Children, Young People & Learning



APPENDIX 1

Adoption Allowances Financial Assessment Guidance Notes

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1 Guidance for the Financial Assessment Form

It is important that the following information is understood when:

- Making an adoption allowance application for the first time;
- The allowance payable is reviewed each year.
- The financial assessment carried out by the Local Authority will take account of the applicant's total income and we will evaluate against this the family's total outgoings.
- The sum left when total commitments are subtracted from total income is called the Residual Income and will dictate at what rate an allowance is payable.
- Where the outgoings are equal to or more than income, a full allowance less child benefit and child tax credits would be payable.
- Disability Living Allowance will be disregarded for the purpose of the assessment.

1.1 How the allowance is determined

The Adoption and Children Act 2002 places a duty on local authorities to provide adoption support services for adoptive families regardless of whether the placement has been made by a local authority or an agency. The criteria under which support services are provided are specified in The Adoption Support Services Regulations 2005. Regulations 8 (2) sets out the criteria under which support is payable.

The Adoption Allowance, if agreed, will be dependent on an assessment which considered:

- The age of the child
- The needs of the child
- The circumstances of the placement and / or the financial circumstances of the adoptive parent(s).

All sections of the form must be completed.

In all cases, the final decision as to whether an adoption allowance will be paid rests with the Chief Officer. The exercise of discretion in this matter will be based on the individual's assessment of need.

Should you disagree with any final decision regarding the payment or non payment of an allowance then this should be put in writing using the complaints procedure (a copy of this will be provided upon request)

When the amount payable is decided, you will need to enter into a written agreement with Bracknell Forest Council.

All allowances are reviewed annually, this is a legal requirement. Adopters are required to notify the Agency immediately of any change in their circumstances or the circumstances of the child which may affect the payment of an adoption allowance.

If granted, an allowance will not automatically continue to be paid until your child is 18 or completes his / her full-time education as this will be subject to an annual review.

1.2 Changes to your circumstances and / or the child's needs

Where your financial or family circumstances change substantially at any time during the year, you must notify the Bracknell Forest Adoption Agency immediately without waiting for the yearly review. When you do so, an early review will then be carried out.

The amount payable will change over time according to your financial situation and the needs of the child and in line with Bracknell Forest Council's Adoption Allowance age-related bands which are outlined in the Adoption Allowance rates.

If changes in your financial situation mean that you no longer meet the criteria for payment of an allowance, the allowance will be **suspended**. We will continue to undertake a review annually when a change in your financial circumstances indicates that it is appropriate for us to do so.

1.3 The Financial Assessment

1.3.1 Who undertakes the assessment

The financial assessment is carried out by Bracknell Forest Council Adoption Agency.

1.3.2 How the allowance is worked out

We will take account of your total income assessed as if the child were placed without the payment of an adoption allowance and compare to your total commitments and outgoings, including any costs relating to the adopted child, see 1.3.3

1.3.3 What rates are payable?

The adoption allowance rates are based on the Fostering Network's Fostering Allowance rates, spread over a 52 week year to represent the all inclusive costs of bringing up a child within an 'average' household. The allowance does not include any reward elements.

Child Benefit which can be claimed by the adoption parent(s) from the date of placement is deducted from the allowance prior to payment unless the adoptive parent(s) are in receipt of Income Support or Jobseekers Allowance. Please be aware that changes to the payment of Child Benefit nationally means that some households where either parent / guardian earns over the threshold for higher rate income tax - (at present around £44,000 in 2013) – will no longer be eligible for this benefit. In these circumstances an adjustment will **not** be made to your allowance payments and you will therefore not receive an additional benefit not paid by another agency

NB: Adopters can make a claim for a Child Benefit from the date of placement however; it may not be awarded until the Adoption Order is granted. The adopter should complete a claim form (CH2) and provide details of the child's social worker. If the adopters apply after the granting of the Adoption Order, they do not need to involve the social worker but will need to provide the Adoption certificate.

There are three types of Adoption allowance:

- Standard
- Enhanced
- Higher Enhanced

Standard

The standard allowance is paid to children where it is identified that adopters require financial support to cope with the costs involved in caring for a child. The specific needs of the child will be taken into consideration.

Enhanced

The enhanced rates are payable where a child requires significantly greater levels of care than might otherwise be expected for a child of similar age and there is a level of extra costs inherent in caring for him / her, which would, if the child were fostered, qualify him / her for payment of a specialist fostering allowance. An enhanced allowance may be payable if the child's needs include:

Disability and / or the child presents:

 Very challenging behaviour (that is likely to cause a placement break down) and / or the child needs are such that extra expenses, such as higher heating bills, special diet, additional laundry or extra support are required. Where the adopter(s) / prospective adopter(s) are able to claim disability allowances (excluding mobility allowance) for the child, these will be deducted from any enhancement prior to payment.

Higher Enhanced

The Higher Enhanced Rate will only be considered where the child has a profound disability and his / her dependence is such that 24 hour care is necessary.

A separate Special Expenses Form will be supplied to you if we are aware that your adopted child meets the criteria for payment of an enhanced adoption allowance.

If you do not receive a form but think that an enhanced allowance should be considered, please request one from using the contact details at the front of this guidance.

Families receiving Income Support or Jobseeker's Allowance or equivalent Allowance will automatically receive the full standard adoption allowance. See Appendix 1 for Adoption Allowances Rates.

1.4 Support and Allowances

1.4.1 Sibling Placements

Good support packages for families are absolutely essential if they are to parent large sibling groups. An adoption allowance is almost certain to be needed. (However, this will be paid subject to the required means test). Settling-in grants for equipment such as beds, large items etc. may be considered.

Bracknell Forest Council's Adoption Service can offer some support for settling in a child. Additional payments may be made for children who require specialist equipment to support them and where adoptive parents are in financial hardship e.g. cot, bed, pushchair car seat etc.

1.4.2 Transitional Arrangements for Foster Carers

Financial support cannot normally include remuneration to the adoptive parent. However, where the child is adopted by former foster carers the local authority may continue to remunerate the adopters at the same rate for the first two years, or, longer in exceptional cases at the discretion of the Chief Officer. Exceptional cases would include 'hard to place' children, including sibling groups; children over the age of five years; with a disability or have other special needs. The expectation would be that the department has actively sought an adoptive family for six months or more and all other measures have been exhausted. In some of these cases, again at the discretion of the Chief Officer, the need for a financial

assessment may be waived and a decision made at the time placement about the level of payment and length of time any agreed allowance will be paid at a specific rate.

For example, the payment to the foster carer is an exception by reason of the particular circumstances in which the placement arises. Payment of remuneration in these circumstances must always be agreed by the Chief Officer and recorded on the child's file.

1.4.3 Fostering for Adoption (FfA)

As noted above, financial support cannot normally include financial remuneration to the adoptive parent. The introduction of regulation 25A from 1stJuly 2013 in the Care Planning, Placement and Case Review Regulations 2010 (CPPCR 2010) however enables approved adopters to be temporarily approved as foster carers for a named child by the local authority responsible for the child, without that being referred to the Fostering Panel.

Where a child is placed under these arrangements, a Fostering Allowance may be paid at the usual fostering rate for that child. This would be discussed with the foster carers and agreed by the Head of Service for Looked after Children. Following the formal matching process and Agency Decision Maker's Decision the child will become 'placed for adoption' on an agreed date. The adoptive parent will no longer receive a fostering allowance from this date but will be considered for an adoption allowance as per the process described in section 1:1

1.4.4. Payments made by the Department

Financial support is payable to an adoptive parent for the purposes of supporting the placement of the adoptive child or the continuation of adoption arrangements after an adoption order is made. Section 8 of the Adoption Support Regulations 2005, provide that financial support **may** be provided to an adoptive parent(s) in the following circumstances:

- Where it is necessary to ensure that the adoptive parent can look after the child;
- Where the child needs special care which requires greater expenditure of resources by reason of illness, disability, emotional or behavioural difficulties or the continuing consequences of post abuse or neglect;
- Where it is necessary for the local authority to make any special arrangements to facilitate the placement or the adoption by reason of the age or ethnic origin of the child or;
- The desirability of the child being placed with the same adoptive parent as his brother or sister (whether of full or half blood) or with a child with whom he previously shared a home. Where the local authority consider it appropriate to make a contribution to meet the following kinds of expenditure;
- Expenditure on legal costs, including fees payable to a court in relation to an adoption;
- Expenditure for the purpose of introducing an adoptive child to his adoptive parent;
- Expenditure necessary for the purpose of accommodating the child, including the provision of furniture and domestic equipment, provision key items necessary for the purpose of looking after the child and in rare circumstances alterations to and adaptations of the home.

(NB there is no automatic entitlement; decisions will be made on case by case basis)

Under Regulation 10 financial support may be paid periodically, by a single lump sum or by instalments.

1.5 Income

1.5.1 Earnings

All income must be declared:

- A proof of income is required in the form of the most recent payslips. Provide the pay slips for the last 3 months if paid monthly or the last 8 weeks pay slips if paid weekly and must be current payslips.
- Net wages or salaries from an employer (for both partners in the case of couples) before any contributions to a company pension scheme.
- Details of overtime and other earnings should be included.
- When providing your monthly wage or weekly wage an average should be taken, over 3 months for monthly – paid, or 8 weeks for weekly paid.
- Income from capital will be treated as income.

1.5.2 Earnings

If you are self employed, an Inland Revenue approved Statement of Drawings for the previous tax year should be provided with your application.

A statement of expected drawings for the current year may be asked for, and may be used to assess current income for the year if it is expected to be substantially different from the previous year, or if a full year's Inland Revenue Statement is not available, i.e. new business.

1.5.3 Equity, Savings and Investments

Income received from equity, savings and investments will be treated as income.

All savings, investments, assets and equity in a secondary property must be declared.

If you have investments, saving or equity in a second property of £100,000 or more you must declare this. If you are deemed as eligible for an allowance and the Chief Officer makes the decision than an allowance should be paid then your allowance will be reduced by £5 per £1,000 of investment, savings or equity in a second property above £100,000. Evidence of savings must be provided for the purposes of the assessment.

Any income received from lodgers or tenants must be declared and will be counted in your total income. Reasonable expenses in connection with renting can also be declared

Any contributions made by adult children living in the household. Unless otherwise stated a standard contribution of £50 per week will be taken into account in the assessment where

other adults (aged over 18 years) including adult birth children are living in the household, unless they are in full time education and therefore still dependent.

Any additional income from any source not mentioned above must be declared

See appendix 2 for a copy of this assessment form.

1.6 Pensions, Allowances and Benefits

You must declare:

- All state and private pensions (including those paid for disabilities).
- All benefits and allowances including Disability Living Allowance (also known as Personal Independence Payment), Housing Benefit, Sickness Benefit and any adoption or fostering allowances received for any child(ren) in your family.
- Disability Living Allowance (DLA)/Personal Independence Payment will not be included in the calculation neither will the adoption allowance for the child for whom the assessment is being carried out. However, DLA Personal Independence Allowance will be considered when an enhanced allowance is paid.
- Child Benefit claimed from the date that a child is placed for adoption should be declared.
- Child Tax Credit and Working Tax Credit are classed as income under the assessment and will be included in our calculations.
- Money received under a Maintenance or Separation Order, or from the Child Support Agency are also classed as income under the assessment and will be included in our calculations.

1.7 Commitments and Outgoings

Payments and monies paid out by you must be declared and include the following:

- Council tax most councils charge monthly for 10 months only, so if a monthly figure is given, it will be multiplied by 10 to give an annual figure. If a rebate is given, the net figure must be declared.
- A total of household insurances should be given to include both buildings (where not included in mortgage repayments) and contents.
- Any commitments under a Court Order which includes such things as payments made under a Separation or Maintenance Order.

1.8 Regular Family Expenses

If there are any additional expenses not covered in the above classifications but to which you are already committed prior to the adoption allowance being set up, or which are related to the placement, they can be declared. Examples include such things as play therapies. Note that each case will be considered on its own merits and some discretion may be applied.

Care expenses cannot be claimed for.

1.9 Financial Resources of the Child

1.9.1 Allowances

If the child receives a Disability Living Allowance / Personal Independence Payment, it must be declared even though it will not be taken into account when considering eligibility for a standard adoption allowance. However, it will be considered when assessing the amount of any enhancement that may be paid on the grounds of special needs.

1.9.2 Lump sum payments or trust funds

Any lump sum payment or trust fund held in the child's name must be declared, along with any regular payment received in respect of the child.

This will be considered as part of the financial assessment and may affect the allowance you receive.

1.9.3 Ceasing payment

All financial support is the subject of annual review and in line with Section 11 of the Adoption Support Services Regulations ceases to be payable if:

(a)the child ceases to have a home with him; .

(b)the child ceases full-time education or training and commences employment; .

(c)the child qualifies for income support or jobseeker's allowance in his own right; or .

(d)the child attains the age of 18 unless he continues in full-time education or training, when it may continue until the end of the course or training he is then undertaking.

1.9.4 Recovery of allowance

Applicants should be aware that applicants have a duty to inform the local authority of any changes in their circumstances include changes to address, circumstances or financial situation. Failure can do so can lead to the local authority seeking to withdraw or recover any allowances paid under regulation 13.

2 Guidance Notes for Special Expenses Forms

This form and guidance applies to adoption allowance applications made after 31st October 2003. Before completing this form, please ensure you have read and understood the details below.

The rules that determine the payment of adoption allowances are enshrined in The Adoption Support

Services Regulations 2005.

Before completing the Special Expenses Form, you should already have filled in a Financial

Assessment Form, and read fully these Financial Assessment Guidance Notes

You need to complete a *Special Expenses Form* if you think you may be eligible to receive either of the enhanced allowances. Completing a form does not automatically entitle you to receive an enhanced allowance. As a rough guide, the Higher Enhanced Rate usually only applies to children with profound disabilities.

Financial support provided under the above Regulations must complement and not duplicate financial support available through the Benefits and Tax Credits system. Adoptive parents should apply for all Benefits and Tax Credits which are available to them. Where a level of Disability Living Allowance is payable, the Care Component of the Disability Living Allowance will be offset against any enhancement to an Adoption Allowance. (Any Mobility Component received will not usually be offset against an enhancement). This means that an enhanced allowance will only be payable where the child meets the criteria for eligibility (see below)

and where:

the additional expenses in caring for the child are greater than the Care Component

of the Disability Living Allowance received

and/or

no Disability Living Allowance is payable.

Children who are placed for adoption will, in the majority of cases, have had difficult early life experiences which may make their future care more demanding than is usual for children of comparable age. This is acknowledged and recognised through the scheme for the payment of the standard adoption allowance. There an expectation that applicants should access services which the child is entitled to under the NHS and education services prior to requesting these be funded by the local authority.

Payment of an enhanced adoption allowance will only be considered where:

(i) the child has a significant physical or learning disability or severely disruptive

behaviour

and/or

the child requires significantly greater levels of care than might otherwise be

expected for a child of similar age

and/or

(ii) there are additional extra costs associated with caring for the child than might

otherwise be expected for a child of similar age.

Payment of a higher enhanced allowance will only be considered where the child has profound disabilities in addition to the above criteria, and his/her dependency is such that 24-hour care is necessary.

You will be asked to provide details of a professional whom the Agency can contact to provide independent verification of the child's special needs and current level of additional expenditure. Examples of such a professional might be your family GP, a Paediatrician, Health Visitor or Behavioural Therapist.

When detailing the extra costs of caring for the child, please bear in mind that you should only include the part of the costs by which the expenditure is greater than that expected for a child of similar age, e.g. clothing costs for most children are quite high, if your child needs special shoes or clothing which you have to buy, you should detail only the additional cost over and above those that you might expect to incur to clothe any other child of a similar age.

See appendix 3 for a copy of this form.

Appendix 1 Adoption Rates

Standard rate	
Age of child	2015 – 2016
0 – 4 yrs	102.57
5 – 10 yrs	116.83
11 – 15 yrs	145.44
16 +	176.93

Lower Enhanced	
Age of child	2015 – 2016
0 – 4 yrs	117.74
5 – 10 yrs	143.00
11 – 15 yrs	170.21
16 +	222.02

Higher Enhanced	
Age of child	2015 – 2016
0 – 4 yrs	151.55
5 – 10 yrs	184.29
11 – 15 yrs	219.27
16 +	286.28

Appendix 2 Financial Assessment Form

1 Applicant Details

	Title	First Name	Last Nam	e
Applicant 1				
Applicant 2				
Address				
Post Code		Telephon	e	
1.2 Na	me(s) of child(rer) to whom applica	ation relates	
Name (first n	name only)	Date of Birth	State Legal Orde (Adoption/Reside Guardianship /O	ence/Specia
Name (first n	name only)	of	(Adoption/Reside	ence/Special
		of	(Adoption/Reside Guardianship /O	ence/Special
1.3 Na	mes of all others	of Birth	(Adoption/Reside Guardianship /O	ence/Spec hther)
		of Birth	(Adoption/Reside Guardianship /O	ence/Specia
1.3 Na	mes of all others	of Birth	(Adoption/Reside Guardianship /O	ence/Specia hther)

2 Support and Allowances

If you (and your partner) are (both) in receipt of Income Support or other Benefits please give Reference Number(s) below and sign below.

2.1 Reference Number(s)

	Applicant 1	Applicant 2	
Income Support			
Other			

2.2 Declaration

I/We confirm that we are currently in receipt of the benefit(s) outlined above and that the child(ren) named above: (please delete as appropriate):

a) still has/have his/her/their home with me/us or

b)	is to be placed with me/us for adoption on: [Date]
----	---	---

Signed

Date:

(Applicant 1)

Date.

Date:

Signed

(Applicant 2)

Please return this form to us at:

Family Placement Team Children's Social Care Bracknell Forest Borough Council Time Square Market Street Bracknell Berkshire RG12 1JD

3 Income

Please make sure you have read the "Financial Assessment Guidance Notes" before completing this section.

Enter income under each heading using the weekly or monthly column as appropriate.

All income *must* be declared:

- Proof of income is required in the form of the most recent payslips. Provide the pay slips for the last 3 months if paid monthly or the last 8 weeks pay slips is paid weekly.
- Net wages or salaries from an employer (for both partners in the case of couples) before any contributions to a company pension scheme.
- Details of overtime and other earnings should be included.
- When providing your monthly wage or weekly wage an average should be taken, over 3 months for monthly-paid or 8 weeks for weekly-paid.

3.1 Earnings

3.1.1	Wage Earners		Weekly (£)	Monthly (£)
Average	net salary or wages from	m an employer – Applicant 1		
Average	net salary or wages from	m an employer – Applicant 2		
Average	overtime payments – A	pplicant 1		
Average	overtime payments – A	pplicant 2		
•	Self-employed peop s as per year end accou ed by the Inland Reven	ints for most recent year as		
3.2	Pensions, Allowa	ances and Benefits		
			Weekly (£)	Monthly (£)
-	eceived under Maintena Child Support Agency	nce or Separation Order, or		
	nefit (please indicate wh nefit rate)	nether you receive the 1st or 2 nd		
Child Ta	x Credit			
Working	Tax Credit			
Sicknes	s Benefits			
Housing	Benefit			
Job See	kers Allowance	Ref No		
Other ac	loption or fostering allow	vances		
State Pe	ension			

Private Pension	
Rental Income	
Other (please specify)	

3.3 Equity in a second property, Savings and Investments

All savings, investments or equity in a second property over £100,000 should be declared. Where these exceed £100,000, if eligible following the financial assessment, will reduce by $\pounds 5 \text{ per } \pounds 1000 \text{ per week}$.

	Weekly (£)	Monthly (£)
Income from investments, savings and annuities -see above		
Income from lodgers, adult children, tenants and sub-tenants, rental income		
Other equity e.g. tied up in a second home -see above		
Any other income, please specify e.g. interest from savings, stocks and shares:		

Please provide details of savings declared.

4 Commitments and Outgoings

Your allowable commitments are the following. Please note the personal allowances calculated by the Inland Revenue will take into account all usual household expenses.

	Weekly (£)	Monthly (£)
Mortgage Repayment (or Mortgage Interest and Endowment Premium)		
Contributions to Personal Pension Plans		
Rent		
Council Tax		
Life Assurance Premiums		
Health Insurance Premiums		
House Insurances - Buildings (where not included in mortgage payments) and contents		
Any commitment under a Court Order (please give details)		

	Weekly (£)	Monthly (£)
Any other commitments and outgoings, please specify:		
4.1 Regular Family Expenses		
	Weekly (£)	Monthly (£)
Please give details of any additional regular family expenses that you wish to be taken into consideration for the assessment.		
Please note that the personal allowance made will take account of all usual household expenses.		
5 Financial Resources of the Child(ren)		
	Weekly (£)	Monthly (£)
Trust Funds		
Lump Sum Payments		
Any other known financial benefit(s) which the child(ren) receive(s), or to which he/she/they is/are entitled. (Please specify) e.g. disability allowance		
Care Component of the Disability Allowance		

6 Additional information in support of your application

7 Declarations

I/We have read and understood the accompanying guidance notes.

I/We certify that the above details are correct to the best of my/our knowledge and I/we request assessment for an Allowance.

I/We confirm that the above named child(ren) (Please delete as appropriate):

- a) still has/have his/her/their home with me/us or
- b) is to be placed with me/us for adoption on: [Date] ______

If an allowance is agreed, your financial situation has to be reviewed each year during the period of the agreement - this is a requirement. As set out in Government regulations you will need to fill out a new financial assessment form <u>each year</u> and return a declaration that you are continuing to care for the child(ren) stated.

If changes in your financial situation mean that you no longer meet the criteria for the payment of an allowance, the allowance will be <u>suspended</u>, but the Local Authority will continue to undertake regular reviews, annually or whenever a change in your financial circumstances indicates that it is appropriate for one to be completed.

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If this document has been sent to you in error, you are still bound by this Confidentiality Statement. You must return this document immediately to the Council at the following address: Children, Young People and Learning, Bracknell Forest Council, Time Square, Bracknell, Berkshire, RG12 1JD.

Any form of reproduction, dissemination, copying, disclosure, modification, distribution and or publication of this material is strictly prohibited.

By signing this form I/we accept liability to repay monies if I/we give false information or fail to notify Bracknell Forest Council of any significant change in our circumstances.

Signed

Date:

(Applicant 1)

Date:

(Applicant 2)

Signed

Appendix 3 Special Expenses Form

CHILDRENS SOCIAL CARE

SPECIAL EXPENSES RELATING TO YOUR ADOPTED CHILD

Name of Child

Date of Birth

1	Does your child need regular therapy or medical appointments over and above what would be expected for a child of his/her age?	YES/NO
	If so, how often?	
	Why?	

	What are the average WEEKLY costs incurred to you by these?	
2	Does you child have special dietary needs?	YES/NO
	What is the average WEEKLY cost of these? (ie the <u>additional cost</u> over and above a normal diet for a child of his/her age).	
3	Does your child have special physical care needs?(eg skin care)	YES/NO
	What is the average WEEKLY cost of this? (ie the <u>additional</u> cost over and above the usual physical care needs for a child of his/her age)	

4	Are there additional clothing costs for your child?	YES/NO
	Why?	

	What is the average WEEKLY cost of these? (ie the <u>additional cost</u> over and above usual clothing needs for a child of his/her age?	
5	Are there additional bedding costs for your child?	YES/NO
	Why?	
	What is the average WEEKLY cost of this? (ie the <u>additional</u> costs over and above usual bedding needs for a child of his/her age?)	
6	Are there additional heating costs for your child?	YES/NO
	Why?	

What is the average <u>additional WEEKLY</u> cost to your heating bill due to these?	

7	Does your child have special equipment which is not provided by other services?	YES/NO
	Why?	
	What is the average WEEKLY cost of these?	
8	Are there any other costs attributable to your child's special needs which you would like us to take into account?	YES/NO
	Please give details and average WEEKLY costs of these:	

9	Does you child receive a D	Disability Living Al	lowance?		YES	/NO
	If so, at what rate? CARE COMPONENT MOBILITY (WEEKLY amount)		Y COMPONENT			
		Higher		Higher		
		Middle		Lower		
		Lower				

Please give us details of your GP and any other care professionals involved with your child eg nurse, occupational therapist, physiotherapist, teacher, social worker, whom we may need to contact to confirm this information:

NAME	ADDRSS	TEL NO

I/We certify that the above details are correct to the best of my/our knowledge and I/We request assessment for an enhanced Adoption Allowance.

I/We also confirm that the above child still has his/her home with me/us or is to be/was placed with me/us for adoption on

Signed	Adoptive Parent
Signed	Adoptive Parent
Date	