

RESOURCE BOOKLET Financial Support for Kinship Garers



Families, Fairness and Housing



GPV/KCV acknowledges the peoples of the Kulin nation as the traditional owners of our great land and offers respect to Elders, past and present.

GPV/KCV acknowledges that the Aboriginal culture existed in Australia before European settlement and consisted of many community groups. Further, we acknowledge the Indigenous peoples of this land as the oldest continuing cultures in human history.

GPV/KCV the acknowledges that laws and policies of the past have inflicted grief and suffering on our fellow Australians and regrets the removal of Aboriginal and Torres Strait Islander children from their families.

GPV/KCV believes that a society that is inclusive of all is crucial to individual and community wellbeing and will behave with respect towards all irrespective of their race, religion, sexuality, gender or socioeconomic background.

GPV/KCV acknowledges 13th of February as National Apology Day, the anniversary of then Prime Minister, Kevin Rudd, delivering the National Apology to Australia's Indigenous Peoples in 2008. GPV/KCV will take steps that promote a happier and healthier future for Indigenous Australians, particularly the children and young people.

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Key words which influence GPV/KCV approaches are: Truthfulness, Confidentiality, Inclusiveness, Integrity, Constancy, Gratitude, Commitment, Compassion

Kinship Carers Victoria acknowledges the support of the Victorian government



Families, Fairness and Housing

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https://kinshipcarersvictoria.org/listen-download-podcasts/

Part 1 Victorian Assistance



Families, Fairness and Housing



Victorian Government CARE ALLOWANCES

The DFFH provides endorsed¹ kinship carers, foster carers, permanent carers and special needs local adoptive parents with a **care allowance** to assist in providing care for children and young people who cannot live with their parents, following intervention by child protection. The care allowance contributes to the costs incurred while providing care and is paid fortnightly from the date of endorsed placement.

The care allowance is not a 'payment' for being a carer and is not considered a source of income for the purposes of annual tax returns, testing eligibility for Australian Government allowances or when applying for loans from financial institutions. Care allowance rates are not affected by Centrelink or Commonwealth child support agency payments, or Youth Allowance payments.

Kinship carers assessed and approved by child protection are automatically eligible for the level-one care allowance (see below) at the beginning of the placement. Where the child is assessed as having higher needs, carers may be eligible for a higher care allowance level.

Care allowance payment rates 2023-24

These rates now include an educational & medical expenses allowance within each level

Level 1 care allowance			
Age	Annual rate	Fortnightly rate	
0-7	\$11,141	\$427.05	
8-10	\$11,529	\$441.92	
11-12	\$12,770	\$489.46	
13+	\$16,386	\$628.09	

Level 2 care allowance			
Age	Annual rate	Fortnightly rate	
0-7	\$11,761	\$450.81	
8-10	\$12,781	\$489.90	
11-12	\$15,111	\$579.21	
13+	\$20,747	\$795.24	

Level 3 care allowance		Level 4 care allowance		lowance	
Age	Annual rate	Fortnightly rate	Age	Annual rate	Fortnightly rate
0-7	\$15,342	\$588.07	0-7	\$29,482	\$1,130.06
8-10	\$16,538	\$635.64	8-10	\$29,482	\$1,130.06
11-12	\$19,773	\$757.91	11-12	\$29,482	\$1,130.06
13+	\$27,269	\$1,045.22	13+	\$29,482	\$1,130.06

Level 5 care allowance			
Age	Annual rate	Fortnightly rate	
0-7	\$45,382	\$1,739.47	
8-10	\$45,382	\$1,739.47	
11-12	\$45,382	\$1,739.47	
13+	\$45,382	\$1,739.47	

¹ An endorsed placement is when child protection determines that the placement is required for the safety of the child or young person, and the kinship carer has been assessed and approved.

Victorian Government 18–21 YEARS AND SCHOOL ATTENDING

This payment provides ongoing support and placement stability to young people completing their secondary education qualification. Where a young person has turned 18 years of age and is continuing to attend school at a senior level (eligibility provisions apply), the care allowance may be extended up to 21 years of age when they are school attending.

This extension may occur for the calendar year in which the young person turns 18, and for the calendar years beyond which they turn 18 and up to 21 years of age, if they are still attending school at a senior level (full-time or part-time).

Carers must maintain a private accommodation arrangement within their home for a young person for whom they are in receipt of a care allowance on the date of the young person's 18th birthday.

The Department's **Care Allowance Helpdesk** will send a letter out to kinship carers in advance of the young person's 18th birthday, advising that the carer may be eligible for an extension of the care allowance.

Further information: Contact the Care Allowance Helpdesk, call 1300 552 319 or email caregivers.mgt@dhhs.vic.gov.au

Victorian Government EDUCATION AND MEDICAL PAYMENT

To assist in meeting the education and health needs of children and young people in out-of-home care. This is included in the fortnightly care allowance.

Further information: Contact the Care Allowance Helpdesk, call 1300 552 319 or email caregivers.mgt@dhhs.vic.gov.au

Victorian Government CLIENT SUPPORT FUNDING

Client support funding is additional funding that carers may be eligible for to help cover the costs for extraordinary expenses. These are for the purchase of specific items or services that exceed the day-to-day costs of what the care allowance contributes to, or to assist with high costs that place an unreasonable financial burden on carers.

Where a child or young person has extraordinary needs or needs that are above the day-to-day cost of caring, kinship carers should speak with the child or young person's child protection worker or agency case manager to discuss access to client support funding.

Further information: Contact the Care Allowance Helpdesk, call 1300 552 319 or email caregivers.mgt@dhhs.vic.gov.au

Victorian Government EDUCATION ASSISTANCE INITIATIVE

This payment contributes to meeting the educational costs for a child or young person subject to Victorian child protection intervention. The two age bands for the allowance are 5-11 years and 12-18 years (5-11 years \$384.03, 12-18 years \$576.03).

A quarterly payment is separate to the Care Allowance and automatically paid to the carer's nominated bank account. It can be paid in arrears to primary or full-time carers, based on the number of days a child or young person has been in the care arrangement.

Further information: Contact the Care Allowance Helpdesk, call 1300 552 319 or email caregivers.mgt@dhhs.vic.gov.au

Victorian Government NEW PLACEMENT LOADING (six months)

This loading is to assist in meeting the immediate or 'start-up' costs of caring for a child or young person, subject to Victorian child protection intervention.

If a carer is receiving a level-1 care allowance, an additional amount is paid to the carer over the first six months of the placement or care arrangement and included in the fortnightly care allowance.

Further information: Contact the Care Allowance Helpdesk, call 1300 552 319 or email caregivers.mgt@dhhs.vic.gov.au

Victorian Government CARER CARD

The **Victorian Government Carer Card** gives carers free and discounted services, including free public transport on Sundays, two return off-peak rail vouchers for travel anywhere within Victoria, and discounted entry to government venues, such as zoos, museums and various tourist attractions.

Further information: Victorian Carer Card Program – call 1800 901 958 or see https:// www.carercard.vic.gov.au/carers

Victorian STATE SCHOOLS' RELIEF FUND

State Schools' Relief (SSR) provides government school students with new uniforms, footwear and educational resources, including learning devices. Centrelink work side by side with all Victorian primary, secondary, specialist and language schools to ensure that any students facing hardship have the necessary items they require for school.

Carers in need of financial assistance with government education need to speak to the school principal, assistant principal or wellbeing coordinator. The school may then place an application for assistance directly with SSR on the student's behalf.

Further information: Carers should contact their child's school directly.

Victorian Government EARLY START KINDERGARTEN PROGRAM

Early Start Kindergarten provides free or low-cost kindergarten to eligible three-yearold children where programs are offered by a qualified teacher. Some services will be able to offer your child a place in a program for four-year-olds or a mixed age group.

Eligible children must be aged three by 30 April in the year they will be attending kindergarten, and:

- from a refugee or asylum seeker background, or
- your family has had contact with Child Protection (or been referred to Child FIRST), or
- your child is Aboriginal and/or Torres Strait Islander

Applications for Early Start Kindergarten funding are made by the service on your behalf and the grant is paid directly to the service. Carers may enrol your child by contacting a kindergarten service near carers and asking to access Early Start Kindergarten. Alternatively, your Child FIRST or Child Protection worker may do this on your behalf, or a Koorie Engagement Support Officer (KESO) in your nearest Department of Education & Training office may help carers apply.

Further information

Visit http://www.education.vic.gov.au/ childhood/parents/kindergarten/pages/ earlystart.aspx Contact your regional Department of Education & Training office (see below for contact details of regional offices) North-Eastern Victoria – Benalla 8392 9502 / Glen Waverley 8392 9300 North-Western Victoria – Bendigo 5440 3111 / Coburg 9488 9488 / Greensborough 8468 9200

South-Eastern Victoria – Dandenong **8765 5600** / Moe **5127 0400** South-Western Victoria – Ballarat **5337 8444** / Geelong **5225 1000** / Footscray **8397 0300**



Victorian Government BEREAVEMENT ASSISTANCE

Victorians experiencing financial hardship can still give loved ones an inexpensive and dignified funeral.

Bereavement Assistance is a not-for-profit funeral director, registered with the Australian Charities and Not-for-profits Commission.

They provide low-cost, dignified funeral services for those in the Victorian community who have limited or no funds and where the alternative is a 'pauper burial' or an expensive funeral that relatives or friends cannot afford.

For more information visit **www.bereavementassistance.org.au** or call **(03) 9564 7778** (24 hours). After business hours calls will be transferred to a funeral director's mobile phone.

Victorian Government NO-INTEREST LOAN SCHEME (NILS)

Victorians suffering financial hardship may be eligible for a no interest loan for the purchase of essential goods and services. Loans are available up to \$2,000 for essential goods and services including:

- · Household essentials
- Car repairs and registration
- Medical & dental
- Technology
- Housing
- Education

Note that the loans are not for cash. If your loan application is successful, Good Shepherd Australia New Zealand will make a payment for the items (or services) for you.

To be eligible for a loan, you must:

- Have a Heath Care Card / Pension Card, or
- Earn less than \$70,000 gross annual income as a single or \$100,000 gross annual income as a couple or people with dependants, and
- You can show that you have the capacity to repay the loan.

More information and to apply with NILS: phone **13 NILS (13 64 57)** or visit the NILS website: **https://goodshep.org.au/services/nils/**

Part 2 Commonwealth Assistance





Australian Government FAMILY TAX BENEFIT

Family Tax Benefit (FTB) helps with the cost of raising children. It's made up of two parts:

- FTB Part A for each child. The amount carers receive depends on the family's circumstances.
- FTB Part B provides extra assistance to single parents, non-parent carers (including grandparents) and some coupled families with one main income earner.

If a child under one comes into care or carers adopt a child of any age, FTB Part A may increase. This increase is **Newborn Supplement** and will last for up to 13 weeks. If carers receive Newborn Supplement carers will also receive **Newborn Upfront Payment** as a one-off payment.

For more information

- Go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- Call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CHILD CARE SUBSIDY

Child Care Subsidy gives carers assistance with the cost of child care. Centrelink pay it directly to the care provider to reduce the fees carers pay. Children need to be attending approved child care to be eligible.

Approved child care may include outside school hours care, family day care, vacation care, long day care, in-home care and some occasional-care services.

If carers are eligible for Child Care Subsidy, they receive extra help with the cost of approved child care. To receive this payment, carers need to be one of the following:

- an eligible grandparent getting an income support payment
- transitioning from certain income support payments to work
- experiencing temporary financial hardship
- caring for a child who is vulnerable or at risk of harm, abuse or neglect.

- Go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- Call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CHILD CARE SUBSIDY (GRANDPARENT)

Carers may be able to receive additional assistance called **Additional Child Care Subsidy (Grandparent)** for grandparents and great grandparents who:

- have 65% or more care of a grandchild or great grandchild
- · receive an income support payment, and
- make the day-to-day decisions about the child's care, welfare and development.

It provides extra help with the cost of approved child care. If carers aren't on an income support payment they won't be eligible for Additional Child Care Subsidy (Grandparent). However, carers may still be eligible for Child Care Subsidy.

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government DOUBLE ORPHAN PENSION

Double Orphan Pension helps with the costs of caring for children who are orphans, or who can't be cared for by their parents. There's no income or assets test for this payment.

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government PARENTAL LEAVE PAY

Parental Leave Pay may support carers taking time off work to care for a newborn or recently adopted child. If carers aren't the birth mother or adoptive parent, they may only receive Parental Leave Pay in exceptional circumstances.

If eligible, carers could receive up to 18 Centrelink weeks Parental Leave Pay at the rate of the national minimum wage.

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government DAD AND PARTNER PAY

Carers or their partner may be eligible for **Dad and Partner Pay** if they take time off work to care for a newborn or recently adopted child. If eligible, carers may receive up to two weeks' Dad and Partner Pay at the rate of the national minimum wage.

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CONCESSION AND HEALTH CARE CARDS

These cards give carers access to some cheaper medicines under the:

- Pharmaceutical Benefits Scheme (PBS)
- medical services funded by the Australian Government.

Carers may also have access to other concessions provided by state, territory and local governments. Carers may already have a **Health Care Card** or a **Pensioner Concession Card** if carers receive a payment.

If carers aren't receiving a payment from Centrelink, they may still be eligible for a **Low Income Health Care Card**.

If carers are caring for someone else's child, such as a grandchild, carers may be eligible for a **Foster Child Health Care Card**. There isn't an income or assets test for the Foster Child Health Care Card. Centrelink issue it in the name of the child carers care for. Carers must apply for a new card for any child coming into your care.

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government MEDICARE BENEFITS

Carers may claim Medicare benefits for a child they are caring for if they are the person who paid for the service. They don't need to be registered on your Medicare card. To claim Medicare benefits for them, carers need to provide Centrelink with:

- the child's Medicare number
- an account or receipt with the child listed as the patient, and
- your Medicare number

Where carers have high out-of-hospital medical expenses, the **Medicare Safety Net** may help carers cover some of these costs. To be eligible to receive Medicare Safety Net benefits for a child, who is in your full-time care, carers must have legal authority for the child and the child must be registered in your Safety Net family.

The PBS Safety Net may also help your family with the cost of some medicines.

For more information

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian CHILD DENTAL BENEFITS SCHEDULE

The **Child Dental Benefits Schedule** provides eligible children with benefits for basic dental services, capped at \$1000 per child over two consecutive calendar years. Carers may confirm the eligibility and balance amount for a child in their care by accessing their Medicare online account through myGov or by calling 132 011.

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CHILD SUPPORT

Grandparents or non-parents caring for children may be able to receive child support from one or both parents of the children. Centrelink include child support as income when calculating the rate of FTB Centrelink pay

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Financial Assistance for Kinship Carers

Australian Government ADDITIONAL CHILD CARE SUBSIDY

The Additional Child Care Subsidy is a payment for families who need practical help with the cost of child care to support their child's wellbeing.

If a parent feels they need help to support their child's wellbeing, it is a good idea to their child care provider. The provider may tell parents if their child could benefit from Additional Child Care Subsidy.

If the provider determines eligibility for Additional Child Care Subsidy, parents may receive a higher subsidy for up to six Centrelink weeks. If the provider thinks this subsidy is needed for more than six Centrelink weeks, they may apply to Centrelink to approve Additional Child Care Subsidy for longer periods.

Families are exempt from the Child Care Subsidy activity test for any child that is eligible for the Additional Child Care Subsidy. This means they will be entitled to access up to 100 hours of subsidised child care per fortnight, regardless of their activity.

The Additional Child Care Subsidy is paid directly to approved child care services to reduce the cost of child care for eligible families. Eligible families will receive a subsidy equal to the actual fee charged by the child care service, up to 120 per cent of the

If the provider has determined that a child is no longer eligible, they will notify Centrelink and the Additional Child Care Subsidy will cease. The family may still be eligible to receive the Child Care Subsidy.

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.



Australian Government RENT ASSISTANCE

The amount of Rent Assistance paid depends on how much rent is paid. There's a minimum amount of rent applicants need to pay to get Rent Assistance.

Applicants may receive Rent Assistance if they rent and are receiving:

- Age Pension, Carer Payment or Disability Support Pension
- ABSTUDY Living Allowance, Austudy or Youth Allowance
- Special Benefit
- Family Tax Benefit Part A at more than the base rate
- Parenting Payment partnered and single
- · JobSeeker Payment or Farm Household Allowance.

Applicants must also be paying one of the following:

- rent
- fees in a retirement village
- lodging
- board and lodging
- site or mooring fees if your main home is a caravan, relocatable home or a boat.

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.



Australian Government CARER PAYMENT

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

To get this, carers must:

- be an Australian resident
- · care for someone who is an Australian resident
- care for one 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.

Both the carer and the person they are providing care for need to be eligible.

A child younger than 16 must meet all the following:

- have a score high enough on the Disability Care Load Assessment (Child)
 Determination 2020 (DCLAD)
- have an illness or disability likely to last at least 6 months, or have a terminal illness
- need care in their home or in hospital.

The DCLAD has questions both the carer and treating health professional must answer.

Even if the person getting care has lower care needs Centrelink may pay Carer Payment for either:

- · 2 to 4 children younger than 16 whose needs equal 1 child with severe needs
- 1 or 2 children younger than 16 and 1 adult whose needs equal 1 child with severe needs.

For more information

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CARER ALLOWANCE

This is a payment for people who give additional daily care to someone with a disability or medical condition, or an adult who is frail aged. People who receive a Carer Payment for a child younger than 16, do not need to claim Carer Allowance.

You must complete a claim for Carer Allowance if you're providing care for either:

- a person 16 or older
- a child younger than 16 and you don't get Carer Payment for them.

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.

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.



Australian Government PARENTING PAYMENT

This is the main income support payment while you're a young child's main carer.

To get this payment, carers 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.

Parenting Payment is a separate payment from **Family Tax Benefit** and **Parental Leave Pay**.

For more information

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government JOBSEEKER PAYMENT

This payment is financial help for people between 22 and **Age Pension** age and looking for work. It's also for when you're sick or injured and can't do your usual work or study for a short time.

To get JobSeeker Payment, carers need to meet some conditions. These include:

- being between 22 and Age Pension age
- meeting some the income and assets tests
- meeting residence rules.

JobSeeker Payment may affect the child support payments you make or receive. You need to tell Centrelink if your income changes.

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government CENTREPAY

Centrepay is a free bill paying service enabling regular deductions from your Centrelink payment regular bills and other ongoing expenses, such as rent, electricity and phone.

For more information

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

BEREAVEMENT ASSISTANCE

Centrelink provides payments and services that may help when someone close to the carer dies. The type and amount of bereavement assistance available depends on all of the following:

- individual circumstances
- relationship to the person who died
- timing of reporting the person' death

There are different types of bereavement assistance depending on your situation and the situation of the person who died, including whether it was an adult or a child/ young person in your care

For more information

- go to servicesaustralia.gov.au/grandparentcarers
 or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government GRANDPARENT, FOSTER AND KINSHIP CARE ADVISERS

Grandparent, Foster and Kinship Carer Advisers provide extra support for formal and informal carers who provide ongoing care for children. They may help carers with all of the following:

- getting tailored information about payments and support services based on your family circumstances
- arranging appointments with specialist staff, including social workers
- getting referrals to federal, state and community service providers
- accessing Medicare, Child Support and Centrelink information and payments.

- go to servicesaustralia.gov.au/grandparentcarers or servicesaustralia.gov.au/nonparentcarers
- call the Grandparent, Foster and Kinship Carer Adviser free on 1800 245 965.

Australian Government SOCIAL WORKERS

Social workers may provide short term counselling and information to help carers through a difficult time. Social workers may also connect carers with other support and services.

To speak to a social worker call 132 850 or visit a service centre.

Australian Government INTERPRETER SERVICE

Centrelink provides free interpreters and translated information including videos, audio and written products.

If carers are claiming a payments or service, Centrelink may also translate documents free of charge

Call Centrelink on **131 202** to speak to someone in your language about Centrelink payments and services.

For help with Medicare or Child Support services call the **Translating and Interpreting** Service (TIS National) on 131 450.



Notes/Other important contacts



Kinship Carers Victoria 0499 969 234 admin@kinshipcarersvictoria.org



Families, Fairness and Housing

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