



INTEGRATION LOAN APPLICATION FORM GUIDANCE

What is an integration loan?

Integration loans must be paid back, but are interest free. You can use them to buy items that will help you integrate into the UK.

For example, you can use the loan for:

- Housing deposits
- Work clothing and equipment
- Education and training

An integration loan should NOT be used for:

- luxury items
- living expenses

Can I apply for a loan?

You can apply if:

- a. you have been granted leave to enter or remain as a consequence of being granted refugee status or if you have been granted leave to enter or remain because you have been granted humanitarian protection

or

- b. you have been granted leave to enter or remain as a consequence of being a dependant of a person who falls under (a) above

and

- c. you are aged 18 or over; and
- d. you were granted leave to enter or remain after 11 June 2007; and
- e. you have not already received an integration loan

Two people can make a joint loan application if they both meet the above criteria and:

- they are married to each other;
- they are not married, but living together as if they were;
- they are civil partners;
- they are same sex partners and are living together as civil partners.

Both partners are responsible for paying back a joint loan.

Applying for an integration loan does not mean you will receive one. Each case is considered on its merits.

How much can I apply for?

This depends on your circumstances and how you plan to use the loan. You may not get the full amount you apply for as the maximum amount paid out depends on the budget available for integration loans. This amount may vary during the financial year. You cannot apply for less than £100.

If you do not use the loan for the reason you have applied for it, we may ask you to repay it in full immediately.

We will normally pay integration loans directly into your bank account. This is the safest and quickest way to pay and lets you choose how and when you take your money. A bank or building society will be able to help you open an account.

If you cannot open a bank account and your loan is under £450 we can, in exceptional circumstances, send you a cheque. This can only be cashed at the Post Office you have named on the application form. Cheques will only be payable to the main applicant identified on the application form.

Cheques can only be paid into the bank account of the loan applicant and not into another person's account.

A loan application is not valid without your National Insurance number.

How will I pay the loan back?

The Department for Work and Pensions (DWP) or the Northern Ireland Social Security Agency (NISSA) will pay and collect the loan.

Repayments will not usually start until at least six weeks after the loan has been paid. If you or your partner are in receipt of income-related benefits, loan repayments will be taken from your benefit payments or those of your partner if you are in the same family unit for benefit purposes.

If you are working, DWP will contact you to arrange the best way to make the repayments. Your repayment rates will vary and may increase when you change between receiving benefit and employment.

Will receipt of the loan affect my entitlement to benefits and other support?

If you get income-related benefits, the loan should not affect your entitlement unless you have more than £5,000 in savings. You should tell Jobcentre Plus if you receive an integration loan.

If you are applying for a loan to help with your training, education, work, living or child care expenses, then you should speak to your local Jobcentre Plus office. You may be able to get support for these services free. Taking out a loan in these circumstances could affect your entitlement to support if you are seeking work.

Where can I get more help and advice?

If you are in contact with a local refugee community organisation they may be able to help you decide what you need a loan for and how much you should apply for. They may also help with your application.

If you would like further information please email integrationloan@homeoffice.gsi.gov.uk or phone 020 8196 5440.