

# Crisis Loans from the Social Fund – day to day living expenses

jobcentreplus

Department for  
Work and Pensions

Please read these notes carefully. They explain the circumstances when a Crisis Loan for day to day living expenses 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 sections on the other side of this page.

## Crisis Loan

**You may be able to get a Crisis Loan for day to day living expenses 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.

## Other Crisis Loans

**You may be able to get a Crisis Loan to help with paying:**

- rent in advance
- board and lodging in advance
- hostel charges

**if:**

- you are aged 16 or over, **and**
- in an emergency or because of a disaster, you do not have enough money to pay rent in advance, advance board and lodging charges or hostel charges, 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, **or**

- you are moving out of a care home or institutional care, and
- your new tenancy is not for local authority accommodation, and
- you have a Community Care Grant to help you get established.

**You may be able to get a Crisis Loan for items and services other than day to day living expenses if:**

- you are aged 16 or over, **and**
- because of a disaster you do not have enough money to meet the immediate needs of your family for items other than day to day living expenses. A disaster includes the effect of a major fire, flood or explosion, but does not include less serious situations such as a small fire in one room or a leak from a washing machine.

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

## 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.

## Notes About your application

### 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, maternity and funeral 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.**

### 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 61, savings of more than £500 may affect the amount of money you can get.
- If you or your partner are aged 61 or over, savings of more than £1,000 may affect the amount of money you can get.

### 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.

### 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.direct.gov.uk**
- or**
- get in touch with an advice centre like the Citizens Advice Bureau.

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

**Tear off this page to keep for your information ►**



**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 whom you are getting Child Benefit for.
- We use *qualifying young person* to mean a person aged 16, 17, 18 or 19 whom 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 7**.

**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

We can only pay a Crisis Loan for day to day living expenses if there is an emergency or if there has been a disaster.

### What is the crisis and what caused it?

Please say

- what the problem is
- what has happened
- when it happened.

If money has been spent, please say what on.

- If you need more space, use **Part 7**.

If money has been lost or stolen, please say how much is missing.

£

Have you recently separated from someone?

No

Yes  Tell us about this person you have separated from.

Their full name

Date of birth

/ /

Their National Insurance (NI) number

/ /

Date of separation

/ /

Their address

Postcode

Was this person claiming benefit for you?

No

Yes

**Part 2 About the crisis** continued

**We can only pay a Crisis Loan for day to day living expenses 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 7**.

**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 7**.

**Please say how much food you have left and how long this will last you.**

● If you need more space, use **Part 7**.

**Do you pay for your gas or electricity with a pre-payment meter?**

**No**  Go to **Part 3**.

**Yes**  How much credit is left on the meter?

£

How long will this last?

## 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?
<input type="text"/>	£ <input type="text"/> every <input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/> every <input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/> every <input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/> every <input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>

### 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"/>

## 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 7**.

## 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?

 every every every every every every

How much is owed?

## Part 6 How we pay you

### We normally pay your money direct into an account

Many banks and building societies will let you collect your money at the post office. We will tell you when your Social Fund payment will be made and how much it will be for.

### Finding out how much we have paid into the account

You can check your payments on account statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think your payment is wrong, get in touch with the office that pays you straight away.

### If we pay you too much money

We have the right to take back any money we pay that you are not entitled to. This may be because of the way the system works for payments into an account. For example, you may give us information which means you are entitled to less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you are not entitled to.

### We will contact you before we recover any money.

#### What to do now

- Tell us about the account you want to use on the next page. By giving us your account details you:
  - agree that we will pay you into an account, and
  - understand what we have told you above in the section **If we pay you too much money.**
- If you are going to open an account, please tell us your account details as soon as you get them.
- If you do not have an account, and do not intend to open one, please tick the box. If you would like us to pay you by cheque, you need to let us have details of the post office where you will cash your cheque. Make sure you give us the details of the post office in **Part 7.**

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**Fill in the rest of this form. You do not have to wait until you have opened an account or contacted us.**

## About the account you want to use

Please tell us your account details below. It is very important you complete ALL boxes correctly including the building society roll or reference number if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money. You can find the account details on your chequebook or bank statements. If you are not sure about the details, ask the bank, building society or other account provider.

## About the account you want to use

### You can use

- an account in your name
- a joint account, or
- someone else's account,
  - subject to the terms and conditions of the account, and
  - as long as you have the other person's permission and authorise them to use the money in the way you tell them.
- If you are an Appointee or a legal representative acting on behalf of the claimant, the account should be in your name only.
- To be paid into a credit union account you must provide the credit union's account details. Your credit union will be able to help you with this.

### Name of the account holder

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

### Full name of bank, building society or other account provider

### Sort Code

Please tell us all six numbers, for example: 12-34-56.

<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>
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### Account number

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

<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"/>
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If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

### Building society roll or reference 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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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You may be getting other benefits and entitlements that are not paid direct into an account. To have them paid into the above account, please tick the box.

*Part 7*    **Other information**

**Post office details**

Please provide details of your local post office.

Postcode

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**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 or your partner 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.

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## Part 8 For people filling in and signing this form for someone else

Have you filled this form in for someone else?

No  Go to **Part 9**.

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 claimant with this form. The letter tells you that they agree to me making the claim for them.  Now sign this form in **Part 9**.

I am their appointee

I have power of attorney

Full name

Mr / Mrs / Miss / Ms

Date of birth

/ /

Address

Postcode

Phone number

Code Number

What is this number?  
Please tick

Home  work  mobile  fax

Now sign this form in **Part 9**.

## Part 9 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 10 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 9**.
- 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 11 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-policy](http://www.dwp.gov.uk/privacy-policy) or contact any of our offices.

## Part 12 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.direct.gov.uk/dwpcharter](http://www.direct.gov.uk/dwpcharter)

You can access our website from many libraries.

For more information please contact Jobcentre Plus.

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