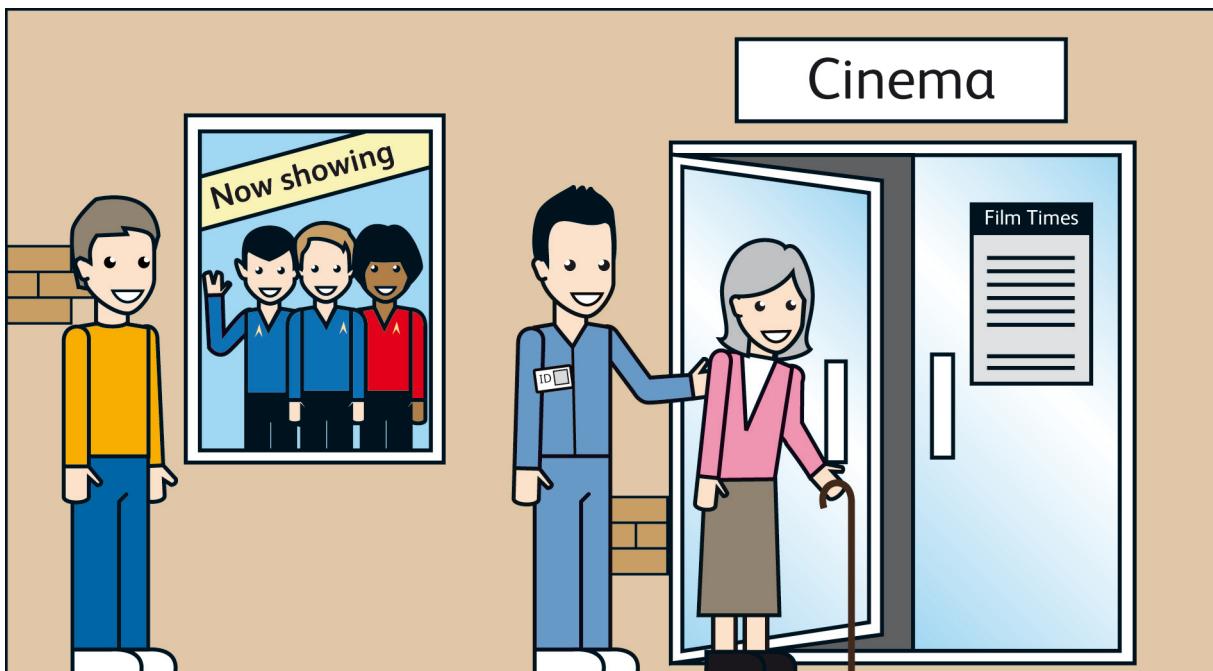




**Making choice real for disabled people**

The Independent Living Fund is an executive non-departmental public body of the Department for Work and Pensions (DWP).



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

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Easy read document



Easy Read

## 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 make payments (known as ‘ILF money’) 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.

We can continue to pay the people who are already getting money from the ILF, as long as they still meet the conditions, but we cannot accept any new applications.

The easy read illustrations we develop are meant specifically for use in this publication. We have the right to share, send, print and distribute this product in its current format. You must not copy the images from this document and use them for other purposes or pass them on to someone else. Please do not change the illustrations without written permission from CDS.

The illustrations are designed and produced for the Independent Living Fund by CDS: (website: [www.cds.co.uk/clarity](http://www.cds.co.uk/clarity)).

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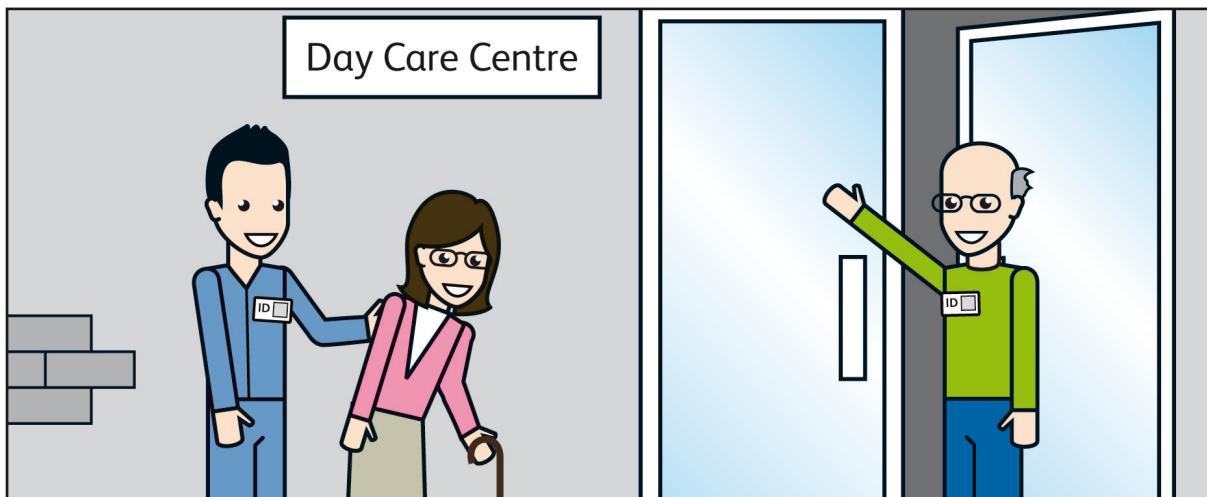
# What is in this booklet?

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# The conditions

To continue to get help from us, 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 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 £23,250 in savings or investments (this includes any money your partner has).

# Your money

When we worked out your ILF money, we also worked 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), and sometimes some of your other benefits, towards the cost of your care bill.



If you, or your partner, do any paid work we do not include the money you earn when we work out your available income and we do not expect you to pay for your care with it.

You can manage your ILF money yourself (even if you need help), or you may have a ‘power of attorney’, or ‘benefits appointee’.

If you have a power of attorney this means you have given someone the legal right to act on your behalf for things like dealing with your finances.

If you have a benefits appointee this is someone the Department for Work and Pensions say can deal with your benefits for you.

If you have any of these people looking after your finances, we sometimes mean them when we say ‘you’ in this leaflet - 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.

You don't have to have a separate bank account for this money, but a lot of people find it easier to keep it separate from their own money.

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



# 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:

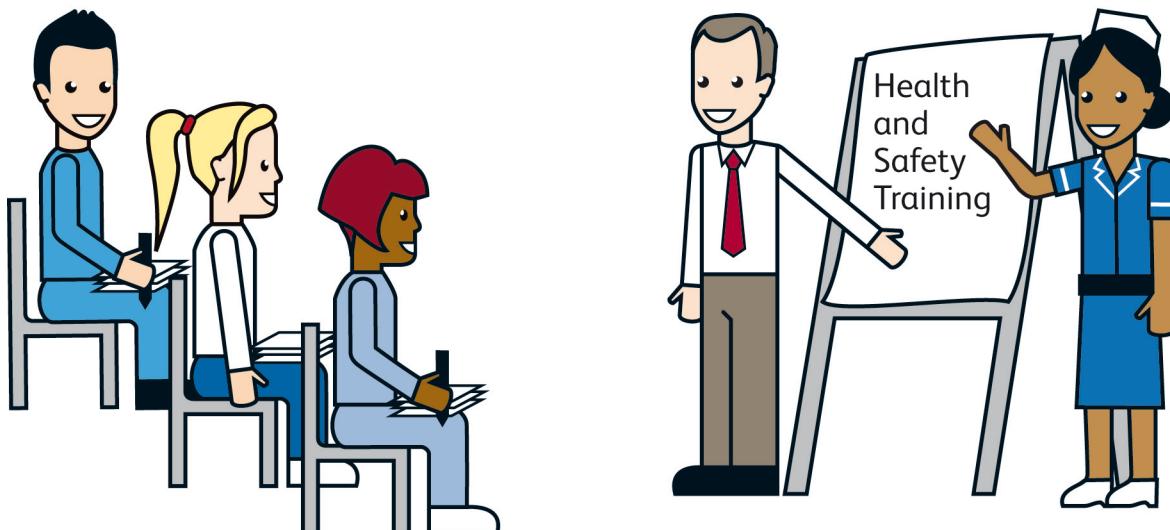
- cleaning and other household duties;
- shopping, cooking and preparing food and drink;
- doing the laundry and ironing;
- bathing and washing;
- dressing, eating and drinking; and
- physical movement such as walking and getting about.



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

- employers' National Insurance contributions;
- holiday pay; and
- 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.



## Guide to the Independent Living Fund

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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 or adapting your home;
- gardening;
- bills;
- 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.

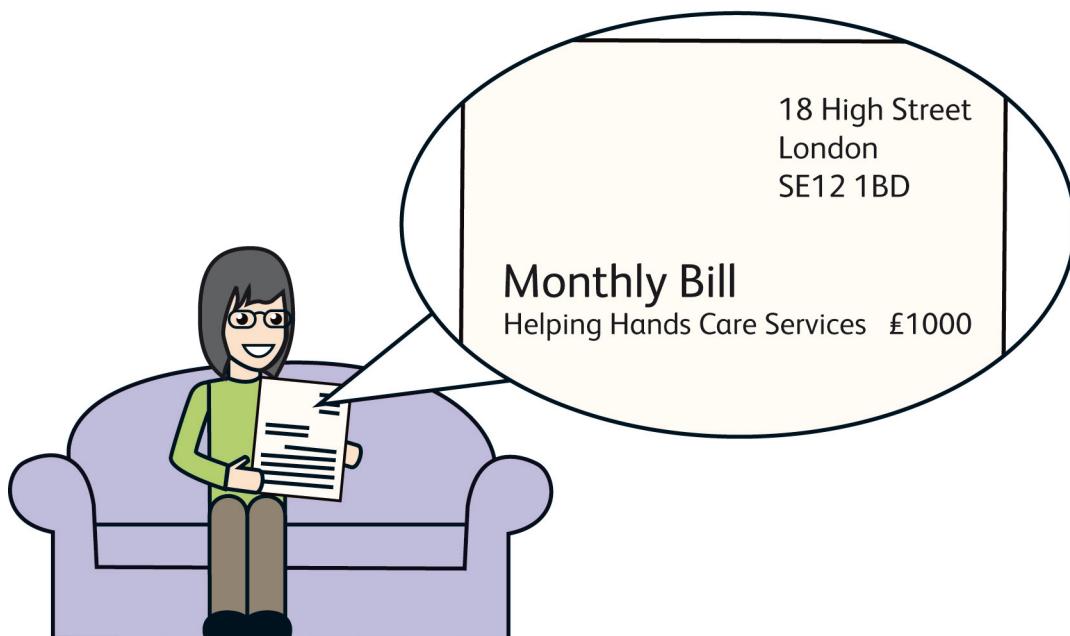
# Employing your PA

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.



18 High Street  
London  
SE12 1BD

**Monthly Bill**  
Helping Hands Care Services £1000

## Guide to the Independent Living Fund

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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 by phoning the National Minimum Wage helpline on 0845 650 0207.
- 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 607 0143.
- 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.

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

When we review your care at our review meetings, we will ask to see all this information.

The records you must keep include the following.

- The date your personal assistant started working for you.
- Copies of all the invoices the agency sends you and when you paid them, or when and how you paid your PA.
- How many hours your PA or agency carer have worked for you each month.
- Any holidays your PA has taken.
- Any time off for sickness your PA has had.
- All your bank statements relating to your care costs.
- Records from HM Revenue & Customs showing the tax and National Insurance you have paid.



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The National Centre for Independent Living (NCIL) can help you with all these things. You can call them on 0207 587 1663.

Remember, you can only employ a relative if they do not live with you.

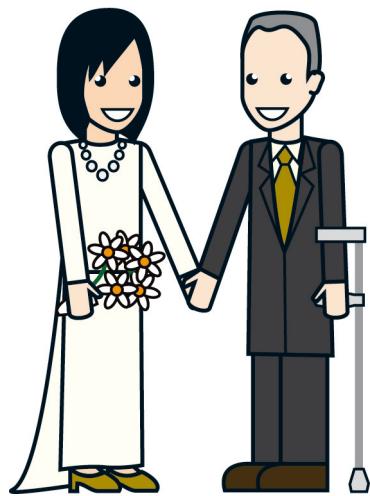
# Telling us about changes

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 £340 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 get married or divorced, or you start or stop living with your partner.



## **Guide to the Independent Living Fund**

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**Changes in your living arrangements** such as going into hospital or residential care.

**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 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.

**Returning money which you haven't spent.** You are allowed to keep up to one week of your normal payment to pay for any emergency care you need.

If you don't use or need all the money we give you, you must return this money to us.

## On-going support

We like to visit you at least every two years to talk to you about your care arrangements. This visit is called a review or revisit.

The review is an opportunity to talk about how you are using the money you get from the ILF and how we can support you over the next couple of years.

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 change?

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

- Criminal Records Bureau (CRB) checks;
- Employers' National Insurance contributions; and
- Payroll costs.

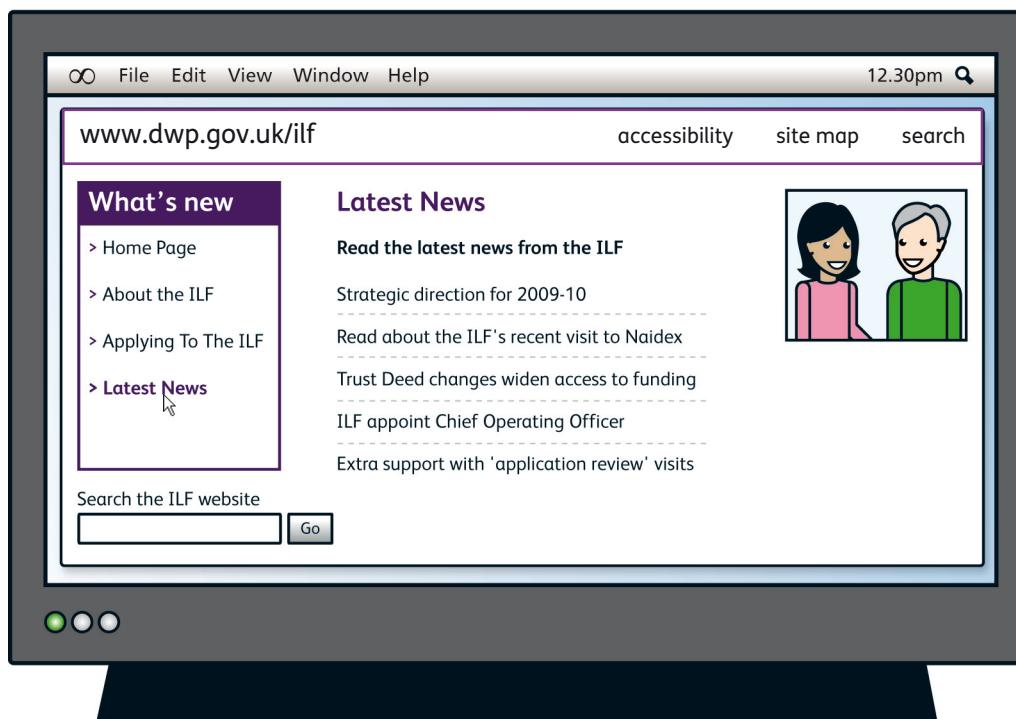
If your care arrangements change and you need more money to pay for your care, you need to contact your local authority and ask them to reassess your care needs. They may then be able to offer you extra help.

# 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. This should only take a few minutes.

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 Directgov website. Our DWP website gives information about things like policy documents and information about how we work. (For our website addresses, please see page 21.)

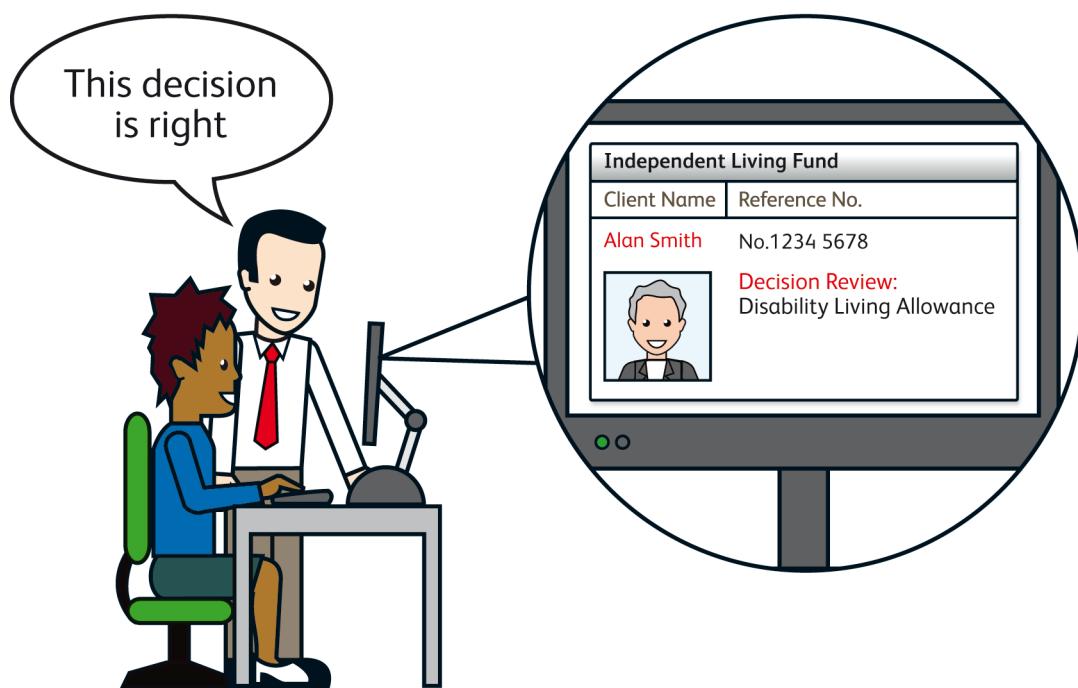


# Making mistakes

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 Decision Review manager (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.org.uk
- DWP website: [www.dwp.gov.uk/ilf](http://www.dwp.gov.uk/ilf)
- Directgov website: [www.direct.gov.uk/ilf](http://www.direct.gov.uk/ilf)



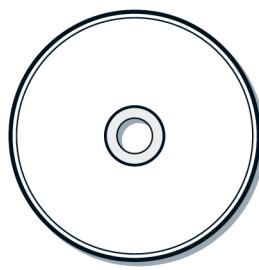
# Other formats

We can provide letters and leaflets in the following formats.

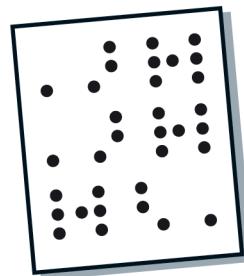
- Large print
- CD
- Different languages
- Braille
- Email



Large Print



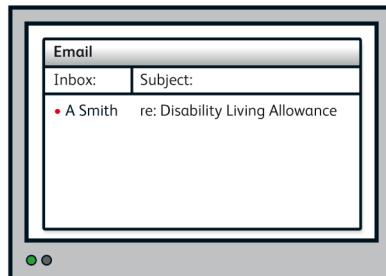
CD



Braille



Different Languages



Email

# Our standards

## Customer Service Excellence



The Government Standard

In 2010, we achieved the Customer Service Excellence (CSE) award for giving our customers a good service.

## 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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# 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 our user liaison team in either of the following ways.

Phone: 0845 601 8815

Email: [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.



Version 5 – October 2011