

# Support Notes on Commissioner's Advice

## Direction 3: Emergency/ Disaster

### 1. "in an emergency"

No support notes.

### 2. "as a consequence of a disaster"

#### Example

Mr W has severe mobility problems, arthritis, and angina. He lives in a bungalow. He receives a substantial amount of care from paid carers. The Environment Agency has forecast that a nearby river will burst its banks within a day, and that there is likely to be flooding between 2 and 3 feet deep. Mr W's bungalow is likely to be uninhabitable. He has applied for a crisis loan to travel by taxi to some relatives who live 40 miles away, who would be able to care for him and accommodate him. Mr W does not have enough money left from his weekly income to pay the taxi fare.

Mr W needs to take imminent action in order to avoid the consequences of the flooding that is likely. He needs to meet expenses as a consequence of a disaster, and in order to avoid serious risk to his health or safety.

#### Implications for Directions 16 and 17

For the purposes of Direction 3, it does not matter if the expenses are required "in an emergency" or "as a consequence of a disaster". If the expenses fall into either category, then (provided the other conditions of Direction 3 are met) the applicant can qualify for a crisis loan.

However the distinction between the two types of situation – emergency and disaster – can be significant when applying Directions 16 and 17. These directions specify certain situations where crisis loans can only be paid for expenses required as a consequence of a disaster. In such situations, if an applicant requires expenses "in an emergency", but not "as a consequence of a disaster", he will not be eligible for a crisis loan. The clear implication of this is that a "disaster" must be a more serious or extreme situation than an "emergency".

### 3. Refusal of a budgeting loan

No support notes.