

Crisis Loans

from the Social Fund

Please read these notes carefully. They explain the circumstances when a loan can be paid. Different circumstances apply to payments of Community Care Grants and Budgeting Loans. If you think you may be eligible for either of these types of payments, read the section on the right hand side of this page or the section on the other side of this page.

You will need to fill in the right application form for the type of payment you need. These are:

- form **SF300** for a Community Care Grant
- form **SF500** for a Budgeting Loan
- form **SF401** for a Crisis Loan
- form **SF100** (Sure Start) for a Sure Start Maternity Grant
- form **SF200** for a Funeral Payment

You must fill in a separate form for each one.

Crisis Loan

You *may* be able to get a Crisis Loan if:

- you are aged 16 or over

and

- in an emergency or because of a disaster, you do not have enough money to meet the immediate needs of yourself and your family, if you have one

and

- there is no other way to prevent serious damage or serious risk to the health, or safety, of yourself or a member of your family.

You also may be able to get a Crisis Loan if you need help with paying rent in advance

- either in an emergency or as a consequence of a disaster, or
- to a non-local authority landlord because you are moving out of a care home or institutional care and a Community Care Grant is being paid to establish you in the community.

Crisis Loans have to be paid back but they are interest free.

How we decide what we can pay you

The decision maker will look at all the circumstances of the application before deciding if a payment can be made. There is only a limited amount of money available for loans and grants and the decision maker has to meet priority needs first.

How you pay back a loan

- If we can pay you a Crisis Loan, we will ask you to agree to repay it and also to agree the way you will repay it before we make the payment.
- We will look at what you can afford before we decide on the arrangements for repayments.
- We will take the money back in weekly repayments from your benefit. If you, or your partner, do not get any benefit, we will arrange the repayment of the loan with you.
- If you have problems later on making the repayments as originally agreed, we may be able to help, for example reducing your payments by extending the repayment period. Your Jobcentre Plus office can give you advice.

Budgeting Loan

- **You may be able to get a Budgeting Loan if:**
 - you have been getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Pension Credit for at least 26 weeks, **and**
- you need help:
 - to buy furniture or household equipment
 - to buy clothing and footwear
 - to pay rent in advance and/or removal expenses to secure fresh accommodation
 - to pay for home improvements, maintenance or security with travelling expenses
 - to pay for things to help you look for or start work
 - to repay HP or other debts that have been taken out.

Budgeting Loans have to be paid back but they are interest free.

Help and advice

If you want more information

- get in touch with Jobcentre Plus. You can find the phone number and address in the business section of the phone book. Look under **Jobcentre Plus**. You can also get more information from our website. The address is **www.dwp.gov.uk**
- or
- get in touch with an advice centre like the Citizens Advice Bureau.

Our service standards

At Jobcentre Plus we aim to provide a high standard of customer service at all times. Details of the standard of service you can expect from us can be found on our website at **www.jobcentreplus.gov.uk**

You can access our website from many libraries.

For more information please contact Jobcentre Plus.

Community Care Grant

You may be able to get a Community Care Grant if:

- you are already getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit.

or

- you are likely to be getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit in the next six weeks because you are leaving institutional care or residential care.

and

- you are moving out of institutional care or residential care, or
- you need help to stay in your own home, or
- your family is having very difficult problems, or
- you are moving because you have had an unsettled way of life and an organisation like a council or charity are resettling you, or
- you need help to travel for special reasons, or
- you need help because a prisoner or young offender is going to be living with you while they are on release on a temporary license.

Community Care grants do not have to be paid back.

Savings

- If you and your partner are aged under 60, savings of more than £500 may affect the amount of money you can get.
- If you or your partner are aged 60 or over, savings of more than £1,000 may affect the amount of money you can get.

These notes give general guidance only and should not be treated as a complete and authoritative statement of the law.

Part 1 About you and your family

- This form is for applications to the Social Fund. Please read the notes that came with this form before you fill it in.
- Tell us about yourself and your partner, if you have one.
We use *partner* to mean
 - a person you are married to or a person you live with as if you are married to them, or
 - a civil partner or a person you live with as if you are civil partners.

- Fill in the form fully by answering all the questions and requests for information. **Your application may be delayed if we do not have all the information we need.**

| | You |
|---|---|
| Surname or family name | Mr / Mrs / Miss / Ms |
| Any other surnames you have been known by | |
| All other names in full | |
| Date of birth | / / |
| Address where you live now Tell us your partner's address, if different | |
| | Postcode |
| Daytime phone number | Code Number |
| What is this number? | Home <input type="checkbox"/> work <input type="checkbox"/> mobile <input type="checkbox"/> fax <input type="checkbox"/> |
| | Please tick. This will help us to deal with your claim more quickly. |
| | Letters Numbers Letter |
| National Insurance (NI) number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | You can find the number on your National Insurance (NI) numbercard, letters about your benefit or payslips |

| | Your partner |
|---|---|
| Surname or family name | Mr / Mrs / Miss / Ms |
| Any other surnames you have been known by | |
| All other names in full | |
| Date of birth | / / |
| Address where you live now Tell us your partner's address, if different | |
| | Postcode |
| Daytime phone number | Code Number |
| What is this number? | Home <input type="checkbox"/> work <input type="checkbox"/> mobile <input type="checkbox"/> fax <input type="checkbox"/> |
| | Please tick. This will help us to deal with your claim more quickly. |
| | Letters Numbers Letter |
| National Insurance (NI) number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | You can find the number on their National Insurance (NI) numbercard, letters about your benefit or payslips |

Crisis Loan from the Social Fund

For office use only

Date of SFCS input
/ /

Initials

Application number

Evidence of identity

Part 1 About you and your family continued

Please tell us about children or qualifying young persons who live with you that you support.

- We use *child* to mean a person aged under 16 who you are getting Child Benefit for.
- We use *qualifying young person* to mean a person aged 16, 17, 18 or 19 who you are getting Child Benefit for.

| Name | Date of birth |
|----------------------|----------------------------------|
| <input type="text"/> | <input type="text" value="/ /"/> |
| <input type="text"/> | <input type="text" value="/ /"/> |
| <input type="text"/> | <input type="text" value="/ /"/> |
| <input type="text"/> | <input type="text" value="/ /"/> |
| <input type="text"/> | <input type="text" value="/ /"/> |

● If you need more space, use **Part 6**.

Please tell us about everyone else who lives with you.

But if you have a partner, you do not need to tell us about them here.

| Name | Date of birth if under 18 | Relationship to you |
|----------------------|----------------------------------|----------------------|
| <input type="text"/> | <input type="text" value="/ /"/> | <input type="text"/> |
| <input type="text"/> | <input type="text" value="/ /"/> | <input type="text"/> |
| <input type="text"/> | <input type="text" value="/ /"/> | <input type="text"/> |
| <input type="text"/> | <input type="text" value="/ /"/> | <input type="text"/> |
| <input type="text"/> | <input type="text" value="/ /"/> | <input type="text"/> |

Are you or your partner subject to a Jobseeker's Allowance sanction or disallowance or a sanction for failure to attend a work-focused interview?

No
 Yes

Are you or your partner

- involved in a trade dispute
- living in a care home or hospital
- in a religious order
- a student at a university, college or school
- a person from abroad
- in prison or on release from prison on temporary licence?

No
 Yes We will get in touch with you about this.

Part 2 About the crisis continued

We can only pay a Crisis Loan if there will be a serious risk to either the health or safety of you, a member of your family, or someone you care for, if you do not get any money.

Please say what the serious risk will be.

● If you need more space, use **Part 6**.

Please say how much you need and what for

We may not always be able to offer you the full amount you have asked for.

● If you need more space, use **Part 6**.

Are you applying for household items?

No Go to **Part 3**.

Yes Please tell us about it below.

What is needed?

Why is it needed?

Who needs it?

What is the cost?

£

£

£

£

Part 2 About the crisis continued

| What is needed? | Why is it needed? | Who needs it? | What is the cost? |
|-----------------|-------------------|---------------|-------------------|
| | | | £ |
| | | | £ |
| | | | £ |
| | | | £ |
| | | | £ |

Are you making this application because you have been turned down for a Budgeting Loan?

No

Yes

What date did you apply for the Budgeting Loan?

/ /

Part 3 About money you or your partner get

Please tell us about any money you or your partner get regularly.

We mean things like benefits or entitlements (such as Income Support, Jobseeker's Allowance, Employment and Support Allowance Pension Credit and Child Benefit), pensions, tax credits, wages, and maintenance payments.

| Type of money you get | How much are you getting and how often ? | When did you last get a payment? | When will you get your next payment? |
|-----------------------|--|----------------------------------|--------------------------------------|
| | £ every | / / | |
| | £ every | / / | |
| | £ every | / / | |
| | £ every | / / | |

Part 3 About money you or your partner get continued

Have you or your partner received any money recently apart from your regular income?

We mean things like final wages or holiday pay.

No

Yes Please tell us about this.

| Type of money you received | Amount | When did you get the payment? | Is any more due? |
|----------------------------|------------------------|--|--|
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| <input type="text"/> | £ <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |

Part 4 About savings and other money you could use

Do you, your partner, or your children or qualifying young persons, have any money?

This includes cash.

No

Yes How much? £

Do you or your partner have a bank or building society account?

This includes a National Savings Bank account.

No

Yes

Do you, your partner, or your children or qualifying young persons, have any savings?

Include money in

- a bank
- a building society
- a credit union account
- National Savings Certificates
- premium bonds
- shares.

No

Yes How much? £

Please say where the money is held

Part 4 About savings and other money you could use continued

Is there any other money you or your partner could use?

This could be from

- a credit card
- loans or an overdraft from a bank
- a store card
- insurance policies you or your partner could claim on.

No

Yes How much?

£

Please tell us about this

Can you or your partner get help from anywhere else, in cash or in kind?

This could be from

- relatives and friends
- employers
- charities and benevolent funds.

Include items you can borrow.

No

Yes Please tell us about this

Do you or your partner own any property, apart from where you live?

No

Yes Please tell us about this

● If you need more space, use **Part 6**.

Part 5 About money you have to pay out

Do you or your partner have to pay any money out regularly?

No

Yes Please tell us about this below.

Do not include any money that may already be taken from any benefit that you get.

Include things like

- catalogue money
- hire purchase payments
- loan payments.

This information is needed to help us work out how much money you can afford to pay back each week if you get a loan.

Who do you pay the money to?

How much are you paying and how often ?

How much is owed ?

 every every every every every every

Part 6 **Other information**

Post office details

Please provide details of your local post office.

| |
|----------|
| |
| |
| |
| Postcode |

Please use this space to tell us anything else you think we might need to know. Include details of any serious health problems that you, your partner, or someone you care for, has.

If there is not enough space, please use a separate sheet of paper. Remember to put your full name and National Insurance (NI) number on any separate sheets of paper you use.

| |
|--|
| |
|--|

Part 7 **For people filling in and signing this form for someone else**

Have you filled this form in for someone else?

No Go to **Part 8**.

Yes Please tell us about yourself

Please tell us why you are filling in and signing this form for someone else.

I am sending a letter signed by the customer with this form. Now sign this form in **Part 8**.

The letter tells you that they agree to me making the claim for them.

I am their appointee

I have power of attorney

Full name

Date of birth

Address

Postcode

Phone number

What is this number? Home work mobile fax

Please tick

Now sign this form in **Part 8**.

Part 8 Declaration

I declare that the information I have given on this form is correct and complete as far as I know and believe.

I understand that if I knowingly give information that is incorrect or incomplete, I may be liable to prosecution or other action..

I understand that I will have to pay back any loan that I may get.

I also understand that if this loan is paid, money may be taken from my benefit or my partner's benefit to pay it back.

This is my application for a payment from the Social Fund.

Signature

Date

Appointee's signature

Date

Part 9 **What to do now**

- Look through this form and check you have answered all the questions and given all the information requested. **Your application may be delayed if we do not have all the information we need.**
- If you have made any alterations, please make sure you initial and date them.
- Check you have signed the form at **Part 8**.
- Send or take this form to Jobcentre Plus. You can find the phone number and address in the business section of the phone book. Look under **Jobcentre Plus**.

Part 10 **How we collect and use information**

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website www.dwp.gov.uk/privacy.asp or contact any of our offices.