

# An easy-to-read guide to the Independent Living Fund



**Making choice real for disabled people**

The Independent Living Fund is an Executive Non-Departmental Public Body  
of the Department for Work and Pensions

## About this booklet

This booklet does not provide legal advice. Instead this booklet is a shortened version of our full information pack. You, your carer or a relative must still read the full information pack which sets out your responsibilities.

When we say 'we' or 'ILF' in this booklet we mean the 'Independent Living Fund'.

## Brief summary of the Independent Living Fund (ILF)

We may make payments to disabled people for them to use towards the cost of employing a carer or personal assistant (PA), or using a care agency to provide personal care and help with domestic duties.



### Charter Mark

In 2006 and 2007, we achieved a Charter Mark for giving our customers a good service.



INVESTORS IN PEOPLE

### Investors in People

In 2006, we also achieved the Investors in People (IIP) award.



### Positive about disabled people

In 2008, we were given permission to use the 'double tick' symbol to show our commitment to disabled people.

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## The conditions

To get help from us, you must meet all the following conditions.

- You must get at least **£320 worth of support a week or at least £16,640 a year from social services**. This support could be, for example, going to a day centre or money you get from a direct-payment scheme.
- You must be getting the **higher-rate care component** of Disability Living Allowance (DLA).
- You must be **between 16 and 64 years of age**. Our funding can continue after your 65th birthday as long as you still meet the other conditions on this page.
- You must be living in the UK.
- You must **have less than £23,000** in savings or investments (this includes any money your partner has).

We also give priority to applications from people who:

- work 16 hours or more each week;
- get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Guarantee credit or similar income; and
- have a total care package which costs £500 or more each week.

## How to apply

You and your local authority social worker need to fill in an application form.

If you ask us to, we can send you one in the post, or you can download it from our website. Our contact details are on page 14. Once you have filled it in and signed and dated the consent, you need to send it back to us.

## What happens after you apply?

We will check that you meet all the conditions listed on page 4. We will also check with the Department for Work and Pensions (DWP) that you get the higher rate of Disability Living Allowance (DLA).

If we accept your application, we will write to you to let you know. We will include with the letter the full version of this easy-to-read guide and an agreement form. The agreement form asks about who will be caring for you and your bank details. You (or the person who is going to be responsible for the money we give you) will need to sign the agreement form and send it back to us. We will not be able to start paying you until you have sorted out who is going to care for you and who you will be paying using ILF money.

We also need to arrange to visit you. We will write to your social worker and our assessor so they can sort out the best day and time to visit you. If anyone has power of attorney for you or deals with your benefit claims for you, they need to be there too.

The meeting is to find out more information about your needs. We will use the information to work out how much money we may be able to offer you.

If you want to manage the money we give you yourself, we need to make sure that you understand your responsibilities and can manage your own affairs.

## How we work out your offer

After the visit, our assessor will send their report to us.

We will look at how much care you need and how much it will cost.

We will also work out how much of your own money you can afford to pay towards your care. We call this your 'available income'. You will have to put at least half of your Disability Living Allowance (DLA) towards the cost of your care bill and sometimes some of your other benefits.

If you or your partner do any paid work, we do not include this money and we do not expect you to pay for your care with it.

When we have worked all this out, we will write to you and explain how much money we can offer you. This is called your 'offer letter'.

## Getting your money

Once we have received your signed agreement form and we know who will be providing you with care and how much it will cost, we can start paying you.

We will pay the money straight into your bank or building society account. You don't have to have a separate bank account for this money but a lot of people find that it does help to keep it separate from their own money. You will need to keep your statements as a record of the money coming in and going out.

We pay the money every four weeks, usually on a Monday. Each payment you get covers the four weeks that have just gone.

As soon as you get the money from us, you need to pay your carer or PA or pay your agency bills. Don't forget that you will need to put some of your own money towards these bills as well.

We will normally pay you the same amount each time. The only time you will get a different amount is if there has been a change in your care arrangements, for example you were in hospital for a week.

## Spending your money

Our trust deed tells us the types of support we can pay towards. This means you can pay somebody to help you with things like:

- cleaning and other household duties;
- shopping, cooking and preparing food and drink;
- doing the laundry and ironing;
- bathing and washing;
- dressing, eating and drinking; and
- physical movement such as walking and getting about.



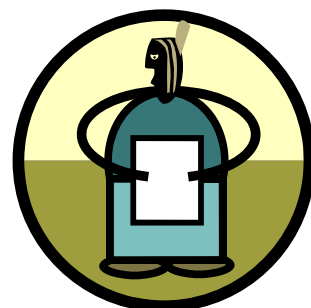
If you employ your own carer or PA we can also pay for:

- employers' National Insurance contributions;
- holiday pay;
- employers liability insurance.

We may also consider paying for things like the costs of advertising for a PA and health-and-safety training for your PA.

### **You cannot use money from us to pay for:**

- any care you get from a relative who lives with you;
- any care provided by social services;
- maintaining your home, adapting your home, gardening or paying bills;
- private hospitals, residential care or holidays;
- petrol, taxi fares and travel expenses; or
- childcare.





## Deciding who is going to help you

You need to think about who is going to help you. You can use a care agency or you can employ your own PA, or you can use both. It is up to you to choose the type of care package you want.

### **A care agency should:**

- arrange a PA for you when you want them;
- pay their wages; and
- send you a bill once a month for the month's care you have just had. You must pay this bill using the money we give you and some of your own money.

### **If you employ your own PA, the things you will need to:**

- Pay them **at least** the national minimum wage. You can get more information about this by phoning the National Minimum Wage helpline on 0845 6500 207.
- Pay tax and National Insurance (NI) contributions for them. You can get help with tax issues by calling the HM Revenue & Customs Employer helpline on 0845 6070 143.
- Give your PA holiday pay and Statutory Sick Pay.
- Give your PA Statutory Maternity Pay, Statutory Paternity Pay or Adoption Pay (if this is appropriate).
- Consider taking out employers' liability insurance to cover your PA if they injure themselves while they are working for you.
- Give your PA an employment contract.

Whether you choose to use an agency or employ your own PA, you must

## Telling us about changes

Changes in your circumstances may affect the amount of money you get from us.

**Changes in the support you get from social services** such as you start or stop getting direct payments, or the cost of the services you get falls below £320 a week or you start or stop paying a charge to social services for care they give to you.

**Changes in your benefits** such as a change in the rate of Disability Living Allowance you get, or you or your partner start or stop getting a benefit.

**Changes in your family** such as you have a child or your child leaves home, or you getting married or divorced, or you start or stop living with your partner.

**Changes in your living arrangements** such as you moving house or going into hospital or residential care (even if it is for a short time).

**Changes in the care you get** such as you changing your personal assistants or care agency. You also need to tell us if your care costs change.

**Changes in your income.** We need to know if there is a change in your or your partner's income, such as you starting to get the State Pension or a private pension.

**Changes in your financial circumstances** such as you changing the account that we pay your money into or someone starting to claim Carer's Allowance for giving care to you.



If you have any money left over that you have not used for the kind of care the ILF can pay towards you need to send the money back to us. If you do not tell us about changes to your circumstances and we overpay you, we will ask you to pay this money back.

## On-going support

After you have been getting our money for six months, we will arrange to visit you to talk about how your care package is going.

We also normally like to visit you every two years. Your social worker will need to be there when our assessor visits. We visit you to make sure that you have the right amount of money for the care that you need. We will ask you about the care you pay for, the money you have and the benefits you get. We will also need to see all the records you have been keeping.

We will write to you when you are due for a visit to tell you which assessor will contact you and explain what will happen.

## What happens if your care costs go up?

If you find out over time that you need more care, you can apply to us for an increase. There is a limit to the amount of money we can give you each week, and this will depend on how much money you already get from us.

### **You need to write and tell us:**

- how much more care you need;
- how your care needs have changed;
- who will give you the extra care; and
- how much the extra care will cost.

Once we have this information, one of our assessors may need to visit you. The assessor will talk to you about the care you need and about your money and benefits. If you don't need a visit we will write to tell you much more money we can give you.

## Customer service



If you ring us, our operator will ask you for your name and your reference number and will then put you through to your caseworker. This should only take a few minutes.



If you write to us or e-mail us we will try to reply to you within 15 working days.



Our website gives up-to-date information, as well as the latest news and job opportunities. A lot of our forms can also be downloaded from our website.

## Making mistakes

We try not to make mistakes, but they do sometimes happen. If we make a mistake, please tell us and we'll try to put it right. If you feel we have made a mistake on a decision we have made, you can ask us to look again at the decision. We call this a 'decision review'.

If you're not happy after we have done a review, you can make an official complaint. Please write to our Complaints and Review manager (at our normal address) explaining the problem you have had. We will try and reply to you within 15 working days.

## How are we doing?

We will ask you for feedback from time to time on our services. We'll gather the information and then see if our service can be improved. If you think we have done a good job, we would like to hear from you.

## How you can get in touch with us

**Phone:** 0845 601 8815 or  
(Calls to this number are charged at a local rate.)

0115 9450 700  
(You may be charged for this call.)

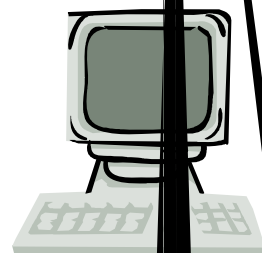
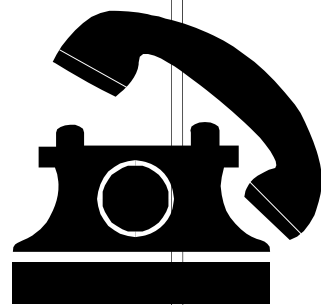
**Textphone:** 0845 601 8816

**Fax:** 0115 945 0944  
0115 945 0945  
0115 945 0946

**Address:** PO Box 7525  
Nottingham  
NG2 4ZT

**E-mail:** [funds@ilf.org.uk](mailto:funds@ilf.org.uk)

**Website:** [www.ilf.org.uk](http://www.ilf.org.uk)



## Other formats

We can provide letters and leaflets in the following formats.

- Large print
- CD
- Different languages
- Braille
- E-mail

## Contact us

We have written this booklet and our other information leaflets to help get our information across to our users.

We would like to know what you think about this booklet and any thoughts you have about us.

To give us your feedback, you can contact one of our user liaison managers on:



0845 601 8815

or e-mail us on:



[feedback@ilf.org.uk](mailto:feedback@ilf.org.uk)

In this booklet, any figures or references to documents were correct at the time we went to print. We have the right to update this booklet from time to time.

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