

Refugee Council help and advice



English

Information pack for refugees



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British Refugee Council, (commonly called the Refugee Council) is a company limited by guarantee registered in England and Wales, [No 2727514] and a registered charity, [No 1014576].
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Introduction

This information pack aims to help those who have sought asylum in the UK and who have now been granted permission to stay. If you have Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain, you have broadly the same rights and entitlements to services as other UK residents and citizens. You now have permission to work, can use health services and apply for housing and welfare benefits in the same way as other UK residents. Please note that if your permission to stay expires in the next few months, you need to get legal advice on the extension of your stay (to find a lawyer, see Legal Advice section below).

Information in this pack is not designed to be comprehensive as each person's circumstances are different and will need different types of advice. However, we hope that the information here will help you with some of your immediate concerns and indicate what services and assistance may be available to you.

Please Note - If you have had a decision on your asylum claim and are living in accommodation provided by UK Visas and Immigration (UKVI) and/or are receiving UKVI support, this will end after **28 days** (or **21 days** if you had Section 4 support). You will have to move out of your accommodation and get different support. You should take steps to do this **immediately**. Further information on how to do this is given below.

The information given in this pack is correct at the time of going to press but may be subject to change at a later date.

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1. How to Get Advice

Where to get advice

Now that you have been granted permission to stay in the UK it is important that you get help and advice on how to access the services to which you are entitled. Government offices such as **Jobcentre Plus** (explained further under Welfare Benefits section below) and the offices of your **local authority** (also called the **local council**) should provide information. There are also many organisations that provide free advice and information, in particular the Citizen's Advice service and local community organisations. It is important that you find out about the services available to you locally. The **Citizens Advice** service is a national charitable service which assists all people in the UK to resolve any legal, money or other problems. You can find your local office by putting in your postcode on this website <http://www.citizensadvice.org.uk> You can look for **community organizations** under 'Find an Advisor' on this website: advicefinder.turn2us.org.uk

Obtaining advice can take time, so be prepared to wait or even return another day. Remember that it is important to take with you your **official documents** from UK Visas and Immigration (UKVI), (see Official Documents and National Insurance Number section below) and all letters and documents you have which **relate in any way** to the matter about which you would like help. When you send off an application form or an important letter, you should take and **keep a copy** as you are likely to have to refer to it if there are queries.

Interpreters

If you cannot speak English, you can ask organisations to provide an interpreter. Many local and national government organisations must provide an interpreter to ensure you receive the services you need. However, if you can, take a friend with you who can speak English the first time you go to make sure the organisation understands what you want them to help you with.

Sources of information

A great deal of information is available **online** and, in this note, we have made references to a number of useful websites. If you don't have access to a **computer**, you should be able to use one at your main local library or a community centre. You can also use a **telephone** and sometimes computers free of charge at your local Job Centre. Advice on topics such as employment, housing, benefits or legal system is available on the Citizens Advice website www.adviceguide.org.uk on the national government website www.gov.uk and on the websites of your local authority (English only). Your **local library** will also have a lot of useful information. The library will also have a **photocopier**, as do many newsagents.

2. Your Official Documents and National Insurance Number

When you apply for work or for welfare benefits or housing you will be asked to prove your identity and your rights to these services. The following is a list of documents you should receive when you have been given permission to stay in the UK that you might need to

show:

Determination of asylum claim letter

When you receive a positive decision on your asylum claim, UK Visas and Immigration (UKVI) will write to you. The letter will say what status you have been given: Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain and the date on which the decision to grant you asylum was made.

Immigration Status Document (ISD) and Biometric Residence Permit (BRP)

These are the official documents issued by UKVI confirming your identity and immigration status. They are your proof that you have permission to stay and proof of your identity so that you can obtain benefits and assistance.

The Immigration Status Document (ISD) is the old form of identification document issued by UKBA. It is a paper document and it has a photograph of you, your personal details, the type of permission to stay which you have been given, and the length of your permission to stay. However, UKVI now issues a new form of identification document called a Biometric Residence Permit (BRP) to people granted Refugee Status, Humanitarian Protection, Discretionary Leave to Remain and Indefinite Leave to Remain who **applied** for asylum from 29 February 2012. The BRP is a plastic card and it has a chip which contains your fingerprints and facial image which can be read electronically. Like the ISD, the BRP shows your personal details and immigration status. The BRP also shows your signature, and confirms your rights to work and access public funds.

You should receive your BRP soon after you receive your determination of asylum claim letter. If you do not, you should contact your solicitor to ask if they have received it, or call your case-owner on the telephone number which is on your determination of asylum claim letter to ask about it. In order to process your BRP, UKVI may ask you to attend an appointment at a Post Office so that your picture and fingerprints can be recorded. You should always check the information on your ISD or BRP carefully. If there are any errors, contact your solicitor or case-owner to have them corrected.

If you do not have a case-owner or solicitor, errors on a BRP can be reported to the Home Office online. To use this service you need to supply your name, date of birth, nationality, and an email or postal address.

NASS/Section4 Termination Letter

If you have been receiving financial support or accommodation and support from UKVI, and have had a decision on your claim, this support will stop after **28 days**. UKVI will write to you saying when this support will stop, when you will receive your final payment and when you have to leave your accommodation.

If you have been receiving **Section 4 support**, this will end after **21 days**. Your accommodation provider will give you a letter telling you when the support will end.

NASS 35

If you have been receiving UKVI support, UKVI will send you a form, called a 'NASS 35', when you are granted a decision. This document will have a photograph of you

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and detail what support you have received. You will need this before you can get welfare benefits and housing. If you have been informed that your asylum support is ending but you have not received this document call 0300 123 2235.

If you were on Section 4 support, or you did not receive any UKVI support at all, you will not receive a NASS 35.

Please note that you should not send your original documents by post unless you are asked to do so. In many cases, photocopies of your original documents will be accepted. The Job Centre can provide 'validated' copies which are sufficient for benefits claims (see Welfare Benefits section below). If you must post the original documents, take them to the Post Office and ask for them to be sent '**recorded delivery**'. You will have to pay a small fee but you can then check that they have been delivered using the Post Office 'Track and Trace' service: www.postoffice.co.uk/track-trace

National Insurance Number

A National Insurance number (NINO) is a personal reference number that you will need to work or access support in the UK. It is important that you get a NINO **quickly**.

Your UKVI case owner should have applied for a NINO for you. Check by calling him or her on the telephone number on your determination of asylum claim letter. If they have not, ask them to do so as this is the quickest way of obtaining a NINO. If the case worker cannot apply for some reason and you are able and intending to work, you can call 0345 6000 643 and apply for a NINO to work. If you are not able to work and want to apply for benefits and your case owner cannot apply, you will have to apply for a NINO as part of your benefits application. In either case, you will be asked to go for a NINO interview at a Jobcentre Plus (see Welfare Benefits section below).

3. Welfare benefits

The UK government supports people who do not have any income (or a very low income) by providing a basic living allowance. This basic living allowance is made up of different payments called 'welfare benefits' or, in a few cases, 'tax credits'.

People who have Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain can get welfare benefits and tax credits. To get this support, you must ask the government department called the **Jobcentre Plus** and you will have to provide them with the information they ask for about yourself, your family if they need support too, and your circumstances. This is called 'making a claim' or 'applying' for a welfare benefit or tax credit. You should apply **as soon as possible** so as not to lose money. Benefits can be backdated in some, but not all, cases.

Types of Welfare Benefit

There are three basic types of welfare benefits for people of working age (broadly under 60-65). These are **Job Seekers Allowance (JSA)**, **Employment Support Allowance (ESA)** and **Income Support**. If you are over working age, the basic welfare benefit is called **Pension Credit**. There are then further benefits which you may receive if you have children or if you are seriously disabled. These are all explained further below. (Since April 2013, many of these benefits are gradually being replaced by a new single benefit called Universal

Credit. The Jobcentre will tell you if you have to apply for this benefit rather than the benefits mentioned above.)

Payments are made every one or two weeks into your **bank or Post Office account** if you have one (or someone else's account if you wish) or, if you cannot open an account, a Simple Payment Card may be requested by people who don't have an account to collect benefit, pension or child maintenance payments. You can take it to a PayPoint outlet displaying the Simple Payment sign (often high street newsagents) where you can collect your payment. .

You should try to open a bank or Post Office account as soon as possible as it is an easier and more secure way to receive your payments and some types of benefit can only be paid into an account (see Opening A Bank or Post Office Account section below.)

Jobcentre Plus offices are responsible for administering most welfare benefits and helping people find work. Each person has a **local Jobcentre** office which is their point of contact for work and benefits. You can find your local Jobcentre here [los.dwp.gov.uk](https://www.gov.uk/los). Delivery of benefits is administered by regional **Benefit Delivery Centres** or **Benefits Centres** which you can call if you have a query. You can find the telephone number on letters you receive about benefits.

Jobseeker's Allowance (JSA)

This payment is for people who are **able to work** and are looking for work but do not have a job. You must go to the Jobcentre regularly at the times they tell you (usually on a set day every two weeks) and show that you have been looking for work and your circumstances have not changed (called '**signing**'). When you first register with the Jobcentre you will have to sign a document, called a Claimant Commitment, which sets out in detail what you have agreed to do to look for work. It is very important that you do what you have agreed to do in looking for work, and keep a record of exactly what you have done. You must show the Jobcentre each time you sign what you have done to find work, or they may stop your benefits.

You can go to **college or English class** for up to 15.5 hours a week and still get JSA. You can also get JSA if you work for up to 15.5 hours every week. In some cases refugees are entitled to attend full time English language courses (see Income Support section below)

Employment Support Allowance (ESA)

This payment is for people who have an **illness or a disability** that means they are unable to work, or are limited in the kinds of work they can do. If you want to apply for ESA, you must get a **medical certificate** (called a **Med3** or '**sick note**') saying that you are unable to work from your doctor (also called a GP – see Healthcare - Finding and registering with a GP section below). You can get ESA **backdated** to the date of the decision on your asylum claim (or the date when your UKVI support ended if later), if your GP gives you a Med3 covering this period.

After you apply, you will be sent a **questionnaire** (ESA 50) to complete to explain how your illness affects your ability to work and you will probably have to go for an **assessment interview**. The Jobcentre will then decide either that you are not fit for work, or that you are fit for some limited kinds of work, or that you are fit for work. Until they make this decision, they will pay you ESA and you must make sure that you have obtained and sent them a current Med3. It is important to check when your Med3 **expires** and ask your GP for a

new one before it does, and send it to the Jobcentre Plus, or your payments will stop.

If the Jobcentre Plus decides that you can work, even if you have an illness or disability, they will stop your ESA payments and you will have to look for work and apply for JSA until you find a job. If they decide that you are capable of some kind of work, your ESA payments will continue but you will have to attend work-focused interviews to help you prepare for suitable work. After the Jobcentre's decision has been made, you no longer have to send regular Med3s.

You can ask for a review of the Jobcentre's decisions on ESA. If the review does not change the decision you can appeal and you should request that you continue to receive payment while the appeal is being decided. It is recommended that you seek help from a professional advice worker if you want to appeal.

Income Support

This payment is also for people who cannot work and is for:

- single parents who have young children
- Pregnant women (29 weeks or more) or people on parental leave
- Carers
- Some young people living alone in full time education
- People with Refugee Status who are studying English full time and have been in the UK for less than 1 year when their course began. You must be enrolled on a full time English course (more than 16 hours per week) before you can apply for Income Support. Sometimes it can take a long time to find a place on a full time English course so you may want to look for work and apply for another benefit first, while you are waiting to get a place.

Pension Credit

Pension Credit is the benefit for people on low income who are over working age. It is related to the age at which a person would be entitled to receive their state pension, which currently 65 for men and is gradually increasing to 65 for women. The qualifying age for Pension Credit for a woman is the date at which she would receive the state pension and, for a man, the date at which a woman of the same age would receive the state pension.

You can get Pension Credit backdated up to 3 months to the date of the decision on your asylum claim (or the date when your UKBA support ended if later) if you would have been eligible for it at that time. You should ask for this when you apply.

If you are entitled to Pension Credits, you may also be entitled to a benefit called **Winter Fuel Payment** to help with fuel costs during the winter www.gov.uk/winter-fuel-payment

How to apply for a welfare benefit

To apply for **Jobseeker's Allowance**, **Income Support** or **Employment Support Allowance** call **0800 055 66 88**. If you are claiming **Income Support** because you are a lone parent, you should make your claim for Child Benefit (see Child Benefit section below) first.

To apply for **Pension Credit**, call 0800 99 1234.

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If you do not speak English, ask a friend to call on your behalf or request an interpreter.

You will need to tell them your National Insurance number (NINO), date of arrival in UK, address (where you live, or for correspondence only), bank or Post Office account details if you have one, details and dates of birth of dependents living with you in UK (not if they are overseas), and the date when any UKVI support you received ends or ended). Remember to ask for your benefits to be backdated if applicable.

Do not delay in applying for benefits; you will miss out on payments. You can, and should, apply for a welfare benefit **before you receive a National Insurance number (NINO)**. Tell them if you or your UKVI case worker have already applied for a NINO but you have not yet received it. If you have not applied, ask them to apply for a NINO for you. You will be given one or more **temporary reference numbers** which you should write down and keep as you will need them until you receive your NINO.

If you have applied for Jobseeker's Allowance, Income Support or Employment Support Allowance over the phone, you may be asked to go to your local Jobcentre to confirm what you said to them. It is important to **follow instructions given to you by Jobcentre Plus** because, if you don't, they may stop your benefits payments.

Welfare benefits will not be paid as soon as you apply for them. They may take 28 days or more to be processed. During this period you will not receive any payments, but when the benefit has been processed, you will be paid from the day you first applied.

If you do not have any income at all and need financial support immediately, you may be able to get a **short term advance** while you wait for your welfare payments to start. You should ask the Department for Work and Pensions (DWP) adviser about receiving this payment when you are applying for welfare benefit (see Welfare Benefits - Emergency and Interim Payments section below).

If you have problems with your benefits, you should first contact your local Jobcentre. If they cannot help, call the Benefits Delivery Centre. You can find the number at the top of any letters you have already received from Jobcentre Plus.

If you are asked for important official documents such as your Immigration Status Document (ISD) or Biometric Residence Permit (BRP), you can take them to your local Jobcentre which can make **'verified' copies** for you. This is better than sending important official documents in the post.

Benefits for families and children

If you have children, are pregnant or are about to give birth, you can claim extra support.

All parents of children who have Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain may claim extra benefits called **Child Benefit** and **Child Tax Credit**. Pregnant women and people with small children may also be entitled to a **Sure Start Maternity Grant** and **Healthy Start Vouchers**.

Child Benefit

You may be able to receive Child Benefit if your children are:

- under 16 years old or
- over 16 but under 20, and are in full-time, non-advanced, education or training
- under 18 and have recently left education or training and have registered for work, education or training with a careers service, Connexions, Ministry of Defence or similar.

Child Benefit must be applied for by completing and posting a form. You can get the form by calling the Child Benefit Helpline on 0300 200 3100. Alternatively, you can find a copy of the form at: <https://www.gov.uk/child-benefit/how-to-claim>. You will need to print it out and post it.

If you have been granted Refugee Status (not Discretionary Leave or Humanitarian Protection) and you apply for Child Benefit within three months of receiving a positive decision on your asylum claim, your Child Benefit payments can be **backdated to the date you made your original asylum claim**. You must request this when applying for Child Benefit by attaching a letter.

Child Tax Credit

Child Tax Credit can be paid to people with children who have a low income or are receiving a welfare benefit. It is best to apply for it after you have applied for Child Benefit as they are linked together. You must apply for Child Tax Credits by completing and posting a form (TC600). You should be able to get this form from your local Jobcentre and they should help you to send the application through the Child Tax Credits Fast Track Process. Unfortunately many Jobcentres are unfamiliar with this. If they refuse to help you do this, you can call the Tax Credits Helpline on 0345 300 3900 and ask for a form to be sent directly to you and complete and post it yourself. However, this will take much longer.

If you have been granted Refugee Status and you apply for Child Tax Credit within one month of receiving a positive decision on your asylum claim, your Child Tax Credit payments can be backdated to the date you made your asylum claim. (The amount of any asylum support you received will be deducted). You must request this back payment when applying for Child Tax Credits by attaching a letter. However, unfortunately, they will not send the application form until you have a National Insurance number (NINO) which can make it impossible to apply within the one month deadline.

Sure Start Maternity Grant

If you are receiving a welfare benefit and you are due to give birth within the next 11 weeks, or you gave birth within the last three months and there are no other children under 16 in your family, you can apply for a Sure Start Maternity Grant which is a one off payment of £500. To apply you will have to complete a form that you can pick up at your local Jobcentre or download here: www.gov.uk/sure-start-maternity-grant. Your doctor or midwife will have to complete the final page.

Healthy Start Vouchers

If you are at least 10 weeks pregnant or have a child under 4, you can apply for vouchers to pay for healthy food. If you have a child under 1, you will receive 2 x £3.10 vouchers a week. In other situations, you will receive 1 voucher a week. You can get a form from your GP or midwife, by calling the Healthy Start helpline 0345 607 6823, or online <http://www.healthystart.nhs.uk/healthy-start-vouchers/how-to-apply>

Extra benefits for people with a disability

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If you are under 65 and have an illness or a disability that is severe enough that someone has to care for you, or you have difficulty walking, you may be able to get extra support called **Personal Independence Payment (PIP)**. People over 65 who need care may be able to claim **Attendance Allowance (AA)**. The application forms for PIP and AA can be picked up at a local Jobcentre. For PIP claims you can call 0800 917 2222 and for Attendance Allowance you can call 0345 606 6055. If you are looking after someone who is severely disabled, you may be able to receive extra support. This is called **Carer's Allowance**. The application form for this can be picked up at your local Jobcentre, or you can apply online or by post. The claim form can be filled in or downloaded at <https://www.gov.uk/carers-allowance/how-to-claim> If you are receiving another welfare benefit, you may not be entitled to Carer's Allowance but you may get an extra payment of your existing benefit. If you receive Carer's Allowance this may mean the person you look after receives a lower payment for their welfare benefit. You should try to check what effect Carer's Allowance may have on other benefits.

Short-term Benefit Advances

If you have no money and are waiting for your benefit application to be processed, you can apply for a **Short-term Benefit Advances (STBA)** payment. To be eligible for this advance you must be able to demonstrate that you are in financial need. This means that if you don't get a STBA there is a serious risk of damage to the health and/or safety of you and/or your family.

The amount you receive will be taken out of your future benefit payments once they are set up. To make a claim you should visit your local Job Centre Plus and ask your adviser for help in making an application or you can call the phone number for the benefit you are claiming. .

Extra Help for Low Earners

If you are working you may be able to get extra help for yourself/your family by applying for **Working Tax Credit**. Whether you qualify for the credit will depend on your age, how many hours you are working, and if you have children. You can call 0345 300 3900 to ask for a Tax Credit form and the Tax Credits adviser will calculate whether you are entitled to a payment and how much.

Changes in your circumstances

If something in your life changes, you must tell your local Jobcentre Plus office as soon as possible. Examples of changes in circumstances are listed below:

- getting married or divorced
- changing address
- being joined by additional family members
- having a child
- suffering a death in the family
- getting a job
- becoming sick or ill
- no longer being sick or ill.

It is important to report changes. If you do not, you may be breaking the law.

3. Housing

If the UKVI provided you with accommodation, you will be expected to move out in 28 days. The 28 day period should not begin until you have been issued with your Biometric Residence Permit (BRP). You should receive a letter telling you exactly the date when you have to leave. It is important that you start looking for new accommodation **as soon as** you receive your positive decision.

Basically, you will either have to find **private accommodation** for which you will pay rent to a private landlord or you may be able to apply for **social housing from the local authority**. In either case, you may be able to receive another kind of benefit, called **Housing Benefit**, to help you pay the rent.

If you don't have anywhere to live, you should first approach your **local authority housing department** for advice. You can find their address on the website of your local authority or ask in your local library or at the local authority offices. They have a **legal duty** to give everyone who is homeless, or threatened with homelessness, advice and help in finding somewhere to live. They also have a duty to provide accommodation, but only in certain circumstances.

Social housing

Social housing is housing for people in need offered at affordable rent. It may be provided by local authorities or by housing associations (which are independent non-profit organisations that provide housing for people in need and often get government grants to do so). The local authority may provide temporary emergency accommodation to certain people who are homeless or threatened with homelessness, and it may also provide permanent accommodation.

Accommodation from local authority for homeless people

The law says that the local authority must provide emergency accommodation to people who are homeless, or about to become homeless, and who are **vulnerable** for a special reason. This means that the person would be more at risk than the average person if they had to sleep on the street. They call this being in '**priority need**' of accommodation.

People can be vulnerable for many reasons but these categories of people are likely to be in priority need:

- People with disabilities or physical or psychological health problems
- Pregnant women
- People with children
- 16 and 17 year olds
- People who have been cared for by the social services - Victims of fire, flood or other disasters
- Elderly people
- Victims of domestic violence
- People who have just left prison
- People with drug or alcohol addictions

Even if you are classed as vulnerable, the local authority will not provide you with accommodation if you are **intentionally homeless**. This means if you deliberately did, or failed to do, something and it is as a result of that act or failure to act that you became

homelessness (for example, if you leave the house of a friend with whom you have been staying without being asked to do so).

The local authority will investigate your situation to decide whether or not you are eligible and in priority need. They will have to interview you and make other enquiries before they make their decision.

If you are homeless, the local authority has a legal duty to offer you emergency accommodation whilst they are making a decision on your homelessness application for housing. However, the accommodation will not necessarily be in the local area.

Where to go to make an homelessness application

You should contact the local authority housing department to make an appointment if possible, but you can also simply go there and ask to see a person dealing with homelessness. Local authorities try to interview homeless applicants as quickly as possible. You may be offered an interview straight away or the local authority may make an appointment for you to come back. If you are homeless immediately, the local authority should see you on the same day.

Which council to go to

You can apply to any local authority in the country, but they will refer you to another area if you have no **local connection** with them. You have a local connection with an area if you:

- Work there, or
- Have lived there six months during the last twelve months, or three years out of the last five years, or
- Have an immediate family member (parents, siblings, children, guardians or step-parents) who has lived there for five years, or
- Were accommodated by the UKVI there when you got your status decision.

What to bring to the interview

You should take as many of your documents and letters as you can, most importantly:

- **Proof of identity and immigration status** – your Immigration Status Document or Biometric Residence Permit and your letter from the UKVI stating that you have been granted permission to stay. You also need documents confirming the identity of any other people in the family and their relationship to you, such as birth certificates.
- **Proof that you are homeless or are going to become homeless** - a letter from UKVI, or from the person you have been staying with, stating that you have to leave your present accommodation and giving the date on which you must leave.
- **Proof of address** - preferably letters from official organisations or the UKVI.
- **Proof of vulnerability** - letters, medical reports, and any other papers about any of the issues listed above for anyone in your household.

When the local authority makes a decision

When the local authority makes a decision, they will issue you with a letter called a 'section 184' decision giving reasons for their decision. If the decision is positive, the local authority

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will then begin to look for more permanent accommodation for you. If the decision is negative, the local authority will give you a date to leave the emergency accommodation.

You have the right to **appeal** the local authority's decision, which you must do by the **deadline date** which they give you. You can ask to remain in the accommodation until the appeal has been decided. It is recommended that you approach a professional advice worker, such as at Citizens Advice, or a lawyer specialising in housing for help with an appeal (see Legal Advice section below for finding a lawyer).

Other sources of emergency accommodation

Some housing charities provide emergency accommodation for homeless people. These are called hostels or night shelters and are usually shared and for a short stay. However, many hostels have a long waiting list or have specific eligibility criteria, for example they might only be for a particular age group.

You can ask your local authority housing department or Citizens Advice for a list of hostels or specialist homelessness services in your area. You can search on these websites:

Shelter

http://england.shelter.org.uk/get_advice/homelessness/emergency_accommodation

Homeless UK <http://www.homelessuk.org/details.asp?id=QA36>

You can also call these homeless helplines:

Shelter - 0808 800 4444

London Street rescue - 0870 383 3333 www.thamesreach.org.uk

Permanent social housing

Anyone who has Refugee Status or Humanitarian Protection (but not Discretionary Leave to Remain) can apply for permanent local authority housing just like a British citizen. However, there are so many people who want housing that the local authority can only offer it to the people who need it most desperately. You can get an application form from your local authority housing department. The local authority will decide how much you need accommodation based on your personal circumstances, and will award you a certain number of priority points. For example, you will be high up on the waiting list if you are living in extremely overcrowded, or unsanitary conditions which are damaging your health. However, it can take years to get permanent social housing so it is not a realistic option if you are homeless or threatened with homelessness. You should still complete the form to go on the waiting list though for the future.

Private rented accommodation

Renting from a private landlord is often the only option available, particularly for single people and couples without children who are not in priority need. There are many advantages to renting privately as properties can often be obtained fairly quickly and you can choose the location, the sort of home that will suit you and whether you rent a furnished or unfurnished property. It is vital that you are realistic about what you are prepared to accept and what you can afford.

You can look on the internet or in local newspapers, shop windows and notice boards or you

can find accommodation through a letting agency. You can also search on these websites:

<http://loot.com/Property>

<http://www.spareroom.co.uk>

<http://www.flatmateworld.co.uk>

<http://www.flatfinder.org>

<http://www.moveflat.com>

<http://www.intolondon.com>

<http://www.housepals.co.uk>

<http://www.gumtree.co.uk>

Paying for rented accommodation

Housing benefit

If you have a low income, or are receiving welfare benefits, you can claim **Housing Benefit** and **Council Tax Benefit**. This is money from the local authority to help people pay their rent and/or council tax (a local tax).

You can only apply if you have signed a **Tenancy Agreement** with the owner of the property – this could be the local authority, a housing association or a private landlord (see section Your Rights as a Private Tenant below).

You apply for Housing Benefit and Council Tax Benefit by completing a form which you can download from your local authority website or go to their office to collect one. It is important to give the completed form to the Housing Benefit department of the local authority as soon as possible.

The amount of Housing Benefit you will receive is based on the average rent for the area. This is called the **Local Housing Allowance**. If your rent is higher than the Local Housing Allowance, you will have to pay any extra rent yourself. The amount of your Housing Benefit depends also on your age and the size of your family. If you are **under 35**, you will only get enough Housing Benefit for a room in shared house. It is important to check how much Housing Benefit you are entitled to before you sign a Tenancy Agreement. You can check the Local Housing Allowance rates on this website:

<https://lha-direct.voa.gov.uk/Secure/Default.aspx>

If you are working and have a low income, you may still be eligible for some Housing Benefit and Council Tax Benefit, but your income will be taken into account.

(Since April 2013, Housing Benefit is also gradually being replaced by the new single benefit called Universal Credit, so if you have been told to claim Universal Credit this will include housing costs.)

Deposit and rent in advance

Most private landlords ask for a deposit to cover any possible future damage to the home and for rent in advance (4-6 weeks) in case of you fail to pay the rent.

Landlords must protect the deposit through a government-backed scheme, so that you can get it back at the end of the tenancy. You have a legal right to this protection and, if the landlord has not given you information about the scheme within two weeks of payment of the deposit, you should seek advice from your local Citizens Advice office.

Budgeting Loans

You can apply for a Budgeting Loan if, on the day you apply, you are getting: Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, or Pension Credit. To be able to get a budgeting loan you must have been claiming the benefit for at least 26 weeks. Budgeting loans are to help pay for essentials such as rent, furniture, or clothes. The smallest loan you can apply for is £100 and it has to be paid back within 2 years. You will have to show that you will be able to repay the loan.

Integration loan

If you have been granted Refugee Status or Humanitarian Protection (but not Discretionary Leave or Indefinite Leave to Remain) and have your National Insurance Number, you can apply for an **Integration Loan** to assist in paying for a rent deposit. (You can also apply for this loan for certain other things). The maximum amount is not fixed but it may not cover the whole deposit. This loan is interest-free and will usually be paid back by small amounts taken from your welfare payments. More information about this and the application form can be downloaded from this website <https://www.gov.uk/refugee-integration-loan>

Rent guarantee or rent deposit schemes

There may also be a rent guarantee or rent deposit scheme in your area, which is where the local authority or some other organization either helps to pay the deposit and rent in advance or provides a guarantee instead. Your local authority or housing advice organisations can tell you about these schemes. You can also check on this website <http://www.privaterentedsector.org.uk/schemes.asp>

Your rights as a private tenant

There are laws that regulate the type of contract that should be offered by a landlord, the rents that can be charged, the state of repair of the accommodation and the safety of the people living in it. The law also protects people from being evicted without reasonable notice.

The **Tenancy Agreement** sets out the rights and obligations of both you as tenant and of your landlord. There are different types of tenancy and you will have different rights according to the type of tenancy. You should keep a copy of the Tenancy Agreement and proof of rent payments you make. Most Tenancy Agreements specify that a landlord must give at least one month's notice if they want you to leave so that you have time to find somewhere else to live.

If your landlord does not keep the property in good repair or you have any other problems with your property and you cannot sort it out with the landlord, or you are told to move with less than one month's notice, you should go to one of the organisations mentioned below (Sources of Help with Housing Problems section) for advice, taking a copy of the Tenancy Agreement and all other relevant letters and documents.

Help from your Local Council

Your local Council may be able to help you if you have an emergency, such as a fire, or flood, or burglary at your home, or if you need essential household items to move into a new home. Councils do not all have the same rules about who they will help, but generally

they will only help people who have lived in the area for a period of time and who are claiming a benefit such as income-based Jobseeker's Allowance, income-based Employment and Support Allowance, or Income Support. The Council may give a loan, or they may give help in the form of vouchers to spend in shops, or provide household goods such as furniture. You will need to ask the Council what their rules are and whether they might be able to help.

Sources of Help on Housing Problems

Your local Citizens Advice office will be able to give you more advice on any problems you may have with your housing (see How to Get Advice section above). There may also be other organisations providing free housing advice in your area. You can get information on this from the Citizens Advice office or put in your postcode in the "Find Advice Services near You" section on the website of Shelter, which is a national housing charity, http://england.shelter.org.uk/get_advice. Shelter's advice helpline on 0800 800 4444. For housing legal advice, see Legal Advice section below.

4. Healthcare

In the UK, the National Health Service (NHS) provides a range of health services free of charge to people who need medical treatment. It does it through family doctors (called GPs which stands for General Practitioners), clinics, hospitals, dentists, maternity services, opticians and chemists. The NHS can also help with contraception or family planning. There are some NHS treatments that patients have to pay for but certain treatments are free for all.

Non-urgent medical treatment

If someone is ill but does not need urgent hospital treatment, they will usually go to see a GP (a family doctor) at a local surgery. GPs can diagnose and treat illnesses but will refer you to other specialists who are better suited to treat that illness. In many cases this means sending someone to a hospital for further medical treatment. It is very important to **register** with a GP before you become ill because it is through your GP that you can get access to most other health services.

Finding and registering with a GP

A list of local doctors is available from your nearest library (or from your landlord if you are still living in accommodation provided by UKVI). Local NHS services can be found by searching on the NHS Choices website <http://www.nhs.uk/Pages/HomePage.aspx> Make sure that you chose a doctor near where you live. You can also choose a woman GP if you prefer. If you do not speak enough English, tell the receptionist you need an interpreter when you are making an appointment to see your GP.

To register with a GP, you will need to show your grant of status letter from UKVI, your Immigration Status Document or Biometric Residence Permit if you have it, and, if possible, a proof of your address. A doctor's surgery will generally only accept people who are living or staying in their local area.

If the GP already has too many patients, they can refuse to register you. If you have a problem registering with a GP, you should contact your local Clinical Commissioning Group (CCG), an organisation that oversees the provision of health care in your area and they will

try to find a GP who will accept you on their register. You can find contact details for Clinical Commissioning Groups on this website:

<http://www.nhs.uk/ServiceDirectories/Pages/ServiceSearchAdditional.aspx?SearchType=PCT&ServiceType=Trust> .

After you register, you will be given a comprehensive health check by a nurse at the surgery. Once you are registered with a GP, you can make appointments to see them at the surgery.

Emergency Medical Treatment

If you have an accident or a sudden serious illness you should contact the Accident and Emergency (A&E) department of the nearest hospital. You can make your own way there but in most cases people should call 999 and ask for an ambulance. Medical treatment for emergencies is always free.

Medicines

When you need medicines your GP will write a prescription which you take to a chemist. Most adults have to pay for medicines but they are free to some groups of people, including those receiving welfare benefits.

5. Adult education

English Courses

English for speakers of other languages (ESOL) is taught mostly in further education colleges and community centres. These courses are for immigrants to the UK to help them to find work, study and live in the UK. ESOL is also important for people who wish to gain British citizenship.

In order to apply for an ESOL course you should contact your local further education college. Courses generally begin in September. If you are having trouble finding a college offering a suitable ESOL course, you should ask your local Jobcentre Plus for assistance. Most ESOL courses are free of charge to people who are in receipt of JSA and ESA (work-related activity group) but those on other benefits may have to pay 50% of the course fees.

If you wish to attend university in the UK, you will generally have to take an IELTS test, which is an international standardised testing system for the English language. Often people register for an intensive training course in order to prepare for the test. To find a test centre, visit http://www.ielts.org/test_takers_information.aspx

Further education

Further education refers to types of education which go beyond compulsory education but are below degree level (higher) education. Typically this would include courses such as A Levels, AS Levels, BTEC, and vocational qualifications. Often it is necessary to complete relevant further education qualifications in order to be accepted onto degree level courses and there are specific Access courses for those over 19 needing a qualification to get into university. These can be found on this website www.ocnlr.org.uk Further education courses can be found on these websites www.floodlight.co.uk and www.hotcourses.co.uk

Most further education courses are free to refugees. To apply for most further education courses you should contact the institution or college directly.

Higher education

Higher education refers to degree level courses taught at universities. You can search for courses and apply for them through an organisation called **UCAS**. For further information please visit www.ucas.com or call 0871 468 0468.

If you have been granted Refugee Status or Humanitarian Protection, you are eligible for 'home fees'. This means that you will be charged the same level for tuition fees as a British national. If you have Discretionary Leave to Remain, it is at the University's discretion whether you will be eligible for home fees. Tuition fees for overseas students are much higher.

If you started your course as an 'overseas fees' payer and were granted permission to stay whilst your course was still ongoing, you should tell your college or university and show them proof of your change in status. They must then charge you 'home fees' for the next year of study.

If you are the child, spouse, or civil partner of someone who has been granted Refugee Status or Indefinite Leave to Remain you will be eligible for 'home fees'. Your college or university will want to see evidence of your family member's asylum status and evidence of your relationship to them.

Student support

Student support is the name given to the different kinds of grants and loans which students can apply for to help them with tuition fees and living expenses. It is only available if you are studying on one of the following courses:

- Undergraduate degree
- Higher National Diploma (HND)
- Higher National Certificate (HNC)
- Diploma of Higher Education
- Teacher training course

Student support consists of

- A loan for tuition fees
- A loan for living costs
- Certain supplementary grants for specific categories of student
- A non-repayable grant of up to £3387 a year for students from low income families

If you have been granted Refugee Status, you will be eligible to apply for student support. If you have been granted Humanitarian Protection or Indefinite Leave to remain, then you need to have been living in the UK for at least three years before you can apply for student support. If you have been granted Discretionary Leave to Remain you are no longer eligible for student support. For enquiries about eligibility, contact **Student Finance England** on 0300 100 0607.

In order to apply for student support you should apply directly to **Student Finance England**. If you are a full-time student, this can be done online. If you are a part-time student you must complete a form. For more information on student support, you can look

on this website <https://www.gov.uk/student-finance>

For information on funding for postgraduate courses, you can look on this website <https://www.gov.uk/funding-for-postgraduate-study>

Recognition of existing qualifications

In order to find out whether qualifications which you already have can be recognised in the UK as equivalent to UK qualifications you should contact the **National Academic Recognition Information Centre (NARIC)** on 0871 990 7033. There are also specialist organisations which help refugees with particular skills to pursue their careers in the UK:

Refugee professionals of all kind – Transitions www.transitions-london.co.uk

Refugee Healthcare Professionals – www.rose.nhs.uk and Refugee Assessment and Guidance Unit <http://www.londonmet.ac.uk/ragu/>

CARA-Refugee Academics – <http://academic-refugees.org>

Other courses to improve your skills and help you to find work

There are a large range of courses available. In order to look for a course that may be of interest to you and for further enquiries about adult education, contact Learn Direct on 0800 101901 or visit www.learndirect.co.uk

Voluntary work

Voluntary work can help you to improve your job prospects and is a way of helping other people in the wider community by offering your time and skills without receiving payment in return.

It can help you to become more familiar with the UK working culture, gain new skills and experiences, improve your English and get a reference to help you apply for a job.

If you are receiving benefits, you can usually volunteer but you should check the rules with your local Jobcentre first. You can find more information about voluntary work at www.volunteering.org.uk or <https://www.gov.uk/jobsearch>

6. Travel documents

If you have Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain, you can apply for a travel document. Travel documents can be used as an official form of identification as well as a document to travel outside the UK. You cannot travel to your home country with a travel document, and you will have to apply for a visa before travelling to most countries outside the UK. At the same time as you apply for a travel document, you must now also apply for a **Biometric Residence Permit** if you don't already have one, which will replace your Immigration Status Document (ISD). (See Section 2, Your Official Documents and National Insurance number above).

Types of travel document

There are two main types of travel document – the Convention Travel document and the Certificate of Travel. The document you can apply for depends on what status you have in the UK

Convention Travel Document: for people with Refugee Status or Indefinite Leave to

Remain under Refugee Convention (1951), and

Certificate of Travel: for people with Humanitarian Protection, Discretionary Leave, Indefinite Leave to Remain (legacy cases)

The Certificate of Travel is expensive, it is not accepted as a travel document by most European countries and you must show UKVI that your national authorities 'formally and unreasonably' refused to issue you a passport. (If you are in fear of your national authorities, and this is part of your asylum claim, you may not have to do this. If this is your situation then you should seek further advice from a lawyer or refugee organization before applying for a Certificate of Travel.)

Applying for travel documents

Detailed information about applying for travel documents is on the Home Office website. The cost of the travel documents varies, and children's documents cost less. You must apply by filling out a form "Application for a Home Office Travel Document and a Biometric Immigration Document" (TD112). This form can be printed off the website together with comprehensive notes (TD112 BRP Guidance Notes) explaining the procedure and requirements for applying for a travel document and also a note giving guidance on the requirements for photographs <https://www.gov.uk/apply-home-office-travel-document/overview>

You will need to send 2 passport-sized photographs which comply with the Guidance and a professional person (who is not a member of your family) must complete the last page of the form and endorse one of the photographs.

If you do not have a Biometric Residence Permit you will need to send in your original Immigration Status Document with your travel application. You will not receive back your original Immigration Status Document as this will now be replaced by the new Biometric Residence Permit.

You can pay the fee with a credit or debit card, cheque or Postal Order. A Postal Order can be bought from a Post Office and should be made payable to 'The Home Office'.

If you are applying for a Biometric Residence Permit then after you have sent your application, you will receive a letter telling you to go to a Post Office to have your fingerprints and photograph taken and recorded within 15 working days. The letter should give you all the information you need to do this. You will find more information about this on the Home Office website and in the notes.

Please note that the Home Office will not refund your money if they refuse your application or you withdraw it, so you should ensure that you qualify for the travel document you are applying for and have enclosed all the evidence that they will need.

7. Family reunion

If you have Refugee status or Humanitarian Protection and your family is outside the UK, some of your family may be able to come and live with you in the UK. If you have a husband/wife that you were married to before you left the UK, or children under the age of 18, they can apply to have the same status as you. In some cases it is possible for other family members to apply. This is called family reunion, and a lawyer must make the

applications. The lawyer who helped you to make your asylum application may be able to help you (or see Legal Advice section below). You do not have to show UKVI you can support your family before they can come to the UK. You can make a family reunion application as soon as you receive Refugee Status or Humanitarian Protection.

If you have Discretionary Leave or Indefinite Leave to Remain and wish to apply for family reunion, you should seek advice from a lawyer.

8. Opening a bank or Post Office account

Bank account

If you have Refugee Status, Humanitarian Protection, Discretionary Leave or Indefinite Leave to Remain, you can open a bank account. You will need to show the bank documents proving your identity, immigration status and address. Some banks want to see more information than other banks. You will need to show **at least:**

One form of photographic identity document: Immigration Status Document or Biometric Residence Permit, driving licence, valid passport (ARC cards are not accepted).

One proof of address: letters from UKVI, bills with your name on, letters from Jobcentre Plus or Department of Work and Pensions (DWP).

Some banks may ask for more information than this, for example, proof of your income. If you are receiving welfare benefits, you can show them the letter from Job Centre Plus or DWP stating that you will be paid welfare benefits.

Post Office Card Account

If you are not able to open a bank account, you can open a Post Office Card Account. Post Office Card Accounts are similar to bank accounts but can only be used for paying certain benefits into. You cannot pay cash or wages into a Post Office card account, and it is not accepted for payment of Housing Benefit. It is, however, easier to open a Post Office Card Account than to open a bank account.

You can ask your local Jobcentre to help you to open a Post Office Card Account. Alternatively, call your Benefit Delivery Centre (BDC) (you will find the telephone number on the top of your letters from Job Centre Plus or DWP) and tell them you want to open a Post Office Card Account and ask them to complete the 'request for a Post Office Account form'. The BDC adviser will send the form to your local Post Office and then you will receive a form from the Post Office asking you to complete and return the form to the Post Office in person. You should take a form of identification with you. A few weeks later they will send you your account details and your Post Office card and PIN number.

When you have your account, you can give the details to your local Job Centre Plus and your benefits can be paid directly into your account.

9. Legal advice

If you are not working and have a low income you should be able to get free legal advice for some problems, such as homelessness. The types of problem which free legal advice is available for have become quite limited. If you do qualify for help the UK government will

Information pack for refugees

pay for your legal fees; this is called **Legal Aid**. Not all lawyers are prepared to do work paid for by Legal Aid. If your lawyer is not prepared to work for you on Legal Aid, you should look for another lawyer who will.

Lawyers may be called solicitors or barristers and the terms 'legal advisers' and 'legal representatives' are also used. Lawyers usually specialize in particular areas of law for example, immigration, housing, welfare benefits, employment so you need to find one who has the expertise you need.

For legal advice, you can contact the **Civil Legal Advice service** on 0345 345 4345, who can give you some legal advice you over the telephone and also put you in contact with a specialist lawyer. You can also use their website to find a lawyer specializing in the type of law you need near your home <http://find-legal-advice.justice.gov.uk/> You can also go to your **local Law Centre**. Law Centres are not-for-profit legal practices which give free advice to people in their area. You can find your local Law Centre on this website: <http://www.lawcentres.org.uk>