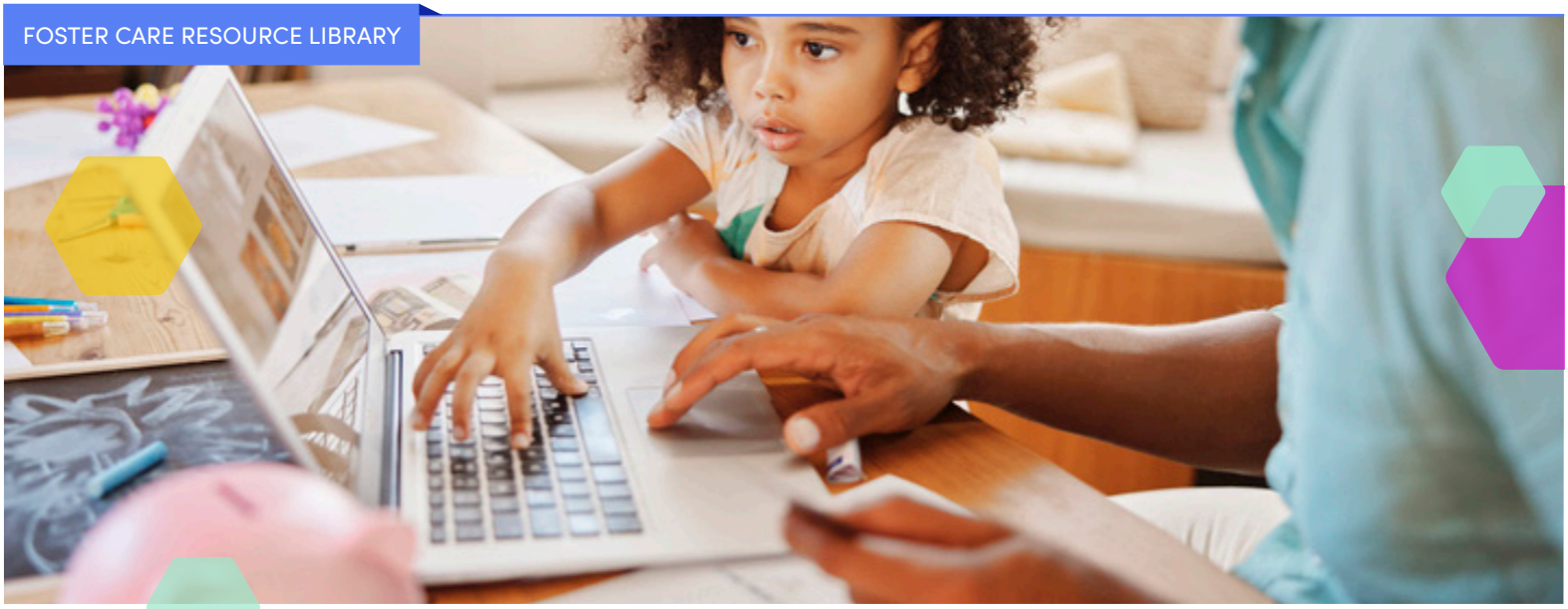

Children's Home Society of North Carolina

Financial Costs & Resources

FOR FOSTER CARE IN NORTH CAROLINA

One of the most common questions people ask when considering foster care is, "Can I afford to be a foster parent?" At Children's Home Society of North Carolina (CHS), we believe finances should never be a barrier to providing a safe, stable home for a child in need.

The good news is that foster care in North Carolina is not something families are expected to fund on their own. There are financial supports, resources, and services in place to help foster parents meet a child's needs.

Do Foster Parents Get Paid in North Carolina?

Foster parents in North Carolina receive a monthly foster care reimbursement, often called a stipend. This reimbursement is intended to help offset the cost of caring for a child placed in your home.

It is important to note:

- The stipend is not a salary or income
- It is a reimbursement based on the estimated cost of raising a child
- Rates vary based on the child's age and specific needs

What Does the Foster Care Stipend Cover?

The monthly foster care reimbursement is designed to help with everyday expenses related to caring for a child, including:

- Food and groceries
- Clothing and shoes
- Personal hygiene items
- School supplies
- Allowance and recreational activities
- Birthday and holiday gifts

In addition to the monthly stipend, many communities offer clothing closets, car seats, cribs, and other essentials to help foster families get started.

How are Medical and Mental Health Costs Covered for Children?

Foster parents are not responsible for major medical expenses for children in foster care. Children placed in foster care in North Carolina are covered by Medicaid through their county, which includes:

- Medical care
- Dental care
- Vision services
- Mental health and behavioral health services

Foster parents may occasionally cover small, routine costs such as over the counter medications or personal care items, but medical treatment is not an out of pocket burden.

Are There Costs to Become a Foster Parent?

There is no fee to apply to become a foster parent through CHS. A $20 fee is required to complete an NC based background check for any adult living in the home. At times, there also may be out of state background check fees if individuals have lived in other states during the past five years.

Training and licensing support are provided at no cost. Some families may choose to make small home adjustments - such as purchasing a bed or safety items - but many of these costs can be offset through community donations or assistance programs.

Is There Financial Support for Adopting from Foster Care?

Families who adopt a child from foster care may be eligible for ongoing financial assistance and resources, including:

- Adoption assistance subsidies (when applicable)
- Medicaid coverage for the child
- Possible reimbursement of certain adoption-related expenses

CHS staff walk families through available supports and eligibility during the adoption process.

Additional Resources and Support from CHS

At CHS, foster parents are never on their own. In addition to financial support, families receive:

- Ongoing caseworker support
- Training and education
- Referrals to community resources
- Help navigating services and benefits
- Support groups and foster parent appreciation events

Our goal is to ensure foster parents can focus on what matters most - caring for children and helping them feel safe and supported.

Are There Income Requirements to Be a Foster Parent?

Foster parents do not need to be wealthy to foster. What is important is having stable income sufficient to meet your household's existing needs.

Foster care reimbursements are meant to help cover the child's expenses, not to replace employment income. Many foster parents work full time, part time, or are retired.

Learn More at a Foster Care Information Session

If finances are one of your concerns, we encourage you to attend a foster care information session with CHS. These sessions provide detailed explanations, answer common questions, and help families understand the real costs—and supports—associated with foster care.

Start Here.

Inquire today or
Sign up for a FREE info session