefits advisor.

Using the DLA

- The money must be spent in a way that enhances the child's life and ensures that they have exactly the same opportunities as any child or young person of a similar age. In short, anything that improves the life of the child or young person.
- There are no set requirements. Rather, decisions should be based on the needs of each individual child. Examples include:
 - Costly leisure activities like horse-riding.
 - Additional equipment in the home.
 - Personalised equipment for the child such as a computer or to assist communication.
 - Help with personal care.
 - An extra helper to assist the Foster Carer, e.g., a child sitting service, transport escort.
 - Extra short breaks.
 - Additional costs like heating or wear and tear on clothing.
- Foster Carers must keep receipts for expenses that are covered by the DLA as they must be able to account for how the money is spent. It is part of Community Foster Care's responsibilities that the Supervising Social Worker and Social Worker may check this periodically and the child's Social Worker must be involved in discussions about how it is being used for the child's benefit.
- The money is not intended to be saved for the child for use in later years as this could result in their being penalised. For example, if there is more than £3,000 in an account when the child returns home this could affect the benefits paid to the parents, or for a child reaching 16 a sum of more than £8,000 will affect their claim for income support and housing benefit.

Children in Residential Schools

Community Foster Care offers family placements to children and young people who are resident in boarding schools during the week and live with Foster Carers at weekends and school holidays. Foster Carers who care for children in this category are generally paid a retainer to keep them available for the child in the case of an emergency at school and therefore are not entitled to planned breaks entitlement as if the child/young person was in a full time placement.

Contact Points for Queries

- There may be occasions when you have queries about your fostering allowance. Any queries about payment should be directed to our Finance Department at our Gloucestershire office on Tuesdays and Thursdays.
- However, it must be understood that Community Foster Care’s staff dealing with fostering payments can only pay any additional costs upon authorisation from the Registered Manager or equivalent. In nearly all cases this will require the commitment and support of the placing authority.

Pocket Money Guide

The weekly allowance for pocket money and leisure activities is up to £20 per child.

Discussions and agreements about pocket money take place between the young person, the Foster Carers with advice from the child’s Social Worker and Community Foster Care’s Supervising Social Worker. Community Foster Care recommends the following payments:

Age	Free spend money	Savings	Leisure/ activities
Under 3	0	£5.00	£17.00
3-4	£1.00	£5.00	£16.50
5-7	£3.00	£5.00	£16.00
8-11	£6.00	£5.00	£14.00
11-13	£8.00	£5.00	£9.00
13-15	£10.00	£5.00	£7.00
16-18	£20.00	£5.00	0

NB: Leisure activities paid for direct to the activity by the Foster Carer.

When using pocket money to help manage behaviour, up to two thirds can be withheld. This must be added to the child’s savings unless it is used to replace damaged articles.

Appendix 1

Community Foster Care Insurance cover - Household property damage by placement foster children

The cover provided by the property damage section of cover extends to include damage to the buildings and/or contents of the foster parent/carer where you have agreed to accept responsibility for the damage.

Buildings means the buildings owned or occupied by the foster parent/carer as their private dwelling.

The buildings also include:

- Swimming pools, tennis courts, patios, terraces
- Service tanks, drains, septic tanks, pipes, cables, central heating fuel storage tanks
- Drives, footpaths, garden walls, hedges, gates, fences,
- Landlord's fixtures and fittings, satellite dishes and aerials

Contents means household goods and personal effects belonging to the foster parent/carer, any member of their family who lives with them, domestic staff who live in or visitors.

Damage means:

- Accidental loss, destruction or damage caused by a foster child Community Foster Care has placed with the foster parent/carer.
- Wilful damage caused by the natural parents of the foster child Community Foster Care have placed with the foster parent/carer.

What the insurers will pay:

- The most we will pay in respect of each occurrence of damage is £100,000.
- The most we will pay in the period of insurance shown in the policy schedule in respect of any one placement of foster child or children with the same foster parent will be £100,000.
- The most we will pay for any one placement of foster child or children with the same foster parent.
- In respect of theft of money will be £250
- In respect of theft of jewellery will be £2,000

We will not pay:

- The first £2,000 of any claim where the foster child is on remand.
- The first £150 of any other incidence of damage.

This must be paid by you. This applies to every separate incident or event of damage. We will not pay you where damage is caused by fire arising from the act of a foster child or children who have a previous case file record of arson or fire raising.

You must ensure you have household insurance in force at all times. You must record evidence of this. If you fail to do this your claim under this policy may not be covered, or the amount we pay you may be reduced.

Appendix 2 Parent and Child Fostering

The intense and time limited nature of Parent and Child fostering are significant features which set it apart from standard fostering. In these placements the Foster Carer is required to provide suitable accommodation for a parent and child (or further combinations) and enable and support the parent to safely care and nurture the child.

Foster Carers providing Parent and Child placements receive a fee per week plus the allowance which will vary depending upon the circumstances of the placement and this will be discussed prior to the placement being made.

The table below provides a summary of the main parent and child placement configurations and associated fees and allowances.

Type of Parent and Child Arrangement	Activity by Foster carer	Fee	Allowance*	Total
Parent >18 plus 1 child	Recording to support parenting assessment	£551.56	£353.00	£899.56**
Parent >18 plus 1 child	Weekly recording and solely support placement	£496.41	£353.00	£844.41**
Parent <18 plus 1 child	Recording to support parenting assessment	£551.56	£628.78	£1,175.34**
Parent <18 plus 1 child	Weekly recording and solely support placement	£496.41	£628.78	£1,120.19**

*In principle Community Foster Care recognises that parents should contribute towards the costs of providing for the child's needs. However, this is complicated by the financial circumstances that parents are often in. These include being in debt, needing to maintain their main accommodation and / or benefits not being in place etc.

** less £5 savings

The SSW and Placing Authority Social Worker should discuss, agree and document the parent's contribution to the allowance at the Placement Planning Meeting. Community Foster Care believe any contribution should be held and accounted for by the Foster Carer. During this time the full allowance will be paid by the Placing Authority to CFC and by CFC to the Foster Carer. Two weeks prior to the planned end of placement, or at the end of placement if it ends in an unplanned way, the SSW and Placing Authority Social Worker should agree what should happen with the funds saved. This could include returning the amount to the Placing Authority or using the funds to buy a much-needed item or contribute to clearing a debt of the parent.

- Foster Carers should flag at the earliest opportunity any failure by the parent to make any agreed contributions.
- Community Foster Carer will negotiate between the Placing Authority and the Foster Carer in circumstances where there are additional parents of children to ensure the payments are appropriate to cover these additional costs.

- The placement fees may change during the placement should there be a significant change in activity.
- Community Foster Care commits to making provision for the purchase of a new cot mattress as required for each new placement.
- Community Foster Care will source and loan the following equipment to Foster Carers providing parent and child placements:
 - Cot
 - Moses Basket
 - Highchair
 - Bottle steamer
 - Car seat.

The Foster Carer will be expected to meet all other requirements from the allowance.