

# Refugee Council

## help and advice



September 2008

English

## Refugees' guide to welfare benefits

This leaflet explains the welfare benefits you may get if you have little or no income. Information in this leaflet is not designed to be comprehensive as each person's circumstances are different and will need different types of advice. You can find more specific advice on your individual circumstances from an adviser through:

- Citizens Advice Bureau (CAB) – <http://www.citizensadvice.org.uk/index/getadvice>
- A refugee agency such as the Refugee Council - <http://languages.refugeecouncil.org.uk>
- Jobcentre Plus is a government agency which provides help and advice on jobs and training for people who can work and financial help (welfare benefits) for those who cannot – [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### What are my rights and entitlements?

If you have been granted refugee status, humanitarian protection or discretionary leave 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.

### What are welfare benefits?

Welfare benefits, also called social security benefits, are the financial support given by the Government to UK residents who have little or no income. If you work but are on a low income you may still be entitled to some welfare benefits. What benefits you may be entitled to, and the amount of money you can receive depends on your savings, the number of adults and children in your family, their age and health.

The Jobcentre Plus is the agency which deals with claims for welfare benefits. You should apply to an office which is nearest to you. You can find contact details of all offices at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) A local library or CAB will also have their contact details.

### I was given a new status, what do I need to do?

Before you received your permission to stay in this country you may have been receiving asylum support from UK Border Agency (UKBA) to help with your living expenses and accommodation. Asylum support will stop within **28 days** of UKBA giving you permission to stay. As soon as this happens you need to register with the Jobcentre Plus. This will allow you to receive welfare benefits while you look for paid employment.

Information on housing and training and employment support is also available on this website at <http://languages.refugeecouncil.org.uk>

## What benefits can I claim?

**Jobseeker's Allowance (JSA)** is a benefit for people who are unemployed but capable of work. To get Jobseeker's Allowance you must show that you are looking for work. JSA provides money for basic living expenses.

**Income Support** provides money for basic living expenses to certain groups of people who are not required to be available for work for example:

- People looking after children on their own (called single parents or lone parents)
- People looking after someone who cannot look after themselves (called carers)
- People who are not able to work because of health reasons (called incapable of work).

To claim Income Support you must be under 60 and you must usually be over 18. If you are 60 or over you cannot get Income Support but can claim **Pension Credit** instead.

**You claim Jobseeker's Allowance and Income Support at a local Jobcentre Plus office.**

**Working Tax Credit.** If you work more than 16 hours a week you may be entitled to Working Tax Credit. This depends on your circumstances and how much money you have each week.

**Child Tax Credit** is a payment for people who are responsible for at least one child. You do not need to have a very low income to get some help from Child Tax Credit. Working Tax Credit and Child Tax Credit are paid by HM Revenue and Customs.

**Housing Benefit and Council Tax Benefit.** If you get Income Support or Jobseeker's Allowance you may be entitled to Housing Benefit to help with your rent and Council Tax Benefit to help pay your council tax. You claim these benefits from your local authority, also called local council, not from a Jobcentre Plus office. If you are working but living on a low income you may be entitled to some Housing Benefit and Council Tax Benefit to help you with the costs of rent and council tax. If you are renting accommodation from a private landlord you may be entitled to Local Housing Allowance (LHA). For more information about LHA see leaflet 'Refugees' guide to housing' at <http://languages.refugees.org.uk>

**Child Benefit.** You can get Child Benefit if you are responsible for a child aged under 16, or a young person under 20 if they are still in full time education or on certain training courses. This is not affected by how much money you have or if you are working.

**Employment and Support Allowance (ESA)** will be introduced in October 2008 and will replace Incapacity Benefit and Income Support paid to people who are not able to work because of health reasons. If you have a health condition or are disabled the Jobcentre Plus will carry out a health assessment and decide if you are able to work or not.

**Social Fund.** You may be able to get help from the Social Fund to buy furniture or pay for other essentials. This may be a grant or a loan. You can apply for the Social Fund to Jobcentre Plus but should get advice before you make a claim.

## Refugee integration loan

In addition to welfare benefits people with refugee status or humanitarian protection can also apply for a government refugee integration loan. Please note that this is a loan which you will have to pay back. For more information about refugee integration loans see leaflet 'Integration

loans' at <http://languages.refugeecouncil.org.uk>

## Other help for people on low income

If you live on a low income you may get help with health costs, for example prescriptions, or dental treatment, legal costs, or school meals for your children.

## What information do I need to provide when I apply for benefits?

When you apply for benefits, the Jobcentre Plus will ask you to show the following documents:

- NASS 35. This is a form which UKBA issues to people granted a positive decision. It confirms that a person is no longer an asylum seeker and if that person has no or little income, he/she can access welfare benefits
- Immigration Status Document (Letter granting status)
- A document confirming your identity with your photo
- National Insurance (NI) number. You should normally receive your NI number when the UKBA sends you confirmation of your status. If you do not have a NI number, you should call 0845 600 0643

## How will my benefits be paid?

Benefits are normally paid into your bank account and the Jobcentre Plus will ask you to provide your bank account details. If you haven't got a bank account, the Jobcentre Plus can arrange for the money to be paid to you differently. However, it is important that you apply for a bank account as soon as possible. You will need it when you find work - most employers will expect to pay your wages into your bank account. If you are having problems opening a bank account you can contact the Services Against Financial Exclusion. For contact details see <http://www.toynbeehall.org.uk>

## What to do if your circumstances change?

When your income situation changes, for example if you or your partner find a job, you should tell the Jobcentre Plus office as soon as possible. If you have a low paid job you may still be entitled to benefits but the amount of money you get will be reduced.

It is important to contact your Jobcentre Plus office if your circumstances change, for example, when you start work, go into hospital or go abroad. Please note that if you deliberately keep this information from Jobcentre Plus, you may be prosecuted for benefit fraud.

## Problems with benefit claims and decisions

If you are refused any of the benefits mentioned in this leaflet you can ask the office that dealt with your claim to look again at their decision. There will be a time limit in which to do this. You need to check your decision letter for this. If you are unhappy with the outcome you can appeal. You can ask for information about the appeal procedure and the forms at the relevant office. If you are not sure how to go about appealing, you should contact a Citizens Advice Bureau for advice.

If your first language isn't English or if you have a disability the agency that was dealing with your claim should provide adequate interpretation facilities to explain their decision.