

The Special Guardianship Financial Support Scheme is administered by the Central Payments Team-Adoption.

If you have any questions or problems with your assessment and payments, please get in touch.

Cumbria County Council
Central Payments Team – Adoption
Fostering and Adoption
Children and Families
107 – 117 Botchergate
Carlisle
CA1 1RZ

Telephone: 01228 227009/221544

Email:

centralpaymentsteamadoption@cumbria.gov.uk



Cumbria County Council

SPECIAL GUARDIANSHIP

Continuing Financial Support

The Financial Assessment



Introduction

Cumbria County Council provides a Continuing Financial Support scheme to support specific children in permanent placements. These may include children who are Adopted or whose carers have a Special Guardianship Order.

A decision will have been made as to whether you may be assessed and eligible for a support package including financial support.

A calculation of whether or not financial support is payable can be made during your assessment so that you can have a guide to your finances if a child/ren are placed with you.

The Allowance is a contribution towards the cost of caring for the child and is means tested.

If you have previously fostered the child.

Your Social Worker should have discussed the difference between the County Council's payments to Foster Carers and the payment you will receive under the terms of the Continuing Financial Support Scheme. You should note the following key points:

- Adoptive parents and Carers with Special Guardianship Orders are eligible for all statutory allowances for children, Foster Carers are not.
- The Continuing Financial Support is means tested and paid at a rate according to your level of disposable income. Continuation of payments is not guaranteed, the payment may be stopped if a financial assessment shows that you can afford to meet the costs of caring for your child or the payment period has ended.
- Continuing Financial Support payments do not include special payments for holidays, Christmas and birthday presents.
- Foster Carers who adopt or obtain a Special Guardianship Order may be eligible for a transitional payment to offset the reduction during the first two years.

Declaration of Income and Expenditure

You will be asked to provide information about all your sources of income and details of your essential household expenditure. For income and expenditure items you are required to provide account statements, copies of bills, salary or wage slips etc. This will apply to any subsequent review of financial support as well as initial application.



If you have a query regarding your allowance

Please talk, or write if you prefer, to the Central Payments Team Administrators who will do their best to deal with your query. If you remain dissatisfied, you have access to the Complaints Procedure, and a separate leaflet is available which explains how this works. This can be sent to you on request.

This scheme is based on the DFE Guidance and the Special Guardianship Regulations 2005; which can be found on:

www.opsi.gov.uk

If you do not have access to the internet please contact the Central Payments Team and they will send this to you.

If you require this information in another format or language, please contact the Central Paymentst Team who will arrange this.

Please complete the form carefully, following the instructions provided, and if you need clarification on any point contact the Central Payments Team (see back page of this leaflet for contact details). When you have submitted your statement and we have checked that we have all the information needed, the financial assessment will be undertaken.

The Financial Assessment

The assessment process is designed to calculate your 'disposable income' which is the money you have left once all essential expenditure has been met. How much disposable income you have determines how much allowance you receive.

The County Council recognises that there are many pressure on family finances so when assessing the extent to which you can afford to meet the costs of caring for your child, it excludes from the calculation a proportion of your disposable income.

The disposable income remaining is then considered against a set scale of financial needs of the child/ren. If your disposable income exceeds the age allowance for your child then you are in a position to accept full financial responsibility and no further financial support will be payable. If you have disposable income less than the child's allowance, you receive the difference between the two as payment. If the assessment shows no disposable income at all, then maximum support would be payable.

You will receive weekly payment transferred by BACS to your bank account. An email address is required to enable you to receive a remittance slip.

If you do not qualify for weekly financial support, you may in certain circumstances receive a grant towards new equipment for a child's placement. This would be part of your Support Plan. Speak to your Social Worker about this.

The Agreement

When the Financial Assessment has been completed, you will receive a proposal letter and an agreement. This agreement sets out the contract between the County Council and yourself, and makes clear the obligations upon you while the placement remains within the scheme. If you agree the terms, you are required to return a signed copy of the agreement form to us, and keep a copy for yourself. You must be clear before signing and returning the agreement what terms and conditions you are accepting. Particular attention is drawn

to the circumstances under which the payment of financial support is terminated.

The Payment Period

The period of time for which the placement will be included within the scheme is set out in the agreement. Payment begins from the date of placement for Adoption or the date the Court granted the Special Guardianship Order, until one of the following situations arises:

- The child ceases to live with you
- The child ceases fulltime education or training and commences employment
- The child attains the age of 18 unless continuing in full time education when it may continue to the end of their school academic year.
- The child qualifies for Income Support or Jobseekers Allowance in their own right.
- If a condition was set at the outset of the support plan, and this condition is not complied with.

When you receive a copy of the proposal, we will also tell you when payments will start, and when the review will take place. Reviews are usually carried out on an annual basis.

The Annual Review and what to do if your circumstances change.

The Continuing Financial Support is reviewed on an annual basis, usually from April onwards. We will send you another 'Financial Support for Special Guardianship Form' to complete. You will be notified of the outcome in the same way as when your first assessment was done. If the payment is because of a child's special need, a social work assessment will be arranged to see if needs have changed in any way. A review could result in your entitlement to financial support changing.

The agreement requires you to notify the County Council if your financial circumstances change, for example, you become unemployed, the child leaves school and begins a job; your wages or salary increases. It is very important to notify changes as they occur so that adjustments can be made. If it becomes apparent during a review that there has been a significant change in your circumstances which was not reported, any overpayment of financial support will be reclaimed. Backdated payments will not be made if an underpayment of the allowance occurs as a result of a failure to notify a change

of circumstance to the County Council. You are advised to send a written notification of any changes in your circumstances, and if you are in any doubt about what is a significant change, contact the Central Payments Team for clarification.

Claiming Statutory Allowances for the Child

When you are granted a Special Guardianship Order, you are entitled to claim Child Benefit, Child Tax Credit and, in some cases Working Families Tax Credit for that child. For this reason these payments are deducted from the financial support.

It is essential that you make sure you claim for Child Benefit and Tax Credits as soon as the child joins your family, as the deduction from financial support payments occurs at the outset. If you claim Income Support and do not claim Child Tax Credit, Child Benefit is deducted from your allowance.

When making an application for Child Benefit, you must declare that you are receiving financial support from the County Council for:

- Special Guardianship Order granted under Section 14A of the Children Act 1989

What happens if Continuing Financial Support payments are stopped?

If your income improves as a result of increased wages, salary or for example winning the Lottery, a review may reveal that you have sufficient disposable income to meet the full costs of caring for your child so payments are stopped.

However, if at a later date you become unemployed or take a lower paid position, you may request another financial assessment, and this time you may have only a very small disposable income so qualify for the financial support.