

About the Independent Living Fund

The ILF may make payments to disabled people to be used towards the cost of appointing personal assistants or using a care agency, to provide the personal care and domestic assistance they need to live at home. To get payments from the ILF, you need to meet certain conditions (see leaflet 1 for more information).

Summary

After the ILF assessor has been to visit you they send a report to the ILF. The report tells us what assistance you need and how much it costs. The ILF will write to you when we have worked out how much money we may be able to offer you. This is called an Offer Letter.

You have to pay some of your own money towards your care costs. This is called available income and it is worked out by taking your living costs from your income. The ILF also take into account half the high rate care component of DLA as available income. If you pay a charge made by your Local Authority for a service they provide the ILF will also take this into account.

Other formats

We can provide this leaflet in different formats, please contact our Public Communications Managers for more details.

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or
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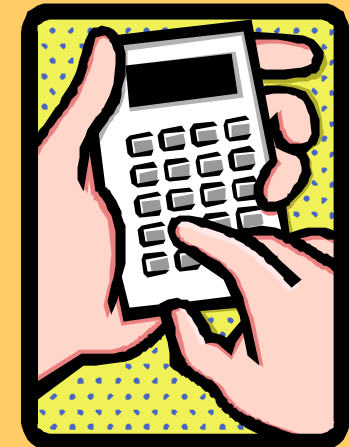


Website www.ilf.org.uk

This leaflet is not legal advice, and although it does not deal with your specific situation, it does set out your general obligations to the ILF. Any figures or references to documents are correct at the time of issuing. The ILF reserves the right to update this leaflet from time to time.

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How your offer is worked out if you do not get Income Support



This leaflet explains how we work out how much money we may be able to offer you



Creating Choice for Disabled People



After the visit

After the ILF assessor has been to see you, their report is sent to the ILF. The report tells us how much assistance you need and how much it will cost. We will then look at how much of your own money you can pay towards these costs—we call this your **“available income”**.

We work out how much you can pay based on how much money you have coming in each week and how much your living costs are. We work out your living costs by adding some of your housing costs to an amount the Government says you need to live on. We take your living costs from the money you have coming in. If you have any money left over, you must use this to pay towards the cost of your care.

Using all of the information above, we can work out how much we may be able to offer you. We will write to you explaining what we can offer you and how we have worked it out. This is called an Offer Letter.

Local Authority charges

If you have to pay a charge to your Local Authority for a service that you get from them, such as a home care stamp, then the ILF will take this into account when we look at how much of your own money you should be putting towards the cost of your personal and domestic assistance.

What is available income?

When we work out how much you have to pay, we take into account half of your Disability Living Allowance (DLA). (To apply for payments from us, you must receive the highest rate care component). This benefit is paid because you need assistance throughout the day and night. The ILF takes half of this benefit into account when working out how much you have to pay.

The ILF will also take into account other benefits and income that you and/or your partner receive, such as—

- Company pension(s);
- Incapacity Benefit;
- War pension;
- Severe Disablement Allowance (SDA);
- Widow's or Widower's Pension;
- Income from capital, investments or savings.

This is not a full list. If you are not sure if we will take a benefit into account, please phone us.

The ILF does not take your earnings into account. This means that if you and/or your partner get paid for doing a job, we do not include this when we work out how much you have to pay towards your care costs.

Your benefits

Your benefits won't stop or be reduced because of the payments you receive from the ILF.

When you get a bill from your agency or you pay your personal assistant, you have to put some of your own money towards this bill. You can pay the rest of the bill from the money you get from the ILF and the money you get from your local authority.

Maximum payments

The most we can give you is £455 a week.

If things change

You need to tell us straight away if your financial circumstances change, for example -

- Your savings go above £13,500; or
- Your benefits change.



Don't get into debt

If you do not tell the ILF about a change it may lead to an overpayment. An overpayment means the ILF have paid you money you are not entitled to and you will have to pay this money back.