

Social Security

Budgeting Loans and Exceptional Needs Grants

Please read these notes before completing this form

Please read these notes carefully. They explain the circumstances when a Budgeting Loan can be paid and when an Exceptional Needs Grant can be paid. If you think you may be eligible for either a loan or a grant, see **BLG2 - A Guide to Budgeting Loans and Exceptional Needs Grants**.

The information below will help you decide if you should apply for a loan or grant.

Budgeting Loans

- **You may be able to get a Budgeting Loan if:**

You have been getting Income Support or income-based Jobseeker's Allowance, for at least 4 weeks, and you need help

- for the purchase, delivery and installation of certain items of furniture or household equipment and any removal costs associated with moving to a new home in the Island;
- for the purchase, delivery and installation of certain items of furniture or household equipment which are worn out, defective or unsafe or have been destroyed, or are needed because a person has recently become a member of your family;
- for deposits for rent, board and lodging charges, gas or electricity or the initial supply of heating oil after you have moved into new accommodation;
- for essential repairs to, or maintenance of, your home or for redecorating your home;
- for repairs to furniture or household equipment or domestic heating boilers;
- to buy clothing or footwear for you or a member of your family, but not to replace old clothes or footwear which have simply been worn out or outgrown;
- a mobility scooter.

- **You may be able to get a Budgeting Loan if:**

You are getting Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance:

- to replace cash which you have lost, had stolen or destroyed (we can pay a loan in respect of lost cash only once in a person's lifetime, but any claim for lost cash made prior to 9 July 2013 will be ignored);
- for the purchase, delivery and installation of certain items of furniture or household equipment lost or destroyed following a disaster, such as a fire or flood;
- for reusable cotton nappies.

Different rules apply for those recently released from prison.

We cannot pay Budgeting Loans towards the cost of any other types of items or services.

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

The maximum amount of any Budgeting Loan you can have depends on the size of your family and whether you have any other Budgeting Loans or any overpayments of benefit that still have to be paid back. Please contact us if you need to know the maximum amount of any Budgeting Loan you may be able to get.

We cannot pay a loan:

- if you do not have a partner or children and still owe £375 or more for a previous Budgeting Loan or a benefit overpayment;
- if you have a partner, but you do not have children and still owe £425 or more for a previous Budgeting Loan or a benefit overpayment;
- if you are a lone parent, or if you have a partner and children and still owe £500 or more for a previous Budgeting Loan or a benefit overpayment;
- for expenses of less than £30 unless you are claiming for lost cash; or
- if either you or your partner has received a Budgeting Loan in the last two years.

Savings

If you and your partner have savings of more than £1,000 it will affect the amount of Budgeting Loan you will receive.



The Treasury

Yn Tashtey

Form BLG1 Notes August 2018

How we decide what we can pay you

The adjudication officer will look at the relevant circumstances and decide the maximum amount of Budgeting Loan you can have, taking into account any loan you still owe us and the reasonable cost of the item(s) you have claimed for.

Exceptional Needs Grants

- **You may be able to get an Exceptional Needs Grant if:**

You or your partner are receiving Income Support or income-based Jobseeker's Allowance, and you need help

- for the purchase, delivery and installation of certain items of furniture or household equipment, and assistance with on-Island removal costs, on taking up new accommodation;
- for deposits for rent, board and lodging charges, gas or electricity;
- for the initial supply of domestic heating oil on taking up the tenancy of a home;
- for the initial supply of domestic heating oil to a public sector house following a change of fuel type arranged by the Department of Infrastructure or a Local Authority;

- **You may also get an Exceptional Needs Grant:**

- for expenses on starting work or continuing in work whilst you are awaiting your first payment of salary or wages;
- for expenses on starting or resuming work for Employed Person's Allowance claimants waiting their first payment of earnings following a period of maternity or adoption leave;
- for living expenses whilst you are awaiting your first payment of Income Support or income-based Jobseeker's Allowance;
- if you are in employment, in receipt of Employed Person's Allowance, and your pay period is extended (e.g. from weekly to monthly).

Exceptional Needs Grants do not have to be paid back.

There are maximum amounts payable for certain items or services claimed with an overall maximum of £1,000.

To make a decision, the adjudication officer will look at whether or not there is a genuine and reasonable need for the item in question.

Savings

If you and your partner have savings of more than £1,000 it will affect the amount of Exceptional Needs Grant you will receive.

How we decide what we can pay you

The adjudication officer will look at the relevant circumstances and decide the maximum amount of Exceptional Needs Grant you can have.

How to claim

Find out the cost of the items you want to claim for and then complete this form and return it to us as soon as you can. You can either post it to us or take it to a Social Security office.

When to claim

Claim as soon as you can. If you delay claiming you could lose money as there is a time limit for claiming certain items - for example, if you have changed address and are claiming help towards the cost of furniture, your claim for a Budgeting Loan must be made within 56 days from the date that you got the tenancy of your new address and your claim for an Exceptional Needs Grant must be made within 28 days from the date that you got the tenancy.

What you will need to send with this form

- If you are making this claim because you have changed address or are about to change address, we will need to see proof that you have the tenancy of the new address - for example, a copy of your lease or a letter from your landlord;
- Whatever you are claiming for, we will need to see proof of the amount of savings that you have (including those of your partner).

Depending on what you are asking for, we may need other information - if we do, we will let you know.

How you pay back a loan

- We expect you to repay your loan by making payments of at least £12.50 per week.
- If you are on benefit, we will recover this amount from your benefit payments.
- If you are not on benefit, you must make separate arrangements to repay your loan (by standing order to us or by making cash or cheque payments to the Post Office).
- We will ask you to sign a loan agreement before we pay a loan to you, so that you are clear as to the terms on which the loan is made and how you must repay it.

These notes give general guidance only and it is not a complete and authoritative statement of the law.

Social Security

Budgeting Loans and Exceptional Needs Grants

About you

Title

Mr / Mrs / Miss / Ms

Surname

Other names

Address

Please give the address where you are living at the moment.

If you are about to change your address, tell us about your new address in Part 3 of this form.

 Postcode

Date of birth

National Insurance (NI) Number

Letters

Numbers

Letter

Telephone number

Email address (optional)

Which benefit are you currently receiving?

Income Support

Income-based JSA

Employed Person's Allowance

Do you or your partner expect to start a full-time job within the next 4 weeks? (By full-time we mean

16 hours or more a week.)

No

Yes

Please tell us the date that you or your partner are due to start

Do you have any savings?

(You should include any savings of your partner)

No

Yes

Please tell us how much you have in savings

£

You must send proof of the amount of your savings with this form.

Budgeting Loans can only be given for the types of items or services listed in this part. Please tick the boxes that apply to you, if you are applying for a Budgeting Loan.

- Furniture and household equipment (list items on next page)
- Essential repairs or maintenance of the home, or essential redecoration of your home (list items on next page)
- Removal Expenses (give details on next page)
- Repairs to furniture or household equipment or domestic heating boilers (give details on next page)
- Deposit for rent, gas or electricity, or payment in advance for board and lodging charges (say which type of deposit on next page)
- Clothing and footwear (list items on next page)
- First fill of heating oil in new home (give details on next page)
- Reusable cotton nappies (give details on next page)
- A mobility scooter (give details on the next page)
- Emergency relief, for persons affected by a disaster (give details on next page or in part 6)
- Lost/stolen/destroyed cash (give details below)

If money has been lost, stolen or destroyed, please tell us how much is missing

£

and on what date

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We can pay a Budgeting Loan for lost, stolen or destroyed cash only once in your lifetime, but any Budgeting Loan for lost, stolen or destroyed cash paid to you before 9 July 2013 will be ignored when we consider your claim.

Exceptional Needs Grants can only be given for the types of items or services listed in this part. Please tick the boxes that apply to you, if you are applying for an Exceptional Needs Grant.

- Furniture and household equipment (list items on next page)
- Deposit for rent, gas or electricity or payment in advance for board and lodging charges (say which type of deposit on next page)
- Expenses associated with starting or re-entering work, including Employed Person's Allowance claimants resuming work following maternity or adoption leave (list expenses on next page).
- Change in length of pay period by employer (give details in part 6).
- Expenses whilst awaiting your benefit to be determined (list expenses on next page).
- First fill of heating oil in new home (give details on next page).
- First fill of heating oil following change to system by the Department of Infrastructure or Local Authority (give details on next page).
- Removal expenses (give details on next page).

Loans or Grants

Please tell us what items you are claiming for, how much each item costs, and who each item is for.

(If any item is for the whole family just write family.)

Item	Cost	Who the item is for
	£	
	£	
	£	
	£	
	£	
	£	
	£	
	£	

If necessary, continue in Part 6.

We cannot pay you a Budgeting Loan if either you or your partner has received a Budgeting Loan within the last two years.

Part 3 **About your new address**

Are you making this claim because you have recently changed address or are about to change address?

No **Go to Part 4**

Yes **Please answer the following questions**

What is your new address?

Postcode

When did you move or when are you due to move to this address?

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When did you buy, or take up the tenancy of, your new address?

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What are the reasons for moving? Please give as much information as you can.

Please remember to send proof that you have taken up the tenancy of your new address.

If you are not signing this form on behalf of somebody else, go to Part 8

Even though you can complete this form for somebody else, they must still sign it themselves unless -

- they cannot manage their own affairs
- they cannot sign for themselves

You can only sign this form if one or more of the following boxes apply. Tick all the boxes that apply to you.

I have a power of attorney for them which has been registered with the Courts

Please send a copy of the deed which shows the date of the Court decision and the seal of the Court.

I am a receiver for them under a court order

Please send a copy of the court order which appointed you as receiver with this form

The Treasury has already appointed me to get their benefits and deal with their Social Security affairs

I wish to be appointed by the Treasury to receive their benefits and deal with their Social Security affairs because they cannot manage their own affairs or cannot sign for themselves

We will get in touch with you about this.

Please tell us about yourself here -

Your full name

Your National Insurance (NI) number

Letters		Numbers						Letter
<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"/>

Your date of birth

Your address

Postcode	

Telephone number

Email address (optional)

When we collect information about you we may use it for any of our purposes, including dealing with benefits and allowances, employment and training and occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so.

We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, contact any of our offices or visit our website at www.gov.im/treasuryprivacynotice

On occasion, Social Security may wish to contact you to find out more about the service you have received in order to make improvements. To do so, we will use the data we hold about you to make contact.

Participation is voluntary and you can refuse to be involved at any time.

I understand and agree that Social Security may use the information they hold about me to contact me for feedback on their services.

I understand and agree that any feedback I provide will be anonymised and will in no way affect my claim to benefit.

Please tick this box to confirm you understand and agree

I understand that the information I have provided may be checked with other sources.

I understand that I may be prosecuted if I give information that is incorrect or incomplete.

I understand that a Budgeting Loan cannot be paid if either I or my partner has received a Budgeting Loan within the last two years.

I declare that the information I have given on this form is correct and complete.

I declare that I have read and understood the notes at the front of this form.

This is my claim for a Budgeting Loan and/or an Exceptional Needs Grant.

Your signature

Date

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For office use only – use only when the form has been completed by a member of staff

I read back to the customer the entries I made on this form based on the information given by them. The customer agreed that the entries were correct.

Interviewing officer's signature

Date

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Customer's signature

- 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 10**.

When you have completed this application form, take or send it to a Social Security office, and mark it for the attention of the team that pays your benefit/allowance (Income Support, Jobseeker's Allowance or Employed Person's Allowance).

**Address - Social Security Division,
Markwell House,
Market Street,
Douglas,
Isle of Man,
IM1 2RZ**

If you have any questions about your claim please contact the team that pays your benefit/allowance.

The telephone numbers are –

Income Support (under pension age)	01624 685094
Income Support (over pension age)	01624 687020
Jobseeker's Allowance	01624 685126
Employed Person's Allowance	01624 685092

The email addresses are –

Income Support (under pension age)	IncomeSupport@gov.im
Income Support (over pension age)	ISP@gov.im
Jobseeker's Allowance	JSA@gov.im
Employed Person's Allowance	EPA@gov.im

Website - www.gov.im/socialsecurity

All calls to and from Social Security are recorded for quality purposes, to prevent crime or misuse, to ensure staff act in compliance with required procedures and standards and assist in the provision of training, monitoring and service improvement.

Your application will be looked at carefully. The adjudication officer has to look at the relevant circumstances before deciding if a Budgeting Loan or an Exceptional Needs Grant can be awarded.

- If we decide **we can** pay you a **loan** and you agree the terms for repaying the loan, you will be able to collect the payment at a Post Office. If **we cannot** pay you a loan we will let you know.
- If we decide **we can** pay you a **grant** you will be able to collect the payment at a Post Office. If **we cannot** pay you a grant we will let you know.
- If you have applied for a grant and you do not qualify, we will look at the information you have given us and decide if you may qualify for a loan. If we think you do qualify for a loan we will get in touch with you.

Adjudication Officer's Decision

Grant allowed		Loan Allowed		Disallowed
Item	Amount	Item	Amount	Item
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
	£		£	
Total amount to be paid	£	Total amount to be paid	£	

Notes

Adjudication Officer	<input style="width: 95%; height: 35px;" type="text"/>	Date	<input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/>
Notice of Determination issued by	<input style="width: 95%; height: 35px;" type="text"/>	Date	<input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/>



The Treasury

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