

## Crisis Loans

If you need financial help with an emergency or disaster you may be able to get a Crisis Loan; the interest-free loan from the **Social Fund that you pay back**.

**You can't usually get a Crisis Loan if you have already asked for the same items or services in the last year. (It has just changed from 28 days to 1 year)**

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### Who is eligible?

You can apply for a Crisis Loan if all the following apply:

- you're aged 16 or over
  - you don't have enough money to meet your (or your family's) immediate short term needs in an emergency or as the result of a disaster
  - without the loan there will be serious damage or risk to your (or your family's) health or safety
  - or if you're aged 16 or over and you've:
  - been getting a Community Care Grant but you're moving out of institutional or residential accommodation and don't have enough money to pay advance rent to a non-local authority landlord
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### How much do you get?

There is no set amount of Crisis Loan. The amount you may be able to borrow will depend on:

- your individual circumstances
  - any savings you have
  - whether or not you have borrowed from the Social Fund before
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### How you will be paid

Jobcentre Plus will normally give you a cheque in your name. You can cash it at a post office or pay it into an account.

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### How do you repay it?

If you qualify for a Crisis Loan you'll need to agree how you are going to pay it back.

An adviser at your Jobcentre Plus office will talk you through it and agree a repayment plan with you that you can afford. If you're on benefit, the loan is normally repaid out of your normal benefit payments.

**You don't have to pay interest on a Crisis Loan, which means you only repay the amount you borrowed.**

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### Effect on other benefits

A Crisis Loan does not count as income and will not affect other benefits you are getting.

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### How to apply for a Crisis Loan

- Contact your local Jobcentre Plus office
  - Download a Crisis Loan form from [www.dwp.gov.uk/advisers/claimforms/sf401\\_print.pdf](http://www.dwp.gov.uk/advisers/claimforms/sf401_print.pdf)
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## **How to appeal**

If you're unhappy with a Crisis Loan decision you have the right to ask for a review. You must write to Jobcentre Plus within 28 days of the decision explaining why you think the decision was wrong and ask for it to be reviewed.

If you're still unhappy with the outcome, you can ask for a further review by a Social Fund Inspector. The review process is quick and simple, and should take no longer than 12 days.

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**We cannot be held responsible for the level of service provided by the organisations included in this publication.**  
All details correct at time of publication, if you find that this info is inaccurate please call us.

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