FCA Meeting Minutes 12th June 2019 - 12.30 till 2.30 Ivy Street Community Centre.

Present – Sharon Burns, Antony Matthews, Bernie Tomlinson, Paula Quinn, Carole Bennett, Sam Briggs, Carol and Paul Smith, Sharon Wakes, Laura Smith, Wilma Burton, Rubena Patel, Barbara Freeman, Erika Cummings, Jessica Cummings, Christine Hayhurst, Peter Quinn, Paul Smith, Dorota Szablicka, Berni and Tony Woods, Xorua Dundas, Alison Boothman, Debbie Chesterton, Alex Mckenna, Shirley Radnedge, Phyllis Catley, Georgina Humby. Guests – Cllr Maureen Bateson, Pat Lewis, Tracy Mosley.

Welcome everyone and Introductions.

Pat Lewis – Foster Talk – Informed members about Tax Benefits, self-employment, how carers can get the best for their families, gave out leaflets regarding membership and finances, Counselling/medical helpline available 24-7.HMRC/Job centre staff do not understand fostering allowances. Tax year 6th April – 5th April every year – they charge £145 to do your tax return – can usually deal with everything via phone/emails. Everyone should register for self-assessment – gives you National Insurance record/state pension/benefits – Have until 5th Oct to fill in tax return. Foster Carers can calculate profit/what fostering allowed – look at form HS236.Can earn up to £10,000, allowance is £200 under 11, £250 over 11 – examples are in Foster Talk Finance Booklet. If paid a skills level HMRC see this as a specialist carer – can claim expenses – additional costs – Mileage 45p up to 10,000 – 25p over 10,000. Main carer ( if have a partner) only needs to register for self-assessment – if both people aren’t working then form a partnership – Foster talk can help to minimise any tax bill whenever possible. Staying Put – 18 to 21/25 – with pathway plan – HMRC still treat as a foster child – still get allowance of £250 provided money comes from children’s services – if housing benefit is claimed it needs to go down as rental income – can earn up to £7,500 for rent a room – there should be a tenancy agreement between Foster Carer, Staying Put YP and LA. National Insurance needs to have been paid for 35 years for full benefits – form BR19 – if you fill it in it will give you how many years you have, Foster Carers - NI/Self employment are Class 2 – show 0% profit. Form CF411A is credit for parents/carers – will need a letter from SSW to say you are/were a foster carer. Benefits – Universal Credit replacing all except Council Tax – Means tested benefit - savings from £6000 – to £16,000 reduces amount paid – over £16,000 – no entitlement. Fostering Allowances are disallowed for Universal credit however fostering is regarded as work just no income for Universal credit purposes. Please speak to foster talk directly for individual summaries based on your own financial situation. If you haven’t registered for self-employment please talk to foster talk and they will advise you on how to proceed before registering.

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Cllr Maureen Bateson – Executive Member for Children’s Services and Education – Some changes – Part time – Head of Social Inclusion for Education is Jo Siddle – 3 days a week, OFSTED in next week for 5 days, Demand is still increasing – 413 in care at present, expensive payments for placements - not reducing, concerns - major overspending – extremely difficult financially, Blackburn Rovers Community Trust taking over most of Summer fun activities not Young People’s Services, Participation Officer now appointed – Jaffer Hussain – part time – 3 days a week, Alyson Hanson overseeing Permanence, Pam Price - Service lead for placements, Council tax up 20%.

Paula Quinn – FCA Events and Fundraising Manager – Information about Aladdin Panto – Sat 30th Nov – 2pm - £8 per ticket per person. 8th Dec planned for Xmas Party at Longshaw Sports and Social club – 1.30 till 4pm. Paula trying to get Blackburn Rovers Community Trust and Young People’s Services to a meeting soon.

Pat Lewis also left details if anyone requires mortgage advice – Lighthouse Financial Planning – David Marsh – 07736074430 and www.fostertalk.org .

Summer Gala is on Sunday 14th July 1.30 till 4pm, here at Ivy Street. £5.00 per Family ticket.

Next FCA is on Wednesday 10th July 2019 – Ivy St Community Centre.12.30 till 2.30