



Queensland
Foster and
Kinship Care

Foster and Kinship Carer Support

Carer Finance

Acknowledgement of Country





Content for today

- ⦿ General Carer Finance
- ⦿ High Support Needs Allowance
- ⦿ Complex Support Needs Allowance
- ⦿ Child Related Costs
- ⦿ Ex-Gratia Payments (Special Payments)
- ⦿ T2A (Transition to Adulthood)
- ⦿ Services Australia (Centrelink)
- ⦿ Where to find more information



General Carer Finance

- ▶ Eligible Carers
- ▶ Fortnightly Caring Allowance
- ▶ What the fortnightly caring allowance covers
- ▶ Dual payment of caring allowance
- ▶ Additional Carer Allowances -
 - ▶ Start up/Outfitting Allowance
 - ▶ Establishment Allowance
 - ▶ Remote Loading



Eligible carers under this policy:

- ▶ will receive and should expect, support that will help them provide a safe and caring environment in which the needs of children and young people are met.
- ▶ are volunteers who care for children subject to statutory child protection intervention in the carer's own home without expectation of remuneration.
- ▶ are entitled to financial assistance, paid in the form of allowances, as reimbursement towards the direct and additional indirect financial costs of responding to the care needs of children placed in their care.

Fortnightly Caring allowance

Scope of Policy:

- ▶ Paid to all eligible carers caring for children and young people subject to a Child Protection Order.
- ▶ Paid up until 21 years of age for young people with a care experience.
- ▶ Payable to all Foster, Kinship and Provisionally Approved Carers and Long-Term Guardians and Permanent Guardians.
- ▶ The fortnightly caring allowance cannot commence until the carer is approved.



Fortnightly Caring Allowance

The fortnightly carer allowance can only be provided to 1 care arrangement at any given time unless:

- ▶ Dual payment for the fortnightly carer allowance has been approved
- ▶ The child or young person is changing care arrangement, and the minimum payment or final day of care arrangement rule applies ie. if a child is moving to a new care arrangement, both carers receive the caring allowance as the last day of one care arrangement is the first day of the new care arrangement.

Carers and guardians are expected to cover:

All maintenance costs of the dwelling, vehicle and household goods.

Fortnightly caring allowance covers:

- All direct costs related to the child or young person
- General wear and tear on household items
- pro rata costs on utilities and appliances



Fortnightly caring allowance - continued

- ▶ Carers are not required to produce receipts or other evidence of expenditure.
- ▶ Carers and guardians are not required to provide part of the allowance to a third party, for example to a parent or another carer.
- ▶ Where a child or young person is in receipt of a wage, Commonwealth or State benefit they will not be expected to contribute to the cost of their care.
- ▶ The Fortnightly Carer allowance is a reimbursement for costs incurred therefore it does not affect any Commonwealth or State government payments or benefits. Not subject to tax and is not to be cited as income for any purpose, including yearly tax returns, applications for Commonwealth benefits or when applying for loans.



What the fortnightly caring allowance covers

- ▶ Base payment paid fortnightly in arrears at different rates depending on age of the child or young person.
- ▶ Expected to meet the day to day costs of caring, such as-

Medical

- ▶ Costs incurred consulting a GP
- ▶ Basic medical expenses
- ▶ All one off or initial specialist visits
- ▶ All one off prescribed and non prescribed pharmaceutical
- ▶ Excluding extraordinary or ongoing pharmaceutical expenses, all costs for the child health passport initial health assessment or health appraisal and subsequent health assessments



What the fortnightly caring allowance covers

- ▶ **Energy** - pro-rata utility costs such as electricity, water, gas and oil.
- ▶ **Food** - including all food items for the child including excursions and holidays.
- ▶ **Household goods for children** - including furniture (bed, wardrobe), pram, linen/towels, bedding, mattress protectors, washing powders, laundry soap, bleach, disinfectant.
- ▶ **All clothing**
- ▶ **Safety equipment** - including car seats, baby capsules and bike helmet.
- ▶ **Leisure**- including ongoing costs associated with a recreational activity, toys, pocket money, purchases of gifts for Christmas or birthdays.
- ▶ **Personal care**- toiletries, haircuts, general hygiene items, nappies.
- ▶ **School costs** - including school lunches, travel to and from school, excursions, stationery, uniforms, school related sporting activities and school fees.
- ▶ **Other** - entertainment, hobbies, holiday expenses



Fortnightly Caring Allowance continued

Travel - including local transport ie. Bus and train fares, travel to and from day/vacation care and school. Distances up to 250kms per child/per week. The 250km threshold is pro-rata where more than one child in care is being transported.

- ▶ When a carer is required to travel extensive distances as part of an approved case plan the carer is entitled to claim the kilometric allowance for all mileage in excess of km threshold per child per week.
- ▶ Only the distance exceeding 250kms will be reimbursed - is calculated pro rata if more than 1 child or young person is being transported e.g. 2 children travel 100km = 50km per child.

The **exceptions** to the 250km threshold rule are :

- ▶ Family contact
- ▶ Attendance at carer training

Note: the procedure relating to travel is explained further during the CRC section of this training including examples of associated travel costs that can be reimbursed.



Dual payment of Caring Allowance

- ▶ Eligibility - Foster, Kinship or Provisionally approved carers are eligible. Long Term Guardians are eligible where they meet a criteria. Permanent Guardians are not eligible.
- ▶ Dual care allowance payments are concurrent payments of carer allowances to two carers for the same child or young person, on a pro-rata basis, for the period of time that the child is placed in planned or emergency respite care, up to the allowed annual limits.
- ▶ Carers are not required to produce receipts or other evidence of expenditure.
- ▶ Recognises the resource requirements of each placement and the critical ongoing support required to primary carers.



Dual payment of Caring Allowance continued

- ▶ There is an approved respite annual limit that begins at the start of every financial year. This approval should be reflected in each placement agreement, days are attaches to the child not the carer.
 - 52 days per year for a child with moderate or high support needs (CSSC Manager approval).
 - 78 days per year for a child with complex or extreme support needs but not exceeding the equitant of 3 days per fortnight (CSSC Manager approval).
 - 20 days (up to) per year dual emergent respite (CSSC Manager approval).
 - For 21+ days for emergent respite (Regional Director approval).

Note: Start up allowance may be paid to respite carers for respite placements greater than 5 consecutive days (Policy 600 - CRC - outfitting) and cannot be paid as a dual allowance in this instance.

Start up allowance

- ▶ **Start up/Outfitting Allowance** - a one-off payment for the initial set up costs to establish appropriate accommodation and resources for a new placement longer than 5 days duration. This allowance may be paid for placements less than 5 days depending on the child's needs and the individual circumstances (CSSC Manager discretion). Receipts are not required.





Establishment Allowance

- ▶ is a one-off payment provided the first time a child or young person is subject to a CPO granting custody or guardianship (STC/LTG - CE), or when a child or young person returns to care after an unsuccessful reunification and their original order has expired.
 - ▶ To assist with the establishment costs once a care arrangement has been confirmed for longer than 7 days, the items purchased belong to the child or young person.
 - ▶ Child subject to an assessment or temporary order (TAO/CAO/TCO) is not eligible. If the child is subsequently placed on an order (as above) the allowance is to be provided as soon as practicable once a care arrangement is confirmed for longer than 7 days.
 - ▶ Not conditional on a case plan and receipts are not required - it should be noted in the case plan that the allowance has been paid.
 - ▶ Applicable for each child in a sibling group.

Remote Loading

- ▶ An additional fortnightly payment is paid in those locations with higher retail prices, paid at 10% of the fortnightly carer allowances. Areas such as Cape York South and North, Torres Strait Islands, Emerald, Gladstone, Mackay, Mt Isa and applicable Aboriginal Councils and Indigenous Communities.



Financial Support Continued...

HSNA, CSNA and CRC's

High Support Needs Allowance and Complex Needs allowance

- ▶ The HSNA and CSNA allowances are provided to assist carers to meet direct and indirect care costs for caring for children and young people assessed as having high support needs or complex support needs
- ▶ Assessed as requiring levels of emotional, physical, personal and/or auxiliary care that consistently results in costs exceeding the fortnightly caring allowance.

What does this mean..

- ▶ Fostering is a voluntary role recognising that payment associated with caring for a child is about reimbursing the costs of care and is tax exempt.
- ▶ HSNA and CSNA cannot be paid in recognition of additional care needs, there must be a financial burden associated with this care.

HSNA: Examples of additional costs

- Specialised food
- Babysitting & cleaning costs
- Wear & tear on white goods
- Utility costs
- Clothing; household items
- Fees & costs associated with identified strengths

- Safety equipment
- Nappies for incontinence problems
- fees associated with activities to support cultural identity
- Subscription/membership fees to organisations/services related to identified child's strength/needs
- Weekly mileage plus the 250kms per week re fostering allowance.

HSNA - The Assessment Process

- ▶ If a CSO undertakes a strengths and needs assessment which identifies eligibility is met, then the CSO can apply for the HSNA or CSNA by completing the relevant application form
- ▶ Only one of the Domains need to be met in strengths and needs assessment that is linked to direct or indirect costs for HSNA to be applied for

Let's explore the Procedure

In circumstances where the SDM cannot be completed, the Practice resource, Support levels and behaviour characteristics can be used to determine a child's strengths and needs based on the information available.

How to apply for HSNA

- ▶ Once the Strengths and needs assessment is completed, the CSO can apply for the HSNA by completing the application for HSNA
- ▶ The carer can also request the HSNA by asking the child safety officer verbally or via email
- ▶ If carer makes request, the CSO should arrange a placement meeting to discuss the request and make an assessment of the child's current support needs and support options.
- ▶ In exceptional circumstances the HSNA can be back paid as determined by the child safety service centre manager to a maximum of 6 months prior to approval. Back payments of the HSNA exceeding 6 months must be approved by the Regional director

Other facts about HSNA

- ▶ HSNA is reviewed every 12 months, unless indefinite approval has been provided and/or the child is subject to a long term or permanent care order
- ▶ Long Term and Permanent guardians can apply for HSNA even after the orders are granted.
- ▶ HSNA applied for the care of a young person will cease when they are 18 years of age
- ▶ Receipts are not required
- ▶ Carers can still apply for Child Related costs where costs incurred sit outside the carer allowance and/or HSNA payment

Complex Support Needs Allowance

- ▶ CSNA assists Foster & Kinship Carers to meet direct/indirect costs for children with complex support needs
- ▶ There are three different levels of CSNA each with different levels of reimbursement
- ▶ Additional costs are outlined in procedure and include all those identified above in HSNA as well as:
 - ▶ Family Contact
 - ▶ Skill development
 - ▶ Additional indirect costs
 - ▶ Additional costs linked to medical needs

CSNA - The Assessment process

- ▶ CSNA may be provided when a child or young person has been assessed as having one of the identified needs highlighted in the Strengths and needs assessment table (Domain D) AND the need contributes to indirect or direct costs for caring for the child or young person in excess of the fortnightly caring allowance

Let's explore the Procedure

- ▶ As with the HSNA, if the SDM cannot be applied, the Practice Resource: Support levels and behaviour characteristics can be used to determine a child's strengths and needs based on information
- ▶ The assessment should also consider the longevity and frequency of the expected additional cost and other options available or being provided, i.e. if NDIS is already providing a service then this will not have a financial impact on the carer's household.

Facts about CSNA



The Manager may approve payment of CSNA for 12 months or indefinitely



The commencement date of CSNA will be date of approval unless back dated payments have been approved



Carers are not required to provide receipts to demonstrate proof of expenditure



Long Term and Permanent guardians can apply for CSNA even after the orders are granted.

Child Related Costs

Child Safety may provide extra financial support in the form of Child Related Costs (CRC's) to children and young people subject to statutory intervention in accordance with an approved case plan



Financial support for CRC Criteria:

All other avenues of financial support explored first, e.g. other government allowances/public health care.

Costs specific to the child or young person's individual needs above fortnightly caring allowance/HSNA & CSNA.

All transactions to have receipts.

All items purchased belong to the child/young person.

Overarching CRC Policy

Child Related Cost policy 2020 have **five procedures**:

1. CRC Procedure - Health and Wellbeing support (645.1-3)
2. CRC Procedure - Education and Child Care support (645.2-2)
3. CRC Procedure - Travel (645.3-2)
4. CRC Procedure - Child and Young Person Support (645.4-2)
5. CRC Procedure - Carer Support (645.5-3)

CRC Policy Key Points

- ▶ Operates under Human Rights Act, Statement of Standards, Charter of Rights & the Aboriginal & Torres Strait Islander Child Placement Principal.
- ▶ No set amount of CRC's for each child/YP whose care arrangements will be different/change over time.
- ▶ CRC are one off purchases to meet the needs of/ support child/YP.
- ▶ If CRC's are regular & ongoing, consider HSNA or CSNA to support the carer to meet costs.
- ▶ Anyone involved in care planning processes can request CRC.

Delegations for CRC's

- ▶ BSO can approve CRC up to \$5,000
- ▶ Payments less than \$100 forms not required
- ▶ CSSC Managers have delegation up to \$25,000
- ▶ Further delegations set out in departmental financial delegations & standards

CARER CONNECT and CRC's

Carers can submit their CRC via Carer Connect

Refer to Quick Reference Guide

Receipts over \$250 will need to be uploaded onto Carer Connect and the BSO can approve.

Extra-curricular Activities Boost Payment

- ▶ As of 1st July 2025, all children and young people under 18 years who are living in a care arrangement, either in family based or non-family based, will receive \$1500 yearly allowance to fund extra curriculum activities
- ▶ The payment will be made in two \$750 payments directly to the carer, alongside and addition to the fortnightly caring allowance at 6-month intervals
- ▶ Payments are only made to the primary carer
- ▶ No receipts are required
- ▶ Extra-curricular activities could include (but not limited to), school tutoring, activities relating to art, sport, recreation, music, culture, citizenship, on country programs, camps and participation in clubs
- ▶ This payment will not effect HSNA or CSNA allowances to carers.

Special Payments

- ▶ If theft or damage of property/injuries occur by child & insurance policies don't cover Child Safety may consider:

‘Special Payment’ called ex gratia - consideration to part payment if the child was the main, but not only person responsible) Child Safety has no legal obligation to pay

Special payments for property are limited to:

- ▶ property of a private/personal nature not business, includes pets;
- ▶ property included as part of a family based placement (for example, motels during holidays); may extend to immediate neighbors.

Special Payment Claim Process

- ▶ apply in writing within 90 days of the loss, damage or personal injury (or 30 days from rejection by your insurer);
- ▶ complete the application form for property loss or damage caused by child/YP
- ▶ show proof of ownership of property
- ▶ provide proof of damage or theft, i.e Police report number (QPI) include photographs of damage
- ▶ Attempts made to seek other compensation i.e household contents insurance

Special Payments Continued

Additional requirements:

- ▶ Obtain at least 3 quotes for repair of work & cost of items to be replaced
- ▶ If items repaired & replaced by yourself, receipts are required
- ▶ If approved, the Department will reimburse any costs incurred

Personal Injury Claims:

- ▶ medical evidence of injury & treatment is required
- ▶ Child Safety's ex-gratia payment based on your excess - out of pocket gap from Medicare rebate/private health insurance
- ▶ Some financial assistance to make up for loss of income may be paid
- ▶ If approved, costs incurred to acquire evidence will be reimbursed
- ▶ Child Safety may consider some of the cost in hiring domestic help if incapacitated from injuries & impacting ability to care for the child/YP
- ▶ Ex-gratia claims do not compensate for pain and suffering

Transition to Adulthood (T2A)



T2A Funding

- ▶ Anyone experiencing the shift from adolescence to adulthood will acknowledge that it can be a challenging period marked by major events and experiences
- ▶ T2A funding is available from Child Safety Services to support and resource a young person's approved case plan. It is not an 'exit' payment upon leaving care, it is based on the assessed needs of the young person.
- ▶ Funding and support may span several years, may continue for a specified period and purpose after a young person has left care if this has been agreed to and planned for.

A young consultant's perspective



Young consultants used the analogy in this section around having access to lots of resources (especially financial) but there needs to be a clear process in place about what's being done to manage these in the following way of an example:



It's like a mouse that has a room full of cheese, the mouse doesn't know how to keep or maintain this - it would be overwhelming for a mouse that had too much of something all at once with no plan of how to manage what's available but that if it's able to be stored away and accessed when it's needed then it's much more manageable.

T2A Funding - TILA

All young people transitioning from out-of-home care should also be assisted by their

CSO to access the Australian Government's

- ▶ To be eligible for TILA you must:
- ▶ be an Australian citizen or permanent Australian resident who resides in Australia at the time of application for TILA
- ▶ be aged from 15 to 25 years when the application is submitted
- ▶ either have been in, or currently be in, formal care on a court order
- ▶ have left the care of the state or territory statutory department after the age of 15 years and was last in the department's care for a continuous period of at least 6 months
- ▶ either be approaching to leave formal care (within twelve weeks of applying), in the process of leaving formal care, or have left formal care
- ▶ have a transition to independence plan
- ▶ has not received the full amount of TILA assistance previously (i.e. can only receive up to a total of \$1,500)

TILA

What can be paid under the Allowance?

- ▶ Connection to Utilities to assist in the establishment of housing (e.g. phone, electricity and gas)
- ▶ Moving expenses
- ▶ Appliances
- ▶ Whitegoods
- ▶ Furnishings
- ▶ Consumables (e.g. cleaning products)
- ▶ Financial or other counselling
- ▶ Education (e.g. Books, Computer, Computer Software)
- ▶ Transport to undertake studies or employment
- ▶ Bus Tickets, Phone Cards etc



Extension of the fortnightly caring allowance

Child Safety will provide the Fortnightly caring allowance to approved foster and kinship carers & provisionally approved “eligible” carers when they are providing direct care for:

- ▶ a child who is subject to a care agreement or various types of temporary or final child protection orders (CPOs). *Further information about the types of orders can be found on the Department’s website, but you can contact us at any point if you have a question about this.*
- ▶ a care experienced young person who has turned 18, up until they reach 21 years, regardless of their education status to assist with the young person’s transition to adulthood.

What about LTG-O and PCOs?

- ▶ The allowance will also be provided when a child is subject to a long-term guardianship order or permanent care order when the guardian was the child's carer when the order was made, and where a young person who was subject to these order types has already turned 18.



Services Australia

Was formally known as Centerlink

Services Australia - Grandparent foster, kinship care advisor's

- ▶ *Grandparent foster and kinship carer advisor's provide support to Grandparents with grandchildren in care, Non-parent and Foster/Kinship carers - whether through a formal child protection order or Family Law Court, or through informal family arrangements.*
- ▶ *There are currently 13 Advisers within Australia. Customers can contact via the 1800 245 965 free call number. This phone number is answered directly by one of the Grandparent, Foster and Kinship Carer Adviser's and if they are unavailable customers can leave a message and they will return their call within 2 working days.*



Continued...

- ▶ Often foster and kinship carers might not have dealt with Services Australia for many years and are feeling confused about the rules and digital options, as well as feeling overwhelmed in the role of a foster or kinship carer.
- ▶ The Grandparent foster and kinship carer adviser's role is available to discuss all of the payments and services, to refer to other agency specialists and to link customers to other State or local community support groups.
- ▶ Grandparent, Foster & Kinship Carer Advisers can also support agency staff if they have particular questions about the rules surrounding these carers. GFKCA do require either written or verbal consent to discuss carer's issues with their case workers.



All children in care are eligible for:

- ▶ A health care card
- ▶ Each NEW carer must claim for a FOSTER Health Care Card, they do not move with the child.
- ▶ A Medicare card, this is something that the CSO will organise and provide to you.
- ▶ Child Care - additional child care subsidy wellbeing
- ▶ *Note: Carers MUST be Child Care Subsidy (CCS) current to receive Additional Child Care Subsidy (ACCS) Wellbeing.*





Additional Child Care Subsidy Wellbeing

- ▶ You'll be able to access 100 hours of subsidised care each fortnight for the child.
- ▶ Services Australia will pay the lower of either:
 - 100% of the fee charged where it's equal to or below the hourly rate cap
 - up to 120% of the hourly rate cap where the fee charged is above the hourly rate cap.
- ▶ Your child care service can apply for up to 52 weeks if any of the following apply to the child: this is done through the day care centre.
 - they are on a long term protection order
 - they are in formal foster care
 - They are in a formal kinship care arrangement.



Other payment options that you might be eligible for are;

► **Family Tax Benefit A and B**

- *A 2 part payment that helps with the cost of raising children.*
- *To get this you must:*
- *Have a dependent child, or full time secondary student aged 16 to 19 who isn't getting a pension, payment or benefit like Youth Allowance*
- *Care for the child for at least 35% of the time*
- *meet an income test.*



Payments continued;

Carer Allowance

For people who give additional daily care to someone with a disability or medical condition, or an adult who is frail aged.

To get this you must:

- care for someone whose care needs score is high enough on the adult or child assessment tools
- care for someone who'll have these needs for at least 12 months
- meet an income test.
- The current allowance rate is \$162.60 a fortnight.

Payments continued;

Carer payment

A payment if you give constant care to someone who has a severe disability, illness, or an adult who is frail aged.

To get this you must:

- be an Australian resident*
- care for someone who is an Australian resident*
- care for 1 or more people who have care need scores high enough on the assessment tools used for an adult or child*
- care for someone who'll have these needs for at least 6 months*
- be under the pension income and assets test limits.*

Payments continued;

Parenting Payment

The main income support payment while you're a young child's main carer.

To get this payment you must meet all of the following:

- be under the income and asset test limits*
- meet principal carer rules for a child under 8 if you're single, or under 6 if you have a partner*
- meet residence rules*
- your partner is not currently getting Parenting Payment.*



MyGov and Services Australia

- ▶ *To be able to access the services Australia site you will need to create a mygov account.*
- ▶ Services Australia has a payment finder page which will allow you to go on and see what you might be entitled to.
- ▶ When you contact services Australia to advise them that you are caring for a child you will need to provide them with a copy of the authority to care that has been provided to you by the department, you don't need to attend an office to you do this you can upload this on your services Australia account.
- ▶ All children in care will be provided with a Medicare card this is something that the department will need to apply for and supply to you, if a child leaves your placements their Medicare care card needs to be provided to the new foster or kinship carer.

Carer Business Discount Card for Foster & Kinship Carers

- ▶ Entitles eligible carers to a range of discounts on goods and services from participating businesses across the state.
- ▶ All approved Foster & Kinship Carers in Queensland are eligible.
- ▶ Valid for 4 years while approved and replacement cards are issued for as long as approval is current.
- ▶ Cards are issued automatically within 20 business days of approval.
- ▶ If you have been an approved carer for 2 months or more and have not yet received your card contact Card Services on 13 74 68.



To find out how to use your card scan the QR code.

Head Office

30 Japonica Street, Inala QLD 4077

Phone: 07 3256 6166

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NB: This training is a Queensland Foster and Kinship Care tool.

Policies and Procedures do change over time.

All efforts are made to provide accurate information at time of training.