

Refugee agencies help and advice



July 2007

English

Integration loans

Have you been granted refugee status or humanitarian protection since 11 June 2007? If so, you may be eligible for a government integration loan.

What is an integration loan?

Integration loans are interest-free loans to enable refugees and people who have received humanitarian protection to start their new life in the UK. Please note that this is a loan which you will be expected to repay in the future.

What may they be used for?

Examples of things for which you may need a loan are: housing deposits; essential items for the home; travel cards to get to interviews or work; work clothing or equipment; education and qualifications. You may apply for a loan for basic living expenses if you are training or studying. Loans are not intended to cover non-essential items.

Who can get an integration loan?

To apply for a loan, you must be over 18 years old and have been granted refugee status or humanitarian protection. You cannot apply for a loan more than once. If you and your partner are both eligible to apply for a loan, you can apply jointly. Both partners are equally responsible for repayment of a joint loan.

How much can you apply for?

The amount of the loan will be calculated by taking your particular needs and situation into account. It may be between £100 and £1000. This applies to both single and joint applications.

How will the loans be paid?

Loans will normally be paid into a bank account. If you do not have a bank account and your loan is under £450, you can receive a cheque. This can only be cashed at a Post Office nominated by you in your application.

Registered charity numbers: Refugee Action: 283660 Migrant Helpline: 1088631
Scottish Refugee Council: SCO08639 Refugee Council: 1014576 Welsh Refugee Council: 1044885

Other leaflets are available at <http://languages.refugeecouncil.org.uk>

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How will the loans be repaid?

Loan repayment will normally begin after six weeks. If you are working, the Department for Work and Pensions will contact you directly to discuss this. If you are receiving Income Support, Income-Based Jobseeker's Allowance or Pension Credit, the loan repayments will be collected directly from your benefits. The repayment rate will be set quite low.

Will I still be entitled to other financial support?

If the loan is to help you with further training, education or work, including living or childcare expenses, you should discuss this first with your Jobcentre Plus office. There may be other forms of financial support available to you free of charge.

How to apply for a loan

The Border and Immigration Agency should have sent you the application form for an integration loan with the decision letter giving you refugee status or humanitarian protection. If you haven't received it you can get one if you phone the Integration Loan Team at the Border and Immigration Agency on 020 8196 5440.

Refugee agencies such as Refugee Action, Migrant Helpline, Scottish Refugee Council, Refugee Council and Welsh Refugee Council may be able to help you fill in the application form. Other organisations such as refugee community organisations or Citizen's Advice service may be able to help you as well.

Money advice

Remember that you have to pay a loan back so it is important that you only borrow what you can afford to pay. You may be entitled to funding from other sources which you do not have to repay. Please speak to your nearest refugee agency about this.