

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
- If you need help with paying rent in advance to a landlord (not the local authority).
- 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 Loans

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.

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 Social Security or Jobs & Benefits office can give you advice.

About your Application.

Budgeting Loans

- **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

It is Agency policy to provide you with all of the information, advice and help to complete any Social Security benefit claim form. Please feel free to contact your nearest Social Security or Jobs & Benefits office, Community Benefit Office or the Benefit Shop, Royal Avenue, Belfast.

If you would like further information about disability benefits, you can also contact the Benefit Enquiry Line. The telephone number is 0800 220 674.

However, if you do not want to make use of our services, you may be able to get help from a friend, relative or an Advice Centre.

Further information can be found on our website www.dsdni.gov.uk

Community Care Grants

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

- you are already on 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 a care home.

and

- you are moving out of institutional care or a care home, 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 the NIHE or a 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 temporary release.

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.



SOCIAL
SECURITY
AGENCY

SF401 April 2009

Crisis

Loan

application

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	Your partner
Surname or family name	Mr / Mrs / Miss / Ms	Mr / Mrs / Miss / Ms
Any other surnames you have been known by		
First names		
Date of birth	/ /	/ /
Address where you live now Tell us your partner's address, if different.		
	Postcode	Postcode
Daytime phone number	Code Number	Code Number
	Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile <input type="checkbox"/> Fax <input type="checkbox"/>	Home <input type="checkbox"/> Work <input type="checkbox"/> Mobile <input type="checkbox"/> Fax <input type="checkbox"/>
What is this number? Please tick	Letters Numbers Letter	Letters Numbers Letter
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
National Insurance (NI) number	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

For official 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 who live with you that you support.

Name	Date of birth
<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"/>

● If you need more space, use **Part 6** on page 9.

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"/> / <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"/>

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, or
- a person from abroad
- in prison or on temporary release from prison?

No

Yes We will get in touch with you about this.

Part 2 About the crisis

We can only pay a Crisis Loan 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 6** on page 9.

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

£

Have you recently separated from someone?

No

Yes

Please tell us about the person you have separated from.

Their full name

Date of birth

National Insurance (NI) number

--	--	--	--	--	--	--	--

Address

Postcode

Date of separation

Was this person claiming benefit for you?

No

Yes

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** on **page 9**.

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** on **page 9**.

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?

/ /

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?

£

£

£

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

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, Income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit and Child Benefit), Tax Credit, pensions, wages and maintenance payments.

Type of money you get	How much you are 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	How much you are getting and how often?	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, 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 Girobank or National Savings Bank account.

No
 Yes

Do you, your partner, or your children, have any savings? Include money in

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

No
 Yes How much? £

Please say where the money is held

● If you need more space, use Part 6 on page 9.

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** on page 9.

Part 5 About money you have to pay out

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

No

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

Yes

Please tell us about this below.

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 where you want to be paid.

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 below.

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 applicant with this form. The letter tells you they agree to me making this application for them.

Now sign this form in Part 8 below.

I am their appointee

I have the power of attorney

Your full name

Mr / Mrs / Miss / Ms

Date of birth

/ /

Address

Postcode

Daytime phone number
home/work/mobile/fax.

Code

Number

Please delete as appropriate

Now sign this form in Part 8 below.

Part 8 Declaration

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.

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

(Under Section 15 of the Social Security Fraud Act (NI) 2001 it is an offence to fail to notify a change of circumstances promptly. Failure to tell us about a change in your circumstances promptly may result in action being taken against you).

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 your nearest Social Security or Jobs & Benefits office. You can find the phone number and address of the advert in the business number section of the phonebook under Social Security or Jobs & Benefits. You can also get more information from our website www.dsdni.gov.uk

How we collect and use information

We, the Department for Social Development (DSD), collect information to deal with Social Security, Child Support, employment and training, housing and community development and urban regeneration (redeveloping towns, cities and villages). The information we collect about you depends on the type of your business with us, but we may use the information for any of these purposes.

We may check information about you with other information we may have. We may get information about you from other people and certain organisations.

We may give information to certain other organisations, as allowed by the law, to:

- check that the information is accurate
- prevent or detect crime
- protect public funds in other ways, and
- use in research statistics.

These other organisations include other government departments, authorities who deal with Housing Benefit and private-sector organisations (such as banks) that may lend you money. We will not give information about you to anyone outside our department unless the law allows us to.

The Department for Social Development is the data controller for the Data Protection Act.

If you want to know more about what information we have about you, or the way we use your information, please contact us. You can contact any of our offices and ask for the leaflet Data Protection Act 1998 – It affects you. Or you can find a copy of the leaflet on our website at www.dsdni.gov.uk

Reviews

You have the right to ask for a review if you are unhappy with the Decision Maker's decision on your Community Care Grant, Budgeting Loan or Crisis Loan.

If, after the review, you still think the decision is wrong you can ask for a further review by the Social Fund Inspector. You must put this request in writing and send it to the Office of the Social Fund Commissioner, Scottish Amicable Building, 11 Donegall Square South, Belfast, BT1 5JE.

Leaflet OSFC6 describes the review process and how the inspector will look at your application. Copies are available from any Social Security or Jobs & Benefits office. You can also download a copy from the web site of the Office of the Social Fund Commissioner at www.osfcni.org.uk

