



## Frequently Asked Questions

### **What does ISF mean?**

ISF is short for 'Individual Service Fund'.

### **What is an ISF?**

If you have care or support needs the local authority will put aside an amount of money to meet the cost of these. The amount is decided through an assessment. This is called your Personal Budget.

You can take your Personal Budget in three ways.

- Through a managed budget. The Local Authority looks after and spends the money on your behalf. They contract with services to give you support.
- Through a Direct Payment. You or your chosen representative look after your own Personal Budget. The money is put into your chosen account or onto a prepayment card. You choose who supports you and you pay them directly.
- An ISF is when you choose an organisation to hold and look after your Personal Budget. You will usually choose from a list of providers that the Local Authority has already approved. They will be your ISF holder.

### **What's good about an ISF?**

It is always great to have choice but there is a lot of choice out there. Your ISF holder will know lots about the activities and support options that will help you reach your goal. And if they don't know already, they will make it their job to find out.

A good ISF holder should also be able to help you find ways to make your money stretch further. They'll encourage you to set challenging goals and look at lots of different ways to get you there. And they will be your champion when it comes to making sure you get the money you are entitled to and can spend it in the way you want.

### **How does an ISF work?**

Your ISF holder will normally get a copy of your Care Act assessment/support plan. The plan explains what goals you want to work towards and the support you need to get to them.

The ISF Holder will work with you and anyone you choose to include to decide how your goals can be achieved with the money available – this will become your support plan.

They will agree the support plan with your social worker/care coordinator. Then they will begin your support. Your ISF holder may provide some of your support as well as setting up support and activities with others.

### **What can I spend my ISF on?**

Your funds will always be spent on things that meet your needs or help you get to the goals that were set in your original assessment. It's quite broad especially if you have an imaginative ISF holder.

### **What can't I spend my ISF on?**

- Health-related services – such as physiotherapy appointments (except where it is already built into your plan).
- Household expenses, such as food, personal items or utility bills.
- Accommodation - rent, mortgage payments.
- Anything illegal
- Gambling, alcohol or cigarettes.
- To pay for long-term residential care.
- Anything that will not help you to achieve your agreed outcomes.

### **What if I don't spend all the money? Will I lose it?**

No, don't worry. Life has ups and downs so if you don't use all the money or support that has been planned you can save it for the next time. Your social worker will let you know how much money you can save up at any one time.

Your ISF holder will review with you how your money is being spent so that you can keep an eye on how much money you still have available.

### **What if I want to change my support?**

Absolutely. If you have the funds in your ISF then you can change it. Bear in mind though that you may have to tell your provider in advance. This is called giving notice.

If something big needs to change for example you suddenly need a lot more or a lot less support, your ISF holder would tell the local authority and you would have a new assessment.

### **Do I have to pay the ISF holder?**

Yes, you will usually pay a management fee to the organization that holds your ISF. This will be taken from your ISF budget. They will tell you how much this is before you start working with them.

### **Do I have to buy support from the ISF holder?**

That depends. Some ISF holders will only work with people that they provide support to. Others, like KeyRing, are happy to work with you even if you do not get any other support from them.

Every ISF holder should explore with you different support options that are available. This could include lots of different things like assistive technology, access to local venues and clubs etc.



### **How do I know I am getting good support?**

Your ISF holder will check that any support or services that are bought using your ISF are safe and meet any relevant regulatory standards. They will also carry out appropriate risk assessments.

### **What if I'm not happy with my ISF?**

- You can change your ISF holder after giving them the required notice period. This will be recorded in your ISF agreement.
- You can decide not to take an ISF anymore.

You can ask your social worker/care manager for support with this.

### **I'm in! How do I get an ISF?**

If you decide that you would like to have your Personal Budget as an ISF, or if you have more questions about how they work in your area you should contact your Local Authority social work team to discuss. You have a right to request an ISF under the Care Act 2014.