

What is the financial impact of a child coming to live with you?

References

ChA: The Childcare Act 2006
CA: *Children Act 1989*
CTFA: The Child Trust Fund Act 2004
ERA: The Employment Rights Act 1996
SSCBA: Social Security Contributions and Benefits Act 1992
TCA: The Tax Credits Act 2002
ASS(LA)(E)R: The Adoption Support Services (Local Authorities) (England) Regulations 2003 SI 1348
ASS(LA)(W)R: The Adoption Support Services (Local Authorities) (Wales) Regulations 2004 WSI 1011
CBR: The Child Benefit (General) Regulations 2006 SI 223
CTBR: The Council Tax Benefit Regulations 2006 SI 215
CTB(PC)R: The Council Tax Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 SI 216
CTCR: The Child Tax Credit Regulations 2002 SI 2007
ESAR: The Employment and Support Allowance Regulations 2008 SI 794
GAR: The Guardian's Allowance (General) Regulations 2003 SI 495
HBR: The Housing Benefit Regulations 2006 SI 213
HB(PC)R: The Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 SI 214
ISR: The Income Support (General) Regulations 1987 SI 1967
JSAR: The Jobseeker's Allowance (General) Regulations 1996 SI 207
LA(EY)R: The Local Authority (Duty to Secure Early Years Provision Free of Charge) Regulations 2008 SI 1724
PALR: The Paternity and Adoption Leave Regulations 2002 SI 2788
SFMEFR: The Social Fund Maternity and Funeral Expenses (General) Regulations 2005 SI 3061
SSB(CE)R: The Social Security Benefit (Computation of Earnings) Regulations 1996 SI 2745
TC(DCI)R: The Tax Credits (Definition and Calculation of Income) Regulations 2002 SI 2006
WTC(EMR)R: The Working Tax Credit (Entitlement and Maximum Rate) Regulations 2002 SI 2005

Section 1.01 *Have you come from abroad?*

If you have come from abroad to live in the UK, you should check that your immigration status does not prevent you from applying for benefit – and that any claim for benefit will not harm any application you are making to the Home Office.

You should get specialist advice from your immigration solicitor, if you have one, or an advice centre like a Citizens Advice Bureau (CAB).

Managing money can be complicated especially when dealing with welfare benefits, and when local authorities are involved in the lives of families. This advice sheet explains what extra money you may be able to get to help you raise a child who is not your own.

Social security law is very complicated and the rules change frequently. It is not possible to cover all of the benefit rules in this advice sheet. For more comprehensive benefits advice, contact your local advice centre or Citizens Advice Bureau. Information about how to find a local advice centre can be found at the end of this advice sheet.

Foster carers may also find it helpful to read The Fostering Network's detailed pamphlets on benefits, and on allowances and income tax. To contact their information line call 020 7261 1884.

We have listed in the narrow column on the right the full references and abbreviations for all the legislation, regulations and guidance that are referred to in this advice sheet.

Section 1: Help from the local authority

You may be able to get extra money from the local authority to help you with the costs of looking after a child. This section will give you information about this financial help.

➤ ***Will I be able to get any extra money from the local authority because I have someone else's child living with me?***

There are many different reasons a child may come to live with you, and many different types of legal arrangements that may apply. The type and amount of financial help you get will depend

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on what the arrangement is. The following table sets out what help you may be able to get.

TABLE 1 FINANCIAL IMPLICATIONS OF DIFFERENT LEGAL ARRANGEMENTS		
Type of care arrangement you are providing	Financial support available	How much you will get
<p><i>Private arrangement (no legal order)</i> You are raising a child through a private arrangement, without any local authority involvement, because the child's parent(s) cannot look after their child.</p> <p>If you are not an immediate relative¹, then this would be classed as a private fostering arrangement.</p>	<p>There is no specific help available but the local authority could provide you with support, including cash, through Section 17 CA payments.</p> <p>This help is discretionary and to get it you would have to show that you are a family with a child in need.</p>	<p>The amount you receive will depend upon your family circumstances. If you receive any support under Section 17, it is more likely to be a one-off payment than continual support.</p>
<p><i>Residence order</i> The child you are raising is living with you under a residence order.</p>	<p>The local authority can pay you a <i>residence order allowance</i> under CA Schedule 1 para 15</p> <p>Payment of the allowance is discretionary and whether you get it depends on the needs of the child, your needs and your local authority's policy.</p>	<p>The local authority is not obliged to pay you an allowance. An allowance is based upon an assessment of the needs of the child and your needs.</p> <p>The local authority is more likely to agree to pay an allowance if you negotiate the payment prior to obtaining the residence order. You should ensure that any financial agreement from your local authority is in writing.</p> <p>It is reviewed annually and you must inform the local authority of any changes in your finances.</p> <p>You can apply for a residence order allowance at any time – the application</p>

¹ Defined in the Children Act s.105 as a grandparent, brother, sister, aunt or uncle (full or half) or a step-parent of the child

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		does not need to be made at the time the residence order is made – <u>R(H)v Essex CC (2009) 2 FLR 91</u>
<p>Temporary arrangement The local authority may have placed the child with you informally as an emergency measure because you are a relative or friend of the child.</p>	<p>If the local authority organised the placement, then you have a strong case to argue that you are accommodating the child and you should receive support for the child under a fostering arrangement. (R(D) v Southwark LBC [2007] EWCA Civ 182). The local authority, by law, should carry out a formal assessment within six weeks.</p> <p>If the local authority was not involved, then it is regarded as a private arrangement.</p>	<p>If you are supporting the child under a fostering arrangement, then you will be entitled to a fostering allowance under CA s23(2). It will depend on the policy of your local authority although a minimum national rate was introduced in England in 2007. You should be paid the same rate of fostering allowance whether you are a family and friends carer or a ‘stranger’ foster carer. (ref: <i>The Queen on the application of L-v Manchester City Council 2001 EWHC Admin 707</i>)</p>
<p>Special guardianship arrangement The child you are raising is staying with you under a special guardianship order.</p>	<p>The local authority can pay you a discretionary <i>special guardianship allowance</i> under CA s14F. If you have previously been the foster carer of the child you should get a higher rate for the first two years.</p>	<p>Your local authority will carry out a means-tested assessment of your need. Payment is discretionary (unless you have previously been receiving a fostering allowance for the child).</p>
<p>Fostering The child you are raising is a ‘looked-after’ child, and is now placed with you under a fostering arrangement on a short or long-term basis.</p>	<p>You should get a <i>fostering allowance</i> under CA s23(2) as soon as the child is placed with you.</p>	<p>The amount you receive in fostering allowance will depend on the policy of your local authority although a minimum national rate was introduced in England in 2007. You should be paid the same rate of fostering allowance whether you are a family and friends carer or a ‘stranger’ foster carer. (ref: <i>The Queen on the application of L-v Manchester City Council 2001 EWHC Admin 707</i>)</p>
<p>Adoption placement The child you are raising has been placed with you for adoption.</p>	<p>An <i>adoption or fostering allowance</i> may be paid to you by the local authority. You should be paid an</p>	<p>Your local authority will carry out an assessment of your need, and the need of the child. Payment is discretionary.</p>

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	allowance if it is considered that the adoption would not otherwise be possible or practical.	
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➤ ***Do I have to ask for the local authority to make me payments?***

If the local authority has placed a child with you, they should carry out an assessment of your circumstances including your financial needs. If they do not do so, you should ask for an assessment. If a child has come to live with you without any local authority involvement and you are in need of additional support, you should approach them and ask them to undertake a 'child in need' assessment. You will find the details of your local authority Children's Services department in your phone book.

s.23(2)&(6) CA 1989
Reg 27 Fostering
Services
Regulations

s. 17 CA 1989

➤ ***How will the local authority decide whether to make me a payment?***

There are some payments, like fostering allowances to foster carers, which local authorities have a legal duty to pay. Other payments are discretionary: this means that the local authority will look at your needs and your financial situation including your income, and at their own policy. They will then make a decision on whether or not to make any payments to you. Any decision they make should be reasonable and respect certain fundamental human rights; otherwise, it may be challengeable in court.

➤ ***How can I challenge a decision about discretionary payments that I disagree with?***

You should ask the local authority for the reasons for their decision. If you disagree with the decision and/or the reasons given for it, you should follow the local authority's complaints procedure. The worker you have been dealing with should give you a copy of the complaints procedure. The law in this area is complex. If you still think the decision is unreasonable or in breach of the Human Rights Act 1998, you should seek advice from a solicitor on the Children Panel specialising in child care and administrative law or by contacting Family Rights Group's advice service.

Human Rights Act
1998

Section 2: Social Security Benefits

You may be able to get extra benefits to help you with the costs of looking after a child. This section will give you information about this additional help you may be entitled to.

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➤ **Will I be able to get any extra benefits to help with the extra costs of caring for a child?**

The main benefits available to people caring for children are child benefit and child tax credit.

There are many different reasons a child may come to live with you, and many different types of legal arrangement that may apply. Whether or not you will get child benefit and child tax credit will depend on the arrangement. Table 2 sets out your possible entitlement to these benefits and whether any local authority allowance you get for the care you are providing will affect your child benefit, child tax credit or any other benefits you may be receiving.

TABLE 2 - BENEFIT AND TAX CREDIT IMPLICATIONS OF DIFFERENT LEGAL ARRANGEMENTS/ALLOWANCES

Type of care arrangement you are providing	Child Benefit (CB)	Child Tax Credit (CTC)	Will any allowance I get be taken into account when any of my benefits are calculated?
<p>Private arrangement You are raising a child through a private arrangement, without any local authority involvement, because the child's parent(s) cannot look after their child.</p>	<p>You should be able to claim CB if the child you are looking after normally lives with you. Only one person can claim CB for the same child, so you will need to ensure that no one else is claiming CB for the child you are looking after.</p>	<p>You should be able to get CTC if the child you are looking after normally lives with you and you have a family income of less than £58,175 a year (09/10 tax year) and £66,350 if the child is under one year. The amount of CTC you get will depend on your income.</p>	<p>Any Section 17 Children Act 1989 payment you get from the local authority will be ignored when your benefits are worked out. (Ref: TC(DCI)R reg 3; ISR Schedule 9 para 28(1)(a); JSAR Schedule 7 para 29(1)(a); ESAR Schedule 8 para 30(1)(a); HBR Schedule 5 para 28; CBTR Schedule 4 para 29).</p>
<p>Residence order The child you are raising is living with you under a residence order.</p>	<p>You should be able to claim CB. Only one person can claim CB for the same child, so you will need to make</p>	<p>You should be able to get CTC if you have a family income of less than £58,175 a year (£66,350 if</p>	<p>Any residence order allowance you get is ignored when your CTC or other allowances or benefits are worked out, with the exception of housing benefit and council tax benefit which may be</p>

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	<p>sure that no one else is claiming CB for the child you are looking after. Only one person can claim CB for the same child, so you will need to ensure that no one else is claiming CB for the child you are looking after</p>	<p>there is a child under one in your household). The amount of CTC you get will depend on your income.</p>	<p>affected. (Ref: TC(DCI)R reg 3; ISR Schedule 9 para 25(1)(c); JSAR Schedule 7 para 26(1)(c); ESAR Schedule 8 para 26(1)(b)).</p>
<p>Special guardianship arrangement The child you are raising is staying with you under a special guardianship order.</p>	<p>You should be able to claim CB. Only one person can claim CB for the same child, so you will need to ensure that no one else is claiming CB for the child you are looking after.</p>	<p>You should be able to get CTC if you have a family income of less than £58,175 a year (£66,350 if there is a child under one in your household). The amount of CTC you get will depend on your income.</p>	<p>Any special guardianship payment you get is ignored when your CTC or other allowances or benefits are worked out, with the exception of housing benefit and council tax benefit which may be affected. (Ref: TC(DCI)R reg 3; ISR Schedule 9 para 25(1)(e); JSAR Schedule 7 para 26(1)(e); ESAR Schedule 8 para 26(1)(d)). HBR Schedule 5 para 25; CBTR Schedule 4 para 26</p>
<p>Temporary arrangement The child may be living with you as a temporary emergency arrangement.</p>	<p>In order to get CB, a child must be 'settled' with you. You are therefore unlikely to qualify if the stay is a temporary arrangement.</p>	<p>You can only get CTC for a child who 'normally lives with you'. You are therefore unlikely to qualify if the stay is a temporary arrangement.</p>	<p>Any Section 17 Children Act 1989 payment you get from the local authority will be ignored when your benefits are worked out. (Ref: TC(DCI)R reg 3; ISR Schedule 9 para 28(1)(a); JSAR Schedule 7 para 29(1)(a); ESAR Schedule 8 para 30(1)(a); HBR Schedule 5 para 28; CBTR Schedule 4 para 29).</p>
<p>Fostering The child you are raising is a 'looked-after' child, and is now placed with you under a fostering arrangement on a short or long-term</p>	<p>You will not be able to claim CB for any child you are fostering. (Ref: CBR Reg 16(3)) You can claim CB for your own children who live with you.</p>	<p>You will not be able to get CTC for any child you are fostering. You can claim CTC for your own children who live with you. (Hours worked as</p>	<p>Any fostering allowance you get is ignored when any tax credits you get because you work and/or have other children in your family is worked out, as long as the annual amount you receive from fostering is no more than £10,000 a year, plus £200 a week for each child under 11, and £250 a</p>

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<p>basis.</p>		<p>a foster carer count as hours of self-employed work for WTC)</p>	<p>week for each child aged 11 and over. (Ref: TC(DCI)R Reg 19 Table 6 para 9).</p> <p>Fostering allowance is also ignored when claiming income support, pension credit, jobseeker's allowance, employment and support allowance or carers' allowance., (Ref: ISR Schedule 9 para 26; SPCR reg 15; JSAR Schedule 7 para 27; ESAR Schedule 8 para 28; SSB(CE)R Schedule 1 para 6.)</p> <p>You cannot claim extra housing or council tax benefit for children you are fostering; however, the fostering allowances are ignored when calculating these means-tested benefits. Ref: HBR Schedule 5 para 26; CBTR Schedule 4 para 27</p>
<p>Adoption placement The child you are raising has been placed with you for adoption.</p>	<p>You can get CB if you are a prospective adopter and you are not getting any allowance from the local authority. (Ref: CBR Reg 16(3)). Only one person can claim CB for the same child, so you will need to ensure that no one else is claiming CB for the child you are looking after.</p>	<p>You can get CTC from the time of the adoption placement if you are not getting an allowance from the local authority for looking after the child, and you have a family income of less than £58,175 a year (£66,350 if there is a child under one in your household). The amount of CTC you get will depend on your income.</p>	<p>Any adoption allowance you get is ignored when any tax credits you get because you work and/or have other children in your family are worked out. However housing benefit and council tax benefit may be affected. Also, if you still get IS or income-based JSA which includes amounts for children, this could be affected. (Ref: TC(DCI)R reg 19 Table 6 para 11(a); ISR Schedule 9 para 25(1)(a) and (1A); JSAR Schedule 7 para 26(1)(a) and (1A); ESAR Schedule 8 para 26(1)(a) and (2); HBR Schedule para 25(1)(a), (2) and (3); CBTR Schedule 4 para 26(1)(a), (2) and (3).</p>

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The following section sets out in more detail information about child benefit, child tax credit and other benefits that you may be entitled to claim.

Child Benefit: This benefit is paid to people with children aged under 16, or aged under 20 if the child is in full-time non-advanced education (up to and including A levels and NVQ level 3) or approved training (e.g. in England, E2E or a programme-led apprenticeship). If the young person is 19, you can only get child benefit for them if they started the course before they were 19. It is not means tested and so it is paid whether or not you are working and whatever your income is.

Ref: SSCBA part IX; CBR

How to claim: You will need to complete form CH2. You can do this online at www.hmrc.gov.uk or you can phone 0845 302 1444 and ask for the paper form.

Child Tax Credit: 9 out of 10 families with children can get child tax credit. It is paid to families with a household income of less than £58,175 per year (or £66,350 if a child is under one). The lower your income the more child tax credit you should get. You can get child tax credit whether or not you are working. If you (or your partner) are working more than 16 hours a week you may also be entitled to working tax credit, this is claimed on the same form as child tax credit.

Ref: TCA; CTCR; WTC(EMR)R

How to claim: You will need to complete form TC600. You can order a form and find out more about tax credits by ringing the tax credits help line on 0845 300 3900 or textphone 0845 300 3909.

Guardian's Allowance: You may be able to get guardian's allowance as well as child benefit and child tax credit if you are caring for a child because at least one parent is dead and:

SSCBA section 77; GAR

- the other parent's whereabouts or paternity are not established; or
- the other parent is in prison serving a sentence of two years or more; or
- the other parent has been detained by the courts in a mental hospital.

If you are a step-parent, you do not count as a parent and so you

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may be entitled to guardian's allowance for your stepchild. Foster carers cannot claim guardian's allowance for children they are fostering.

How to claim: You will need to complete form BG1. You can download a form from the website www.hmrc.gov.uk or you can phone 0845 302 1464 to ask for the paper form. To find out more about guardian's allowance, call the guardian's allowance unit on 0845 302 1464.

➤ **Can I get any help with the costs of childcare?**

All three and four year olds are entitled to a free part-time nursery place; this is for a minimum of five two and a half hour sessions a week, 33 weeks a year.

If you are a lone parent working at least 16 hours a week, or you have a partner and you both work at least 16 hours a week, then you may also qualify for the childcare element of working tax credit. You will not be able to get all of your childcare paid for, but the lower your income the more help you will get. In order to qualify for this help, the childcare you are using must be registered. Foster carers cannot claim childcare costs for children they are fostering.

To find out about what childcare is available locally and to get information about help with paying for childcare you should speak to your local information service for parents. To find your local service, telephone 0800 2346346, and to search for childcare online log on to www.childcarelink.gov.uk/

How to claim: To claim the childcare element of working tax credit you will need to complete form TC600, which you can order by phoning the helpline if you have not already made a tax credits application. If you are already getting tax credits ring the help line and tell them you now want to claim for childcare costs. To find out more ring the tax credits help line on 0845 300 3900.

Ref (for England):
ChA section 7;
LA(EY)R

Ref: WTC(EMR)R
reg 13

➤ **I am going to adopt a child – is there any specific financial help I can get?**

You have the right to ask for an assessment from your local authority and an adoption or fostering allowance may be paid to you if it is considered that the adoption would not otherwise be possible or practical. Any payment made on this basis will be discretionary.

If you are working, you may be able to get 12 months' adoption leave, with statutory adoption pay paid at a flat rate for the first 39 weeks. If you have a partner, s/he may be able to get two weeks'

Ref: ASS(LA)(E)R
Regs 3 and 5;
ASS(LA)(W)R
Regs 3 and 5

Ref: ERA; PALR;
SSCBA section

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statutory paternity pay and leave. Also, if the child you are adopting is less than 12 months old you may be able to get the £500 Sure Start maternity grant. Whether or not you get this grant will depend on the amount of child tax credit you are entitled to, or whether you get certain other benefits, for example, income support. For more information, look at www.direct.gov.uk, or the British Association for Adoption and Fostering website www.baaf.org.uk. Your local Jobcentre Plus or Citizens Advice Bureau should be able to tell you more about the Sure Start maternity grant.

171ZL; SSCBA section 171ZB.

Ref; SFMFER

➤ **Is there any financial help that my niece, who I am looking after can get herself?**

Child Trust Fund: If she was born on or after 1 September 2002 then she will have a child trust fund. If she was in the care of the local authority when the child trust fund voucher was awarded, then the Revenue (HMRC) will have opened an account for her and invested £500. Otherwise, whoever was claiming child benefit on her behalf will have been sent the voucher – for either £250 or £500 depending on their financial situation. This person should have invested the money; if the money has not been invested within a year the Revenue (HMRC) will do so on the child's behalf. The child trust fund can be added to, but cannot be accessed until s/he reaches 18.

CTFA

Education Maintenance Allowance: If the child you are raising is over 16 and in further education (or, in England only, approved training) s/he may be able to get an education maintenance allowance of up to £30 a week. S/he may also be able to get extra bonuses of up to £100 for finishing terms and making progress. To find out more and to get an application form, ring the help line on 0808 121 8989.

Ref: (in England) Learning and Skills Act 2000 section 5(1)(c)

➤ **My grandson who I am looking after has a disability – is there any extra help we can get?**

Whether or not you can get any additional benefits will depend on the extra needs the child you are caring for has as a result of his disability.

Disability Living Allowance (DLA): DLA is the main benefit paid to people with disabilities who need help to look after themselves and/or get around. It is made up of two parts: care and mobility. The care component is paid at three rates for three different levels of need. The mobility component is paid at two rates for

SSCBA sections 71-73

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two different levels of need. The higher rate may be paid to children who are aged at least three if they are unable or virtually unable to walk; the lower rate is not payable until a child is aged at least five.

To get DLA care component for a child, you must be able to show that he has needs more care than other children of the same age. To claim DLA for a child you need to complete form DLA1A child. You can get this form by ringing the benefit enquiry line on 0800 88 22 00. The form is long, and you may find it useful to get help with filling it in from somewhere like a Citizens Advice Bureau. If the child you are looking after is awarded DLA, you may be able to get extra **child tax credit**, and extra **housing/council tax benefit**. To get this extra money you should let the local authority and the Revenue know about the DLA award.

Carer's Allowance: If you are caring for a child who is getting the middle or higher rate care component of DLA, and you are not working (or working part time and earn below a set amount), you may be able to get carer's allowance.

SSCBA section 70

If you qualify for carer's allowance and you (and your partner) are not working (or working part-time under a certain number of hours), you may also be able to get **income support**. If you are already getting **income support** or **pension credit**, you may be able to get an extra amount in these benefits because you are a carer. Benefits for carers are complicated and you should get specialist advice. You could visit your local advice centre or you could contact Carers UK on 0808 808 777 or log on to www.carersuk.org.

The Family Fund: You may be able to get a grant from the Family Fund if you have a household income of less than £23,000 (£25,000 if you live in Wales). The Family Fund is a charity that gets its money from the government. They provide discretionary grants for things like holidays, special play equipment or household goods to families with disabled children. You can get an application form from their website at www.familyfund.org.uk, or by phoning them on 0845 130 4542.

Help from Children's Services: You may be able to get help for the disabled child you are looking after, or to help you look after him, from your local Children's Services department. They can provide, for example, respite care and household adaptations. You will need to ask them to do an assessment of your needs as a carer as well as the needs of the child you are looking after.

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➤ ***I have had to give up my job to care for my nephews who have come to live with me – what additional benefits can I claim?***

Income Support: You may be able to get income support if you are raising a child. This is a means-tested benefit, therefore your income and capital is taken into account in calculating your entitlement to this benefit.

You can only qualify for income support if you fall within certain categories. For example if you are a lone parent of a child under twelve, looking after a child under 16 whose parent is temporarily ill or away, or caring for a disabled person or child. If you do not fall into one of the categories, you will either have to sign on and claim jobseeker's allowance, or, if you cannot work because of sickness or disability, claim employment and support allowance. If you are aged over 60, you should claim pension credit instead of these benefits.

If you have a mortgage, you may be able to get extra income support, employment and support allowance, jobseekers' allowance or pension credit to help with the cost of your mortgage.

To claim Income Support you need to complete form A1, which you can get by phoning 0800 055 6688.

Housing Benefit and Council Tax Benefit: You may be able to get housing and council tax benefit if you pay rent and/or are liable for council tax. These benefits are paid to people who have a low income whether or not they are working. You claim these benefits from your local authority.

Working Tax Credit: If you are a foster parent, the care you are giving to the children can be treated as work and you may be able to get working tax credit. Your fostering allowances will usually not be taken into account when your tax credit is calculated, unless they are above certain limits. You should get advice as to whether you would be better off claiming working tax credit or income support (see below).

TC(DCI)R Reg 19
Table 6 para 9

➤ ***Will the allowances I get for providing care affect the income support or income-based jobseeker's allowance I get for myself?***

Adoption allowance, residence order allowance or special guardianship allowance will be ignored completely when your income support or jobseeker's allowance is worked out. These

ISR Schedule 9
para 26; JSAR
Schedule 7 para 27

ESAR Schedule 8

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payments are also ignored for employment and support allowance.

para 28

However, there are a small number of adults who were claiming income support or jobseekers' allowance before April 2004 whose benefits include an amount for the children they are caring for. If you are in this situation you will not be getting child tax credit and any residence, special guardianship or adoption allowance you get may reduce the amount of income support/jobseeker's allowance you are entitled to.

If you are getting a fostering allowance from the local authority, this should be ignored completely when your benefits are worked out. If you are fostering a child privately, any money you get from the child's parents will be treated as maintenance and will probably affect your income support or jobseekers' allowance.

➤ ***I am over 60 – will the allowances I get for providing care affect the benefits I get for myself?***

If you or your partner are aged 60 or over all adoption allowances, fostering allowances, special guardianship allowances and residence order allowances are completely ignored when your pension credit, housing and council tax benefit are worked out.

➤ ***Will the allowances I get for providing care affect my Housing Benefit and Council Tax Benefit?***

Housing benefit and council tax benefit are calculated to include an amount for any child living with you. Therefore, *unless* you or your partner are 60 or over, your housing benefit/council tax benefit may be reduced if you receive adoption allowance, residence order allowance, or special guardianship allowance. Contact your local authority, give them details of the allowance you are receiving and ask them to confirm if and how your housing/council tax benefit will be affected.

HBR Schedule 5
para 25; CBTR
Schedule 4 para 26

➤ ***Can I get any help with paying for school meals?***

You may be able to qualify for free school meals for the child or children you are caring for if:

- you are getting income support, income-related employment and support allowance, the guarantee credit of pension credit or income-based jobseeker's allowance; or
- you are claiming child tax credit (but not working tax credit) and your annual income is below £16,040.

Education Act 1996
section 512ZB

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Are there any other sources of help available?

You may be able to get a grant that does not have to be paid back or an interest-free loan from the Social Fund. There are different payments available in this fund which are set out below:

Sure Start Maternity Grant: This is a £500 payment available to help buy things for a baby. The grant can be claimed up to three months after a baby’s birth, or for a child less than 12 months old if the baby has been adopted or is looked after under a residence order, within three months of the adoption/residence order. To qualify you have to be getting pension credit, income support, income-related employment and support allowance, income-based jobseeker’s allowance or child tax credit of more than the family element.

Claim on form SF100 (Sure Start) from your local Jobcentre Plus.

SSCBA section
138(1)(a); SFMFER
reg 5

Community Care Grant: This is a discretionary payment that does not have to be repaid. You may qualify if you need essential items and can show that getting the item will help you, or someone you are looking after, live independently, or ease exceptional pressure on your family. For example, you may be able to get money for a bed if a child unexpectedly comes to live with you. To qualify you must be getting pension credit, income support or income-based jobseekers’ allowance.

Claim on form SF300 from your local Jobcentre Plus.

SSCBA section
138(1)(b); Social
Fund Directions

Budgeting loans: These are interest-free loans available to help you buy things that you have not been able to save for while on benefits. To qualify you must have been getting pension credit, income support, income-related employment and support allowance or income-based jobseekers’ allowance for at least 26 weeks.

Claim on form SF500 from your local Jobcentre Plus.

SSCBA section
138(1)(b); Social
Fund Directions

Crisis Loans: These are interest-free loans to help people with immediate short-term needs that pose a risk to your health or safety. You do not have to be in receipt of a benefit to apply, but you must be able to repay the loan.

SSCBA section
138(1)(b); Social
Fund Directions

Where to get further help

Community Legal Advice (CLA)

If you need legal advice and you are not sure where to go you

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should look in the CLA directories. They will provide you with information on advice services and legal help available in your area. You can find the directories in your local library or look on the CLA website: www.clsdirecto.org.uk

Or you can phone the CLA on 0845 354 4 345 for legal help and advice including:

- Free initial advice from a qualified legal adviser about a range of issues including welfare benefits, debt or education.
- If you are eligible for Legal Aid, you can get further help with your case by phone and post.
- Finding quality local advice services.
- Ordering legal information leaflets.

Family Rights Group

The Print House

18 Ashwin Street

London E8 3DL

020 7923 2628

Advice Line Freephone 0808 801 0366

Mon-Fri 10am-3:30pm

advice@frg.org.uk

www.frg.org.uk

The Fostering Network

87 Blackfriars Road,

London SE1 8HA

Advice Line on Freephone 0800 040 7675 in England

And 0800 316 7664 in Wales

www.fostering.net

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The Grandparents' Association

Moot house
The Stow
Harlow
Essex
CM20 3AG
Helpline: 0845 434 9585
Welfare benefits: 0844 357 1033
info@grandparents-association.org.uk
www.grandparents-association.org.uk

Citizens Advice

115-123 Pentonville Road
London N1 9LZ
020 7833 2181
www.citizensadvice.org.uk
www.adviceguide.org.uk
Can give details of your local CAB. Your local CAB can provide details of local groups that could help.

Local Government Ombudsman

PO Box 4771
Coventry CV4 0EH
Adviceline: 0300 061 0614
Website: www.lgo.org.uk
Will investigate complaints about local authorities
Website: www.lgo.org.uk

Law Centres Federation

293-299 Kentish Town Road
London
NW5 2TJ
0207 428 4400
www.lawcentres.org.uk

Can give details of local law centres

Child Benefit
Credit

PO Box 1
Newcastle-upon Tyne

Working Tax Credit/Child Tax

0845 300 3900

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NE88 1AA
0845 302 1444

Pension Credit
0800 99 1234

Benefit Enquiry Line
(people with disabilities
and their carers)
0800 882200

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