

Factsheet

Benefits and Housing in the UK: A guide for refugees living with HIV June 2012

This is a fact sheet for people living with HIV who have:

- Refugee status.
- Humanitarian protection.
- Discretionary leave to remain in the UK.

If your asylum claim has not yet been decided, you can get help with housing and living costs through asylum support (NASS) from the [UK Border Agency \(UKBA\)](#).

Can I get welfare benefits and help with housing?

Once you have been granted refugee status, humanitarian protection or discretionary leave, you have the same right to work and can get the same benefits and housing as other UK residents.

What will happen to my asylum support?

Now that you can claim mainstream benefits, the asylum support you get from the UK Border Agency (sometimes called NASS) will stop. This includes financial support (section 95) and housing.

After you get your status, the UK Border Agency will only give you housing and support payments for another 28 days. If you have been in Initial Accommodation, you will only have 21 days.

It is very important that you apply for any benefits or housing help you need **as soon as you get your status**, before your asylum support stops. The documents you are given about your immigration status and when your support is ending (NASS 35) are very important, keep them safe and photocopy them.

NAT (National AIDS Trust) is the UK's leading charity dedicated to transforming society's response to HIV. We provide fresh thinking, expertise and practical resources. We champion the rights of people living with HIV and campaign for change.

Websites: www.NAT.org.uk www.lifewithHIV.org.uk www.HIVaware.org.uk

Address: New City Cloisters, 196 Old Street, London EC1V 9FR **T:** +44 (0)20 7814 6767 **E:** info@nat.org.uk

1. Benefits

How do I apply for benefits?

As soon as you get your status, contact Jobcentre Plus, the Government agency which pays benefits to eligible people.

You can call Jobcentre Plus on 0800 055 6688 from 8.00 am to 6.00 pm, Monday to Friday. This number is free from a landline but there are charges from mobiles. Your HIV support organisation can help you make the phone call. If you or a family member needs an interpreter at any time, on the phone or in person, you can ask for the Jobcentre to supply one, or bring someone with you.

The phone call will take around 40 minutes so choose a time when you can talk for a while. It is a good idea to tell them straight away that you are a refugee. Refugees are a 'priority group' for Jobcentre Plus and they should deal with your claim as quickly as possible. If you don't feel comfortable telling them you are a refugee the first time you talk to them, you can tell them later – but the sooner they know, the sooner they can help you.

After the phone call, you will usually be sent forms to fill in and will be asked to come into a Jobcentre Plus office for an interview.

What information do I have to tell Jobcentre Plus?

Before you contact Jobcentre Plus, check that you have all the information you need with you.

Jobcentre Plus will ask you some questions about yourself, including:

- Your National Insurance Number (see *What is a National Insurance Number?* Below).
- If you have any income or savings.
- If you are paying rent or a mortgage.
- If you are employed, and what jobs you have had previously.

These are the same questions that everyone gets asked when they apply for benefits.

They may also ask about your NASS 35 form (see *What is a NASS 35 form?* below).

What is a National Insurance number (NINO)?

When you get your refugee status, humanitarian protection or discretionary leave to remain in the UK, the UK Border Agency should arrange for JobCentre Plus to get a National Insurance Number (NI Number or NINO) for you.

Everyone who wants to work or get help with benefits or housing in the UK needs their own National Insurance number. Your National Insurance number is special to you and no one else can use it. Once you have one it will never change, even if you go abroad, marry or change your name. A National Insurance number is made up of letters and numbers. It will look something like this: QQ 12 34 56 A (this is just an example, not a real NI number).

If you have just got your status and you don't yet have a National Insurance number, check with your UK Border Agency case worker that they have applied for one for you. Your HIV support organisation can help you make this phone call.

If you don't yet have a National Insurance number, **don't wait** - still call Jobcentre Plus as soon as you get your refugee status. They can start processing your application and should not delay. They can also arrange for you to apply for a National Insurance number at the same time you make your claim.

If your benefit claim is delayed because you don't yet have a National Insurance Number, you can also ask for an interim payment so you still have some support.

What is a NASS 35 form?

The NASS 35 form is sent to you by the UK Border Agency when they tell you that you have been granted refugee status, humanitarian protection or discretionary leave to remain. This form says what your new immigration status is and tells Jobcentre Plus and housing providers that you no longer get asylum support or housing.

Jobcentre Plus may ask for your NASS 35 form. But even if you don't have it, they should still start processing your application. If you have lost your NASS 35 form, the Jobcentre Plus should contact the UK Border Agency to get another copy. This may take time. Your HIV support organisation will be able to help you with this.

What benefits can I get?

You can apply for all the same benefits as other UK residents.

There are benefits for people who are not currently in work. These are sometimes called 'out of work' benefits. There are also some benefits which you could get even if you are working. Some benefits are specially designed for people with disabilities and long-term health conditions.

'Out of Work' benefits include:

Jobseekers allowance (JSA) - JSA is the main benefit for people who are not in work at the moment, but are looking for a job. Sometimes people call this 'the dole'. If you get JSA you will be asked to show that you are actively looking for work.

Employment and Support Allowance (ESA) – ESA is the benefit for people who cannot work because of their health. You will need to provide a medical certificate from your doctor.

Income support – Income support is for people who are not required to look for a job at the moment. This includes refugees who arrived in the UK less than one year ago, and are currently learning English. Single parents with young children (under 5) and people with caring responsibilities (for sick, disabled or elderly relatives) can also apply for income support.

If there is a delay in getting paid these benefits, you can apply for a **crisis loan** (see *what is a crisis loan?* below).

Other benefits you might be able to claim include:

Disability Living Allowance (DLA) – DLA is a benefit for disabled people and people with long-term health conditions. It helps to pay for the extra costs that come with having a disability. You can apply for DLA even if you are in work, or if you already get JSA or ESA.

Housing Benefit – If you are in rented accommodation you may be able to get help with the rent through Housing Benefit.

Council Tax Benefit – If you are on a low income, you may get help with paying your Council Tax.

These are the main types of benefit, but there might be other help you can access. To find out which benefits you could get, contact your HIV support organisation or Citizens Advice Bureau.

You can also get information on benefits by calling THT Direct on 0808 802 1221 between 10am and 10pm on Monday to Friday, and from 12 noon to 6pm on Saturday and Sunday. This number is free to call from all UK landlines and most mobiles and will not appear on your telephone bill.

What is a crisis loan?

If you are left without money while you are waiting for your application for benefits to be processed, you can make an application for a crisis loan. Crisis loans are interest free, and you will pay them back in very small amounts once you have regular benefits payments.

2. Housing

What help can I get to find somewhere to live?

There are two main types of housing:

- Social housing e.g. housing association, local authority
- Private Landlords – you may be able to get Housing Benefit to help with rent

Remember you can only stay in your asylum housing for 28 days after you get your status (or 21 days if you are in initial accommodation), so it is really important that you apply for help as soon as you get your decision from the UK Border Agency.

How do I apply for housing help?

If you need help with finding somewhere to live you should go to your local council. Your HIV support organisation can help you with this.

It is a good idea to apply as homeless to the council, even if you are still living in asylum housing, because you will lose your accommodation within the next 28 days. This counts as 'homeless' under council rules (see *How do I apply as homeless?* below).

How do I apply as homeless?

You can apply to your council as homeless in person, by telephone or in writing (in person is best). The council will probably want to interview you and will ask for information which may include:

- Identification documents for you and any family members who will be living with you.
- Information about any income or savings you might have.
- Your NASS 35 form (see *What is a NASS 35 form?* above)
- An eviction notice or letter from your previous landlord saying that you have been told to leave.

You may also be asked if you or your family members have any health conditions. You don't have to tell the council about your HIV, but it may help your application for housing if they know you have a serious long-term health condition. You might want to take a copy NAT's guide, [HIV and Housing](#), which explains to the council housing officers why stable, good quality housing is essential for the health of people living with HIV.

For more information on how to apply as homeless to your council, call Shelter's free telephone advice line on 0808 800 4444 between 8am and 8pm Monday to Friday and from 8am to 5pm on Saturday and Sunday. Calls are free from landlines and from most mobile networks. .

What is social housing?

In the UK, people who are on low incomes may be able to get a place in social housing, which has much lower rents than private rental accommodation. Social housing is owned by local councils ('council housing') or housing associations.

There are a limited number of housing places available, so there is a waiting list for places. You can get on this list by contacting your council. People can stay on these lists for a very long time – months, sometimes years. If you are homeless (or going to be homeless in the next 28 days) the council should prioritise finding you a home. The council may find you some temporary accommodation first, until a longer-term place becomes available. You need to apply as homeless to your council for them to give you this priority (see *How do I apply as homeless?* above).

The council may also prioritise finding you a home if you or anyone else in your household have a health condition, mobility problems or mental health problems which mean you need appropriate accommodation. You don't have to tell the council about your HIV, but if you do you may be given priority on the waiting list. You might want to show the council NAT's guide, [HIV and Housing](#), which explains to housing officers why stable, good quality housing is essential for the health of people living with HIV. Your HIV organisation can also help you explain your health needs to the council.

Can I apply for housing in another part of the country?

If you have been living in asylum housing provided by UKBA, you might have been moved to another part of the country to where you made your asylum application. Now that you have your status, you might want to move to an area where you have family and friends or where there are more HIV support services.

You can apply for housing from the council in any area you want. However, councils are allowed to prioritise people who are already living in their area when allocating housing so you may find it harder to find housing if you are not already a resident of the area. It helps if you can show you have a 'local connection' to the area, which may include having family members in the area, your children going to a local school or being a patient at a local HIV clinic.

Can I get help with the rent?

You may be able to get help with the rent through Housing Benefit. You can apply if you are on benefits or in work and have a low income. If you are in private rented accommodation, the amount you will get is decided using Local Housing Allowance. You may also be able to get council tax benefit.

For information on renting privately in the UK and your rights as a tenant, call Shelter's free telephone advice line on 0808 800 4444 between 8am and 8pm Monday to Friday and from 8am to 5pm on Saturday and Sunday. Calls are free from landlines and from most mobile networks.

Can I get help with buying furniture or other household items?

If you have found accommodation without suitable furniture or household appliances, you may be able to get a Community Care Grant.

You can apply for a grant if you are getting Income Support, Employment and Support Allowance or Jobseekers Allowance and you are moving into a new home after being granted Refugee status or humanitarian protection.

3. Integration loans

Is there any financial help for refugees to get settled in the UK?

If you are a refugee or have humanitarian protection you can apply to the UK Border Agency for an interest-free integration loan to help pay for the extra costs of settling in the UK, such as a rent deposit or training costs.

It is important to remember that this is a **loan**, not a benefits payment. So you will have to pay back the loan in full. If you get welfare benefits, the repayments will come out of these. If you don't get benefits, the Department for Work and Pensions will contact you directly to arrange re-payments.

Please note that integration loans are **not** available to those with discretionary leave to remain.

How much can I borrow as an integration loan?

The smallest amount you can borrow is £100. The amount you are given will depend on the UK Border Agency's assessment of your circumstances.

What can I use an integration loan for?

There are rules about what you can use an integration loan for. You can apply if you need money for:

- Housing – deposit for rental accommodation, essential household items, moving costs.
- Employment – travel costs to attend interviews, work clothing and footwear, work equipment, child care costs.
- Education – costs of a training or education programme, professional qualifications.

How do I apply for an integration loan?

You should have been sent an application form for an integration loan by the UK Border Agency when you were told about your new status. You can also download forms from www.ukba.homeoffice.gov.uk.

To apply for a loan you need a National Insurance number (see *What is a National Insurance number?* above). You will also need a bank account to pay the loan into. Your local Citizens Advice Bureau can help you with opening a bank account. If you can't get a bank account, you may be able to get a cheque, if the loan is for less than £450.

4. Charity help

The following charity funds may be able to provide help if you have not been able to get or are still waiting for Government support. Please note that you are not able to apply directly for help, you will have to be referred to the services. Ask your HIV support organisation about this.

The Hardship Fund – Terrence Higgins Trust runs The Hardship Fund for people living with HIV who are in severe financial need. To apply for help you must be referred - ask your local HIV agency for help. For a list of referral agencies visit <http://www.myhiv.org.uk/News/Latest-news/The-Hardship-Fund>.

CWAC Hardship Fund- The CWAC Hardship Fund can help families affected by HIV. Ask your local HIV organisation if you can be referred- <http://www.cwac.org/howwehelphardship.htm>.

The Food Chain – The Food Chain can provide support to people living with HIV who do not have enough money to buy the food they need to stay well. You need to be referred by a health or social care worker http://www.foodchain.org.uk/our_services/criteria_for_sunday_meals.html.

There may also be local charities that can help.

5. Sources of information and advice

Direct Gov (www.direct.gov.uk): Official information about Government services and eligibility rules, including welfare benefits and housing.

Life with HIV (www.lifewithhiv.org.uk): Information and advice on everyday issues affecting people living with HIV, including immigration, welfare benefits and housing.

THT Direct (0808 802 1221): Free, confidential advice for people living with HIV, including help with welfare benefits, housing and immigration. Call between 10am and 10pm on Monday to Friday, and from 12 noon to 6pm on Saturday and Sunday. This number is free to call from all UK landlines and most mobiles and will not appear on your telephone bill.

Citizens Advice Bureau (<http://www.adviceguide.org.uk/england.htm>): Find information and advice online or make an appointment for independent confidential advice.

CIH Housing Rights Website (<http://www.housing-rights.info>): Find detailed information for refugees and migrants on entitlement to housing.

Shelter (<http://www.shelter.org.uk/>): Information and advice on housing and your rights. Call Shelter's free telephone advice line on 0808 800 4444 between 8am and 8pm Monday to Friday and from 8am to 5pm on Saturday and Sunday. Calls are free from landlines and from most mobile networks.