



Independent
Living Fund



An easy-to-read guide to getting your Independent Living Fund money until June 2015

Easy read document



Easy Read

About this booklet

This booklet is a shortened version of our full user guide. You, your carer, your personal assistant (PA) or a relative must still read the full guide which sets out all 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 make payments (known as 'ILF money') to disabled people for them to use towards the cost of employing a PA, or using a care agency to provide personal care such as dressing, and help with domestic duties such as cleaning and cooking.

Due to changes within the adult care system, the ILF will be closing on 30 June 2015.

From 1 July 2015, the responsibility for all ILF users care and support needs will be passed to the local authority in England and the devolved administrations in Scotland, Wales and Northern Ireland.

We will continue to support you until June 2015, providing you still meet our conditions (see page 4).

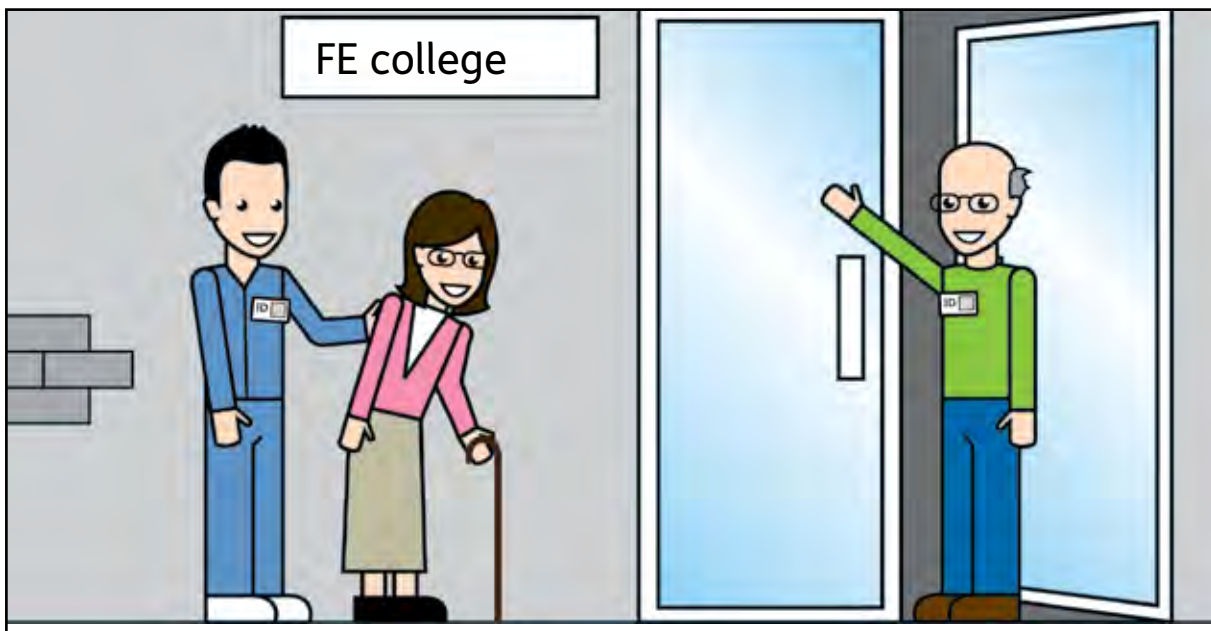
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The conditions

To continue to get help from us until June 2015, in most cases, you must meet all the following conditions.

- You must get at least £340 worth of support a week or at least £17,680 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 live in the UK.
- You must have less than £23,250 in savings or investments (this includes any money your partner has).



Your money

You can manage your ILF money yourself (even if you need help), or you may have a 'power of attorney', a 'deputy', a 'controller' or a 'guardian'.

If you do have one of these people to help you, it means that they have the legal right to act on your behalf for things like dealing with your finances.

If you have any of these people looking after your finances, we sometimes mean them when we say 'you' in this booklet - and we would normally send all our letters to them.



Paying for your care

We pay the money every four weeks, usually on a Monday. 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 or your financial circumstances.

Each payment you get covers the four weeks that have just gone. We will pay the money straight into your bank or building society account.

If you need to change the account we pay your ILF money into, please get in touch with your caseworker who will send you another agreement form to fill in.

As soon as you get the money from us, you need to pay your PA or pay the bill from your care agency. You will need to put some of your own money towards these bills, as well as the money you get from your local authority.



Using your money

You can use your ILF money to 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, washing and dressing;
- eating and drinking;
- physical movement such as walking; and
- personal care when out and about.

If you employ your own PA we can also pay:

- employers' National Insurance (NI) contributions;
- holiday pay; and
- employers' liability insurance.

We may also consider paying for things like:

- Statutory Sick Pay;
- health-and-safety training;
- extra costs for training a new PA; and
- some of the costs you may have if you have to make your PA redundant.



You cannot use your ILF money to pay for:

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

By 'relative' we mean your:

- partner;
- parent, child, grandchild, grandparent, aunt, uncle, niece, nephew, brother or sister, or any of their partners;
- step-relative or their partners; and
- partner's parent, child, grandchild, grandparent, aunt, uncle, niece, nephew, brother or sister, or any of their partners.

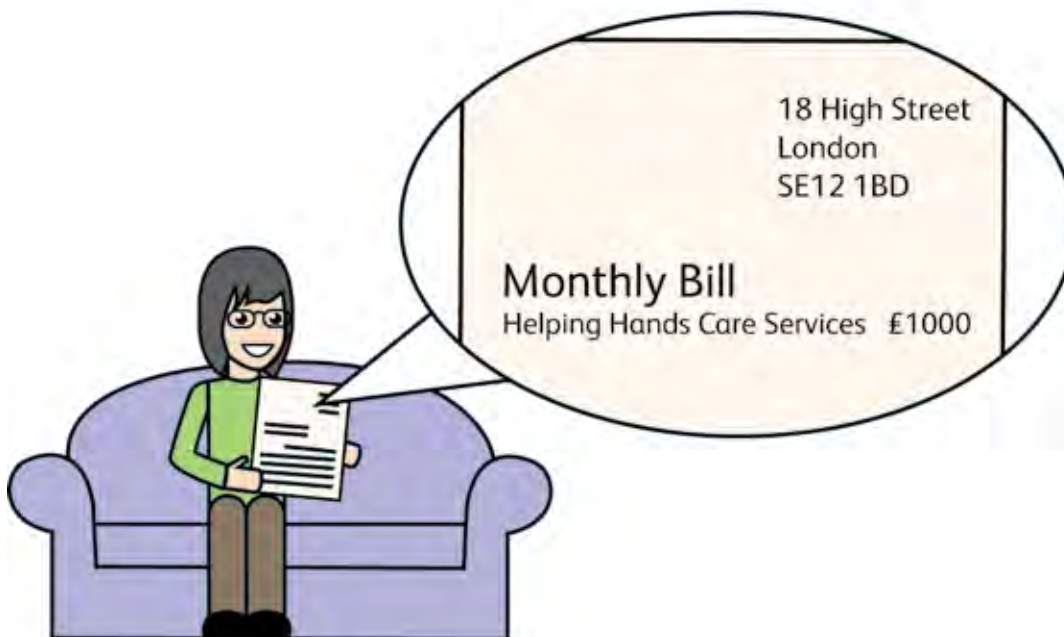
Your carers

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 one;
- 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, you will need to do the following.

- Pay them at least the national minimum wage. You can get more information about this from www.gov.uk.
- 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 0300 200 3200.
- Give your PA holiday pay and Statutory Sick Pay.



- Give your PA Statutory Maternity Pay, Statutory Paternity Pay or Statutory 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.

Your review visit

Between 2 April 2013 and 30 June 2015, we will visit you to talk about your support needs and the support plan that will be passed to your local authority. We will also ask somebody from your local authority to come to the meeting and you should ask your award manager to come too if you have one.

This visit will normally be the last visit you get from the ILF before your care and support needs are transferred to your local authority from 1 July 2015.

At the visit we will ask you about the care you pay for, the money you have and the benefits you get. Our assessor will also want to talk to you about what's important to you and what you need to remain independent.

We will also need to see all the records you have been keeping since our last visit. These must include:

- the date your PA started working for you;
- timesheets or invoices showing the hours and dates when the agency or PA worked for you and when you paid them;
- any holidays or time off for sickness your PA has had;
- all your bank statements relating to your care costs (the latest one cannot be any more than two months old);
- records from HM Revenue & Customs showing the tax and National Insurance you have paid.

Telling us about changes

You must tell us when things change in your life because it may affect the amount of money you get from us. You must tell us about all changes in your circumstances, including if:

- you stop going to a day centre;
- the rate of Disability Living Allowance (DLA) you get changes;
- you start or stop getting Severe Disability Premium;
- you (or your partner) get a new benefit;
- you get married or start to live with someone;
- you go into hospital or residential care;
- you move house;
- someone starts to claim Carer's Allowance for caring for you; or
- your or your partner's income changes.



If you don't tell us about changes to your circumstances, we may pay you money you should not have been paid. If this happens, we will ask you to pay this money back.

Please remember that all ILF money will stop on 30 June 2015.

What happens if your care costs change?

We can only consider giving you more money if you need to pay employer costs. These costs are for things such as:

- Disclosure and Baring Service (DBS) checks (these used to be called CRB checks);
- employers' National Insurance contributions;
- payroll costs;
- task or health-and-safety training; and
- legal fees.

If your care arrangements change and you need more money to pay for your care, you need to contact your local authority and ask them to reassess your care needs. They may be able to offer you extra help.



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.

If you write to us or email us, we will try to reply to you within 15 working days.



You can find more information about us on our website, the address is www.gov.uk/ilf.

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 Customer Service Managers (at our normal address) explaining the problem you have had.

We will try and reply to you within 15 working days.



How you can get in touch with us

Phone: 0845 601 8815
(These calls are charged at a local rate.)

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

Textphone: 0845 601 8816

Fax: 0115 945 0945

Address: Equinox house
Island Business Quarter
City Link
Nottingham NG2 4LA

Email: funds@ilf.gsi.gov.uk

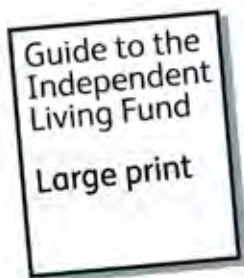
Website: www.gov.uk/ilf



Other formats

We can provide letters and leaflets in the following formats.

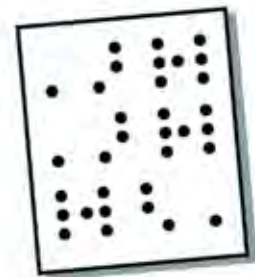
- Large print
- CD
- Different languages
- Braille
- Email



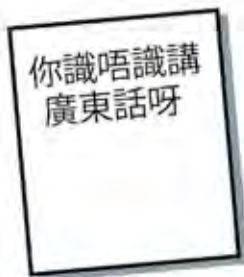
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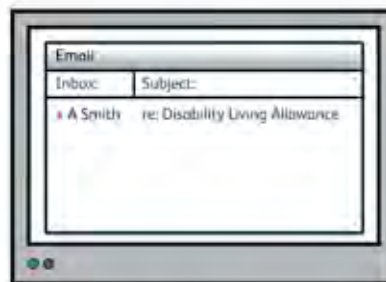
CD



Braille



Different languages



Email

Notes

What do you think?

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

We'll gather the information and then see if we can improve our service.

If you think we have done a good job, we would like to hear from you.

To give us your feedback, please contact us in either of the following ways.

Phone: 0845 601 8815 or 0115 945 0700

Email: funds@ilf.gsi.gov.uk

This booklet does not provide legal advice. 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.



Version 8 – March 2014