

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 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 send you an "Offer Letter" once we know how much money we may be able to offer you.

You have to pay some of your own money towards your care costs. This is called available income and is worked out by looking at your benefits. We will take all of your SDP into account if you receive it with your IS, income based JSA or GC. We also take into account half the high rate care component of DLA. 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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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.

BD5—Issue 3—April 2008

Leaflet 5

How we work out your offer if you are on

Income Support, Job Seeker's Allowance or Pension Credit



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



Independent Living Funds

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 your income to decide how much of your own money you can pay towards these costs—we call this your **“available income”**.

Because you get Income Support (IS), Job Seeker’s Allowance (JSA) or Pension Guarantee Credit (GC) you do not need to give us all your financial details. However, we do need to confirm with the Department for Work and Pensions (DWP) that you get these benefits.

Because you receive IS, JSA or GC your available income is worked out based on the benefits you receive. We also look at some of the amounts that DWP include when they work out how much benefit you get.

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.

Maximum payment

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

What is available income?

When we work out how much you have to pay, we take into account half of the care component of your Disability Living Allowance (DLA). (To apply for payments from us, you must receive the higher 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.

Sometimes DWP include an extra amount in your IS, JSA or GC. This is called Severe Disability Premium (SDP). The ILF take the whole of SDP into account when working out how much we can pay you. If you get SDP you must tell us because it will affect your ILF payments. This will be shown on your Income Support or Pension Credit statement under *“How your benefit is worked out”*, where it will say— *‘Because you are severely disabled’*.

Your benefits

Your benefits won’t stop or be reduced because of the ILF payments.

When you pay the 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.

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.

If things change

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

- You stop receiving IS, SDP, JSA or GC;
- Other benefits stop or are reduced;
- You are awarded compensation;
- Your savings go above £13,500.

This is not a full list. If you are not sure whether to tell us about a change, please phone us.



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.