

**WELCOMING**

**MIGRANTS AND REFUGEES**

**TO NEWHAM**

An information pack for frontline workers supporting newly arrived migrants and refugees

*VERSION 1: November 2017*

Sections with blue headings are designed for the person seeking help

Sections with orange headings are designed for the front-line worker

Words highlighted in yellow appear in the glossary

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# About this pack

This pack has been created by [Newham ESOL Exchange](https://www.aston-mansfield.org.uk/newhamesolexchange). It is designed to help front-line workers provide effective signposting support to refugees and migrants newly arriving in the UK. The pack offers information and signposting across a number of areas such as immigration status, health, education and work. Each area contains information that can be given to the person seeking help and most have more detailed information for the worker to use. Information aimed at the newly arrived person is written as simply as possible but the worker will need to judge whether someone has good enough English to make use of it.

If the person seeking help is clear about what they need you can go straight to those sections. If not we suggest you begin with the questions in the ‘How can we help you?’ section.

The information in this pack aims to provide key messages and information, and to enable workers to connect newly arrived migrants to knowledge, organisations and people that will help them settle. Much of the information comes from a few key sources: Integration Up North, Refugee Council, gov.uk.

A useful complementary resource from the University of East London offers a comprehensive list of migrant support services across the UK, including London: <https://www.uel.ac.uk/Schools/Psychology/Research/Refugee-Mental-Health-and-Wellbeing-Portal/Resource-Centre/Directory-of-Services>

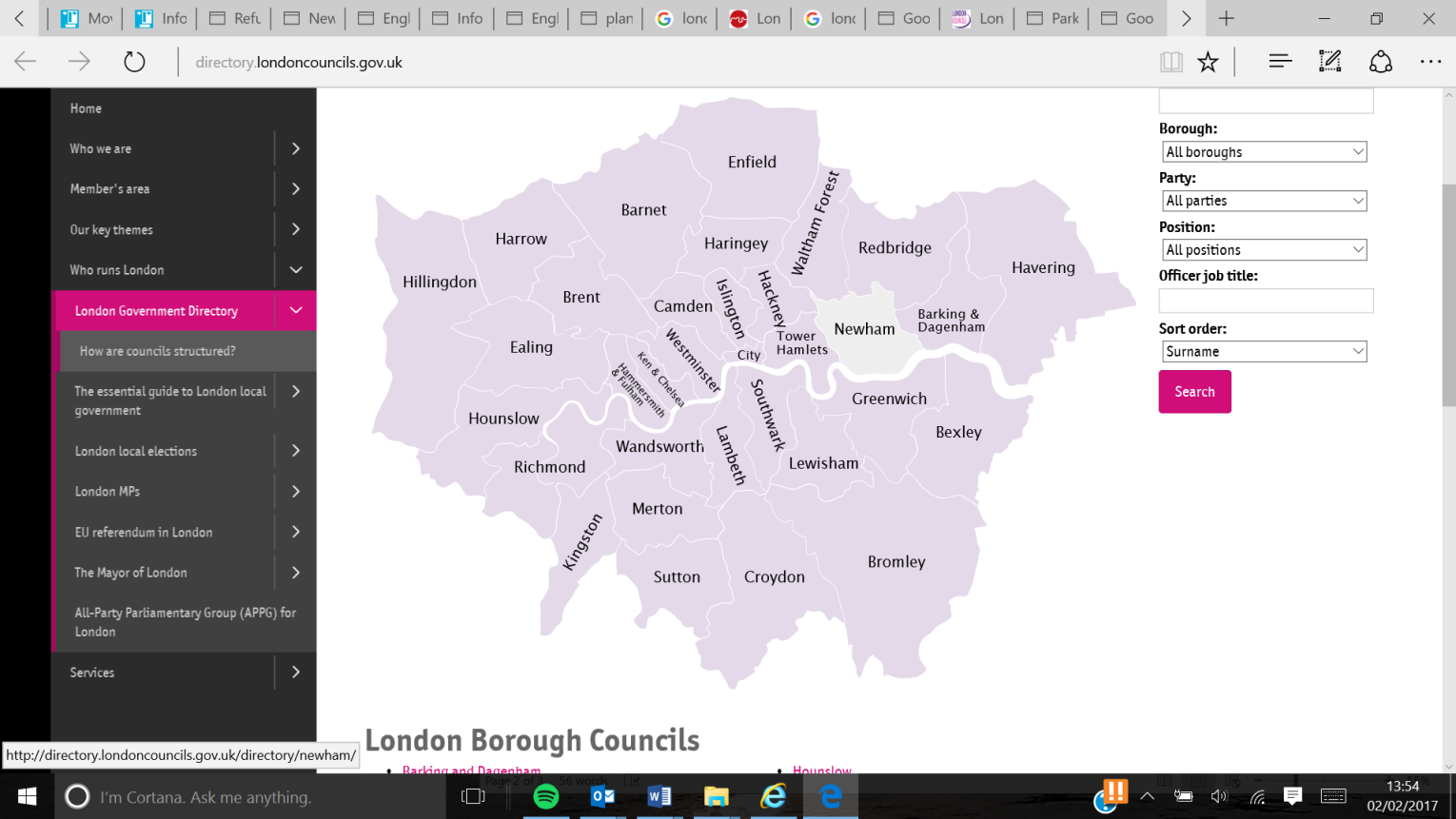
This pack has been produced with no funding; facilitated by a working group of ESOL Exchange members and with much of the work completed on a voluntary basis by Mike Maynard, who was based in Aston-Mansfield’s Community Involvement Unit during a secondment to Business in the Community, and continued after he left. It would not have been possible without him.

Information is accurate at the point it was written (summer 2017). We are aware that information changes and we have no plans to keep this resource updated, but we felt this was a resource worth creating, and hope that if it is useful others may update it, or that funding might be found for the ESOL Exchange to do so.

If you notice any inaccuracies or have any updates please email: [anne.crisp@aston-mansfield.org.uk](mailto:anne.crisp@aston-mansfield.org.uk) so these can be included if an update happens.

# About London

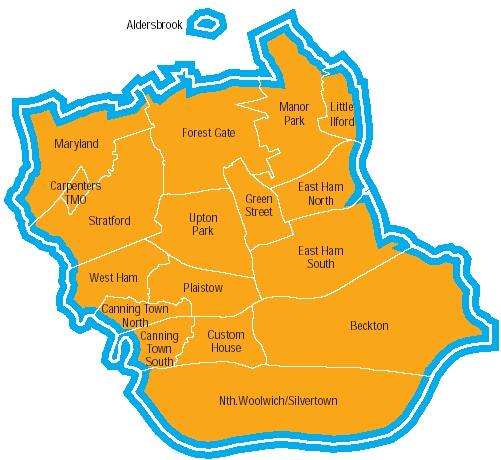
London is the capital of England. More than 8 million people live in London. Over a third of the people in London were born in another country. More than 300 languages are spoken in London.



# **About Newham**

Newham is one of 32 boroughs in London. Each borough has a council that runs local services like education, housing, social services and libraries. Newham is in east London. There are different areas in Newham, such as Forest Gate, West Ham and Beckton.

More than 300,000 people live in Newham. There are people from many countries. Most people speak English but you can hear many other languages as well.

[](https://www.google.co.uk/url?sa=i&rct=j&q=&esrc=s&source=imgres&cd=&cad=rja&uact=8&ved=0ahUKEwiYio-AyfHRAhXKfhoKHfsjCFgQjRwIBw&url=http://map-of-london.blogspot.com/2011/09/newham-map-region-political.html&psig=AFQjCNGpfdrMbdsQ8wagf1Enq0SpReACcg&ust=1486130320332251)

# **About [Forest Gate]**

This is an optional section on the area local to the centre/organisation using the pack. People can complete it if they have the capacity to do so and think it would be useful.

Around 35,000 people live in Forest Gate.

**Shopping**

Forest Gate has lots of small shops and some supermarkets: Tesco, Iceland and the Co-op.

**Parks nearby**

[Forest Gate Community Garden](http://www.fgcommunitygarden.org/) is sometimes open to the public. The nearest park is in [Forest Lane](https://my.newham.gov.uk/Maps/MyNewham.aspx?x=539857&y=185278&sr=27700&addr=Forest%20Lane%20Park%25).

**Places to Eat**

Forest Gate has several cafes and restaurants including: [La Famila](http://familiacafe.co.uk/), [Coffee7](http://www.coffee7.co.uk/), Forest Café Restaurant and the [Forest Tavern.](https://foresttavern.com/)

**Library, banks and police station**

The Gate **library** is open every day except Sunday and has a café.

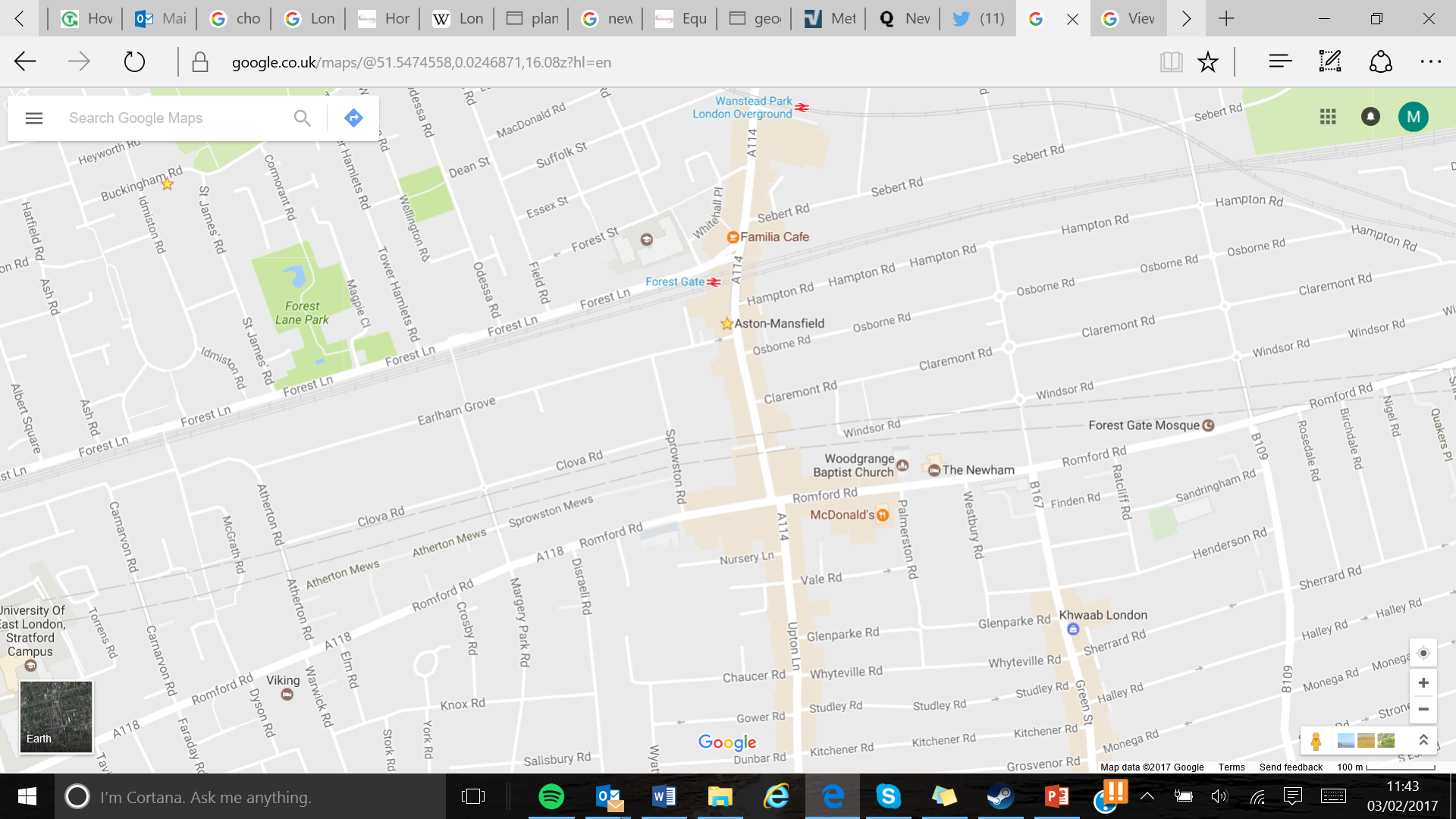
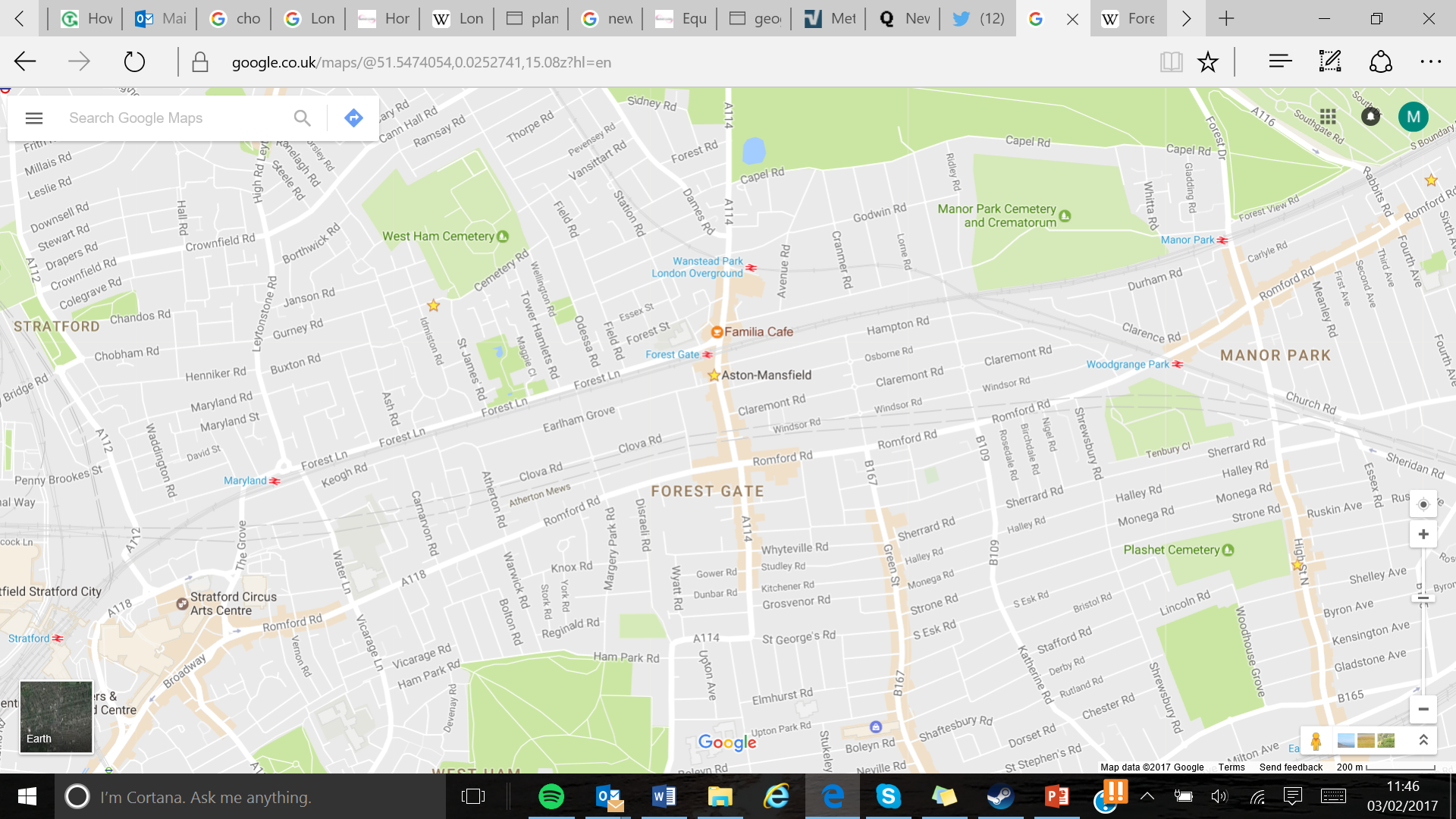
The nearest **Post Office** is in Woodgrange Road and Barclays **bank** is on the Romford Road.

Forest Gate **Police Station** is on the Romford Road.

**Transport**

There are two train stations: Forest Gate and Woodgrange Park. Buses 25, 58, 86, 308, 325 and 330 go through Forest Gate.

**Forest Gate Events**

There is a market every Saturday on Woodgrange Road, and a [festival](http://forestgatefestival.com/) every summer.

# **How can we help you? First steps**

Use this section to find out which areas someone needs help with. People are usually okay to answer questions if they understand you need to know in order to help: “I need to ask you questions so I can help you better.”

**Background**

Where do you come from?

What languages do you speak?

[If you can offer this] Do you need an interpreter?

**Immigration status and documents**

Do you have documents to show your immigration status?\*

[If it feels appropriate] What isyour immigration status?

Do you have a National Insurance (NI) number?

[\* documents can get lost, or controlled by others. You may need follow up questions.]

**Housing**

Do you have somewhere to live for the next 3 months?

Can you get social housing?

**Benefits and tax credits**

Are you allowed to get benefits?

**Money and banks**

Do you have a UK bank account?

**Health**

Can you get free (NHS) health care?

Are you registered with a GP (doctor)?

Do you have an NHS number?

**Education**

Do you have children? If yes, how old?

[If relevant] Are your children going to school?

Do you need English language classes?

**Work**

Do you know if you’re allowed to work here?

[If yes] Do you have documents to show you can work?

Have you contacted Jobcentre Plus? Newham Workplace? Other job agencies?

**Community**

Are you in contact with any community or faith groups?

Do you know about your local community centre?

After this conversation you should have a good idea about the areas someone needs help with. Look at those sections in the pack to find relevant information and signposting possibilities. You can use the next page to record key information and signpost the person for the help they need.

The most important things to do next

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What groups can help you?

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# **Your immigration status**

Your immigration status is your legal position in the UK. It is important to understand your immigration status so you know how long you can stay, if you can work and if you can get public services and benefits.

If you are from a country outside of the EU and are allowed to stay in the UK for more than 6 months, you will get a biometric residence permit (BRP). This shows your immigration status and any conditions. You can use your BRP to prove your identity and immigration status.

If you need legal advice, ask an expert. **In Newham** you can get free advice from these organisations:

* **Renewal Programme Refugee and Migrant Project (RAMP)**
* advice and advocacy on debt, accessing healthcare, housing, benefits, and emotional support. RAMP can signpost to partners who provide asylum, immigration and nationality support, and there are pro bono legal firms which run weekly surgeries at RAMP.
* food bank with dried food, toiletries and nappies; eligible families can receive a supply of fresh fruit and vegetables
* all new clients must see a caseworker before they are referred for the Food Service.

<http://www.renewalprogramme.org.uk/refugee-and-migrant-project.html>

* **Refugee Advice Service** – advice on immigration to people given refugee status in the last 6 months and who are homeless or at risk of destitution.

refugeeadvice@refugeecouncil.org.uk or telephone 020 7346 1166

These websites and organisations **outside Newham** may also be able to help with immigration issues:

* **Praxis**, based in Bethnal Green, provides immigration advice and a range of other training and support services for vulnerable migrants in London. [www.praxis.org.uk](http://www.praxis.org.uk);  020 7729 7985
* **Asylum Aid** – free advice to asylum seekers

[info@asylumaid.org.uk](mailto:info@asylumaid.org.uk) or telephone 020 7354 9631 or their advice line 020 7354 9264 on Tuesdays 1 – 4pm

* **The Joint Council for the Welfare of Immigrants** – free helpline for undocumented migrants who need confidential legal advice. Telephone 020 7553 7470 between 10am and 1pm on Mondays, Tuesdays and Wednesdays
* Advice on hiring a qualified immigration adviser

<https://www.gov.uk/find-an-immigration-adviser/search-for-an-adviser>

* **Adviser Finder** website to find qualified free or fee charging advisers

<http://home.oisc.gov.uk/adviser_finder/finder.aspx>

Immigration Status – detail

Different immigration rules apply to different migrant groups. Many differences relate to whether a person is an EEA national (a person from a member state of the European Economic Area) or a third country national (a person from a country outside the European Economic Area).

EEA nationals have different rights depending on whether: they have been in the UK for more or less than 3 months; they are Croatian; they are a worker or self-employed, a workseeker, a student or self-sufficient; or have a permanent right to reside in the UK. Generally, EEA nationals can stay and live in the UK if they are working, studying, or self-sufficient.

Third country nationals have different rights depending on whether: they have temporary permission to be in the UK as a visitor, student, worker, or family member; permission to stay in the UK permanently; or no current permission to be in the UK. Asylum seekers and refugees may fall into any of these groups. Third country nationals allowed to stay in the UK are usually given temporary permission to stay, known as limited leave to remain. They may be able to apply later for permanent permission, known as indefinite leave to remain (ILR) or settlement.

The Home Office is responsible for managing the immigration system in the UK. As the laws and rules governing the system often change, the Home Office is always the best place for up-to-date information: <https://www.gov.uk/government/organisations/uk-visas-and-immigration>

Integration up North have produced an exceptionally clear guidance booklet, *Understanding Immigration Statuses,* which provides basic explanations of the range of different immigration statuses and rules governing entry and settlement in the UK. There is also a summary table which enables users to cross-reference rights and entitlements for different migrant groups. You can find both documents here: <http://www.migrationyorkshire.org.uk/?page=introduction-to-migration-iun>

Integration Up North advises that it may be best not to ask for details of a migrant’s purpose in the UK or how and when they arrived if your service does not require it; doing so can be unnecessarily intrusive, particularly if an individual is vulnerable or has been asked those questions many times. However, there are a range of circumstances in which knowing a migrant’s immigration status will be essential, for example: if you’re providing advice about accessing public funds (e.g. welfare benefits) or services where eligibility is restricted (e.g. free ESOL classes) or where there are eligibility criteria for any UK resident (e.g. housing and homelessness services).

It is illegal to provide legal advice to migrants about their immigration status unless you are qualified and registered with the Office of the Immigration Services Commissioner. There are no restrictions on providing advice to migrants about public services that they can access given their particular immigration status.

Asylum Aid provide free legal advice and representation to the most vulnerable and excluded asylum seekers. They also lobby and campaign for an asylum system based on inviolable human rights principles. The advice line (020 7354 9264) provides support to organisations supporting asylum seekers as well as asylum seekers.

# **UK Welfare System**

Through the welfare system, some people are paid money by the UK government if they:

* have low or no incomes
* have children or are pregnant
* are sick or disabled
* look after a severely disabled person

These payments are called benefits or tax credits. There are different types of benefits and tax credits:

**Jobseeker’s Allowance** for people looking for work

**Employment and Support Allowance** for people who cannot work because of illness or disability

**Income Support** for people who cannot work for other reasons, including having children under 5

**Housing Benefit** for people on low incomes paying rent

**Working Tax Credit** for people in work and on low incomes

**Pensions Credit** for older people on low incomes

**Universal Credit** a new benefit for people on low incomes

**Child Tax Credit** for some people with children

You can find information about these benefits and others here: <https://www.gov.uk/browse/benefits>

Many things affect whether you can get benefits, including your immigration status, employment status, and family circumstances. In Newham, you can get free expert advice on benefits but you may have to queue very early in the morning to be seen:

* **Community Links** – free face-to-face advice on benefits, debt and housing in Canning Town: <http://www.community-links.org/local-services/advice/>.
* **Money A&E** – free face to face advice on benefits, debt and budgeting in Stratford, Plaistow, Forest Gate and East Ham: <http://www.moneyaande.co.uk/money-coaches>
* **Refugee Advice Service** – free face to face advice on welfare in Stratford, for refugees given refugee status within the last 6 months and who are homeless or at risk of destitution: <https://www.refugeecouncil.org.uk/what_we_do/refugee_services/new_refugee_advice>
* **Citizens Advice Newham** – free face-to-face advice on benefits, debt, money and employment in Stratford, Manor Park, and Custom House: <http://www.eastendcab.org.uk/newham/>
* **Money Works** – free face to-face advice for Newham residents on claiming benefits and tax credits in Stratford: <https://www.newham.gov.uk/Pages/Services/Benefits-what-can-I-claim.aspx>

To get benefits you must ask the right Government department. This is called ‘making a claim’ or ‘applying for’ a benefit. Most benefits are paid by **Jobcentre Plus** (JCP), part of the Department for Work and Pensions.

* To apply for tax credits call the Tax Credits office on 0345 300 3900.
* To apply for Pension Credit call the Pension Service on 0800 99 1234.
* To make a new claim for other benefits, call Jobcentre Plus on 0800 055 6688.

If you think you could apply for a benefit, do this as soon as you can. You do not need a National Insurance Number to make a benefit claim, but if you do not have one, you should say you do not have one when you apply.

If you have refugee status, humanitarian protection status, discretionary leave status, indefinite leave to remain or limited leave to remain for 30 months, there is a helpful explanation of how to make a benefit claim online: <https://www.gov.uk/government/publications/refugees-guidance-about-benefits-and-pensions/help-available-from-the-department-for-work-and-pensions-for-people-who-have-been-granted-leave-to-remain-in-the-uk>

Benefits are usually paid into a bank, building society or post office account. You can find advice on opening an account in section X.

## Welfare system – detail

Benefits rules are complicated and changeable. At the moment for example EU citizens can only claim JSA for up to 3 months. Refer people to specialist advisers:

**Child Poverty Action Group** (CPAG) gives advice about welfare benefits and tax credits to people who are advising the public. [www.cpag.org.uk/advisers](http://www.cpag.org.uk/advisers). You can call them on 020 2812 5231. If you have a query about child benefit, child tax credit or working tax credit, you can e-mail them: [advice@cpag.org.uk](mailto:advice@cpag.org.uk)

The **Citizens Advice** website provides comprehensive information about benefits, including an ‘A to Z of benefits’ and a section on ‘coming from abroad and claiming benefit’, with lots of information on EEA nationals’ access to benefits: [www.citizensadvice.org.uk/benefits/](http://www.citizensadvice.org.uk/benefits/)

The **Refugee Council’s Information Pack** for refugees briefly summarises the range of benefits available and how to apply for them: <https://www.refugeecouncil.org.uk/what_we_do/refugee_services/new_refugee_advice>

**Integration Up North**’s guidance booklet *Migrants’ rights and their entitlements* includes a section which summarises the rules around migrants access to benefits. Their summary table also enables users to cross-reference different migrant groups and benefit entitlement rules: <http://www.migrationyorkshire.org.uk/?page=introduction-to-migration-iun>

# **Work**

Your right to work in the UK depends on your immigration status and in some cases your visa.

If you are an EEA National (except Croatian) or from Switzerland, you will have permission to work in the UK with no restrictions. The rules are more complicated for people from other countries. If you’re unsure about your right to work in the UK, seek advice from UK Visas and Immigration, or one of the organisations in section X of this booklet.

There are many organisations that can help you find work, including:

* **Jobcentre Plus** organises benefits (see section X) and helps people find or prepare for work. You can find your nearest Jobcentre Plus office here: <http://los.direct.gov.uk/default.aspx?type=1&lang=en>
* **Workplace** is an employment support service, provided by Newham Council, for Newham residents. The Workplace office is in Stratford. <https://www.newham.gov.uk/Pages/Category/Newham-Workplace.aspx?l1=100008>
* **Project Rise** provides support for refugees in north and east London, including English courses, access to wellbeing coaches and mentoring to help them find work: <http://www.renaisi.com/renaisi-launches-pioneering-new-service-support-refugees-employment-london/>
* The **Refugee Council** offers refugees in London access to training and employment opportunities: <http://www.refugeecouncil.org.uk/what_we_do/refugee_services/refugees_into_jobs/refugee_employment_advice_support_service>
* **Universal Jobmatch** is a free online service, provided by the Government, which enables you to search for and apply for jobs online: <https://www.gov.uk/jobsearch>

There are also lots of recruitment agencies in Newham that can help you find work. You should not pay anyone to find you a job.

|  |
| --- |
| In [Area X], you can get help from:   * Local JCP office * Local project 1 * Good local recruitment agency 1 |

Employers must check that you are allowed to work in the UK before they employ you. Here is a list of documents you can use to prove your right to work in the UK: <https://www.gov.uk/government/publications/right-to-work-checklist>

Your employer should check the documents and make copies, they should not keep the originals.

You will need a National Insurance Number (NINO) to work in the UK. In some cases, if you are not an EEA national, your UKVI case worker will apply for a NINO for you. If not, you can get a National Insurance Number by calling the ‘National Insurance number allocation line’ on 0345 600 0643. You can also apply for a National Insurance Number as part of making a benefit claim.

Your employer will use some of the money you earn to pay income tax and national insurance contributions. If you work for yourself, or receive other income*,* you will need to complete a self-assessment tax return. You can find out more about paying taxes here: <https://www.gov.uk/tax-come-to-uk>

If you cannot find paid work, you could try volunteering. You won’t be paid but your travel and expenses should be covered and it may help you find paid work: <http://www.activenewham.org.uk/volunteering>

## Work – detail

The table below provides an overview of the general eligibility to work rules in the UK for the most common migrant groups.

|  |  |  |
| --- | --- | --- |
| **Eligibility to work – general rules in the UK[[1]](#footnote-1)** | | |
| EEA national | EEA national or Switzerland | Permission to work in UK (no restrictions). |
| EEA nationals subject to transitional controls (Croatia only) | Require a purple registration certificate (accession worker authorisation document) and is usually limited to skilled work Tier 2 or temporary worker Tier 5 classification |
| Third country (non-EEA) national | Third country nationals with Indefinite Leave (ILR) | Permission to work in UK (no restrictions). |
| Third country nationals with limited leave and a work visa | Permission to work in UK – restrictions dependent on Tier type. Can be recruited to ‘shortage occupations’ or if an employer was unable to recruit from the UK/EEA. Employers sponsor workers and report changes of circumstance to Home Office. |
| Third country nationals with limited leave and a study visa (Tier 4) | Permission to work in UK but only 20 hours maximum during term time, full time out of term time. Permission is time limited based on the length of course. |
| Third country nationals with a limited leave family/spouse visa | Permission to work in UK (no restrictions). |
| Dependants of third country nationals | Dependants are generally eligible to work, except when accompanying a student (Tier 4) or a temporary worker (Tier5). |
| Refugee status / Humanitarian Protection | Permission to work in UK (no restrictions but may be time-limited) |
| Asylum seeker | Employment prohibited (a few exceptions) |
| Undocumented migrant | | Employment prohibited |

Integration Up North’s *Migration and Work* guidance booklet provides an overview of which groups of migrants are eligible to work, and explores some of the barriers that migrants face when seeking employment, including English language and the approach to job hunting in the UK. It also suggests ways into the job market including volunteering, vocational training and requalification, as well as setting up businesses: <http://www.migrationyorkshire.org.uk/?page=introduction-to-migration-iun>

The gov.uk website has a useful tool for determining whether someone needs a visa to visit, study or work in the UK: <https://www.gov.uk/check-uk-visa>, and lots of information about work visas: <https://www.gov.uk/browse/visas-immigration/work-visas>

# Housing

In the UK, homes can be rented from private landlords or social landlords. Homes rented from private landlords are often called private rented housing. Homes rented from social landlords are often called social or council housing. People who rent homes from landlords are called tenants.

If you can’t find somewhere to live and you need help and advice, you can visit Newham council’s **Housing Needs Triage Service** in East Ham. You can find out how they can help you, their opening hours, and documents you should take with you here: <https://www.newham.gov.uk/Pages/ServiceChild/Triage-Service.aspx?utm_source=HomelessnessAdviceAndSupportPage&utm_campaign=HomelessnessTriageLink>

You can also get housing advice from:

* **Community Links** provide free face-to-face advice on housing, benefits, and debt in Canning Town, Monday – Thursday mornings: <http://www.community-links.org/local-services/advice/>
* **Shelter** provide advice on housing, debt and welfare, and help to access employment, accommodation and local services. You can get advice over the phone on 0344 515 1540. Or you can call 0344 515 2222 to book an appointment for face-face advice in Stratford on Friday mornings. <http://england.shelter.org.uk/get_advice/advice_services_directory/london>
* **Renewal Programme Refugee and Migrant Project (RAMP)**
* advice and advocacy on debt, accessing healthcare, housing, benefits, and emotional support. RAMP can signpost to partners who provide asylum, immigration and nationality support, and there are pro bono legal firms which run weekly surgeries at RAMP.
* food bank with dried food, toiletries and nappies; eligible families can receive a supply of fresh fruit and vegetables
* all new clients must see a caseworker before they are referred for the Food Service.

<http://www.renewalprogramme.org.uk/refugee-and-migrant-project.html>

**Private rented housing**

A private landlord is a person or a company who owns a property and rents it to tenants at *market rates*. Private rented housing is open to anyone who can pay for it, so long as they have a right to live in the UK. It can be easier to rent private rented housing than social housing. Usually there are fewer forms to fill in, fewer tests to pass and no waiting lists. Most new migrants to the UK live in homes rented from private landlords. If you are considering renting from a private landlord, you should look at the advice on Shelter’s website (<http://england.shelter.org.uk/housing_advice/private_renting> ), and in particular:

* ways to find a private rented home (<http://england.shelter.org.uk/housing_advice/private_renting/ways_to_find_a_private_rented_home>)
* how to rent from a private landlord (<http://england.shelter.org.uk/housing_advice/private_renting/how_to_rent_from_a_private_landlord_or_letting_agent>)
* your responsibilities as a tenant <http://england.shelter.org.uk/housing_advice/private_renting/tenants_responsibilities>
* tips for viewing a home to rent <http://england.shelter.org.uk/housing_advice/private_renting/tips_for_viewing_a_home_to_rent>
* Right to rent immigration checks: <http://england.shelter.org.uk/housing_advice/private_renting/right_to_rent_immigration_checks>

In Newham, all private landlords must be licenced by Newham council. And by law, when you rent a house, the landlord must show you gas safety certificates, the property licence, the *energy performance certificate*, and a list of the contents of the house (an inventory).

**Social housing**

Social housing is provided by Newham Council and registered providers (such as housing associations) to eligible people in need, at *subsidised rents*. You can sometimes get social housing depending on your immigration status and your connection to Newham. Social housing is usually cheaper than private rented housing. It is usually also more secure – social landlords are generally happy for tenants to stay for a long time. If you are eligible for social housing, you need to join a waiting list called the Housing Register, and then *bid* for a home. The waiting list is very long and it may take years for your bid to be successful.

You can get advice on your eligibility for social housing and how to apply from the council’s Housing Needs Triage Service in East Ham (contact details above). You can also find information online here: https://www.newham.gov.uk/Pages/Services/Applying-for-housing-in-Newham.aspx

**Housing Benefit, Universal Credit, Council Tax Reduction**

If you are on a low income, and eligible to receive welfare benefits, you may be able to get help with your rent through Housing Benefit or Universal Credit. There is more information about those benefits in section X. You may also be able to pay lower Council Tax. Council Tax is money collected from people living in Newham properties by Newham Council. It is used to pay for local services such as schools and roads. You can find out more about Council Tax Reduction here: <https://www.newham.gov.uk/Pages/Services/Council-Tax-Reduction.aspx>

## Housing – detail

The council’s **Housing Needs Triage Service** should provide advice to anyone living in Newham and in housing need, regardless of their immigration status.

Access to homelessness assistance and the housing register is dependent on immigration status. Generally, refugees, people with discretionary leave, humanitarian protection or exceptional leave following an asylum application are eligible, provided their leave does not include a public funds restriction. People with identified leave to remain are eligible (with some exceptions) but must pass the habitual residence test. Generally, people with other forms of limited leave to remain are not eligible. EEA nationals who have a right to reside because, for example, they are a worker or self-employed will be eligible, and so will their family members. Croatians may need to obtain worker authorisation to be eligible. Some rights to reside, such as those for people looking for work who have never worked, or who have previously left the labour market, do not confer eligibility for homelessness assistance or the housing register.

**Shelter** has produced a series of accessible, one-page fact sheets on housing advice topics, including on ‘applying as homeless: people from abroad’ and the ‘habitual residence test’: <http://england.shelter.org.uk/get_advice/downloads_and_tools/housing_advice_factsheets>

The [**Shelter Helpline**](https://england.shelter.org.uk/get_help/helpline) is good for people who are actually homeless.

**Housing Rights Info** is a website managed by BME National and the Chartered Institute for Housing which provides a wealth of detailed information aimed at both new arrivals (link included above) and advisers: <http://www.housing-rights.info/03_0_Housing_advisers.php> The website has sections for different categories of new arrivals, and many background topics, including detailed advice on housing eligibility law, advising migrants about the private rented sector, and documents to support housing and housing benefit applications. The website contains more detailed information than the Shelter fact sheets.

**Integration Up North**’s guidance booklet *Migrants and Housing* includes a section which summarises the rules around migrants’ access to benefits. Their summary table also enables users to cross-reference different migrant groups and benefit entitlement rules: <http://www.migrationyorkshire.org.uk/?page=introduction-to-migration-iun>

Before anyone can rent a home in England, a landlord or letting agent must check the immigration status of potential tenants. This is called a ‘right to rent’ check. It is designed to ensure that landlords do not rent properties to people with no right to live in the UK. There is a tool on gov.uk which advises landlords on whether someone can rent their residential property; it could also be used by advisers to establish someone’s right to rent: <https://www.gov.uk/landlord-immigration-check>

#### Just Homes is a Newham charity that supports people who are homeless if they are:

#### unemployed men who can access state benefits (have recourse to public funds) or

#### women and children who do not qualify for state benefits (have no recourse to public funds).

[www.justhomes.org.uk](http://www.justhomes.org.uk); 020 8519 1454

### Housing Justice London Hosting operates a hosting scheme providing temporary accommodation for homeless migrants and refugees while their asylum or immigration case is being addressed: <https://www.housingjustice.org.uk/Pages/Category/work-with-migrants>

# Health

In the UK, the National Health Service (NHS) provides health services through pharmacists, dentists, GPs, walk-in centres, and hospitals. It is important to know where you can go to get medical help:

|  |  |  |
| --- | --- | --- |
|  | Medical problem - if you... | Who can help - you should… |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/pharmacist.jpg | have a cough, cold, sore throat, diarrhoea or headache | visit a pharmacist |
| [Image result for dental services symbol](http://www.google.co.uk/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&ved=0ahUKEwja_8mI3ezTAhWJwBQKHQTJC5UQjRwIBw&url=http://www.malverndentalcenter.com/&psig=AFQjCNH5GkFfCzevmcbbWXdGgyDHKOnIZg&ust=1494759936774238) | have problems with your teeth | make an appointment with a dentist |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/doctor.jpg | have an injury that is not going away | make an appointment with your GP |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/doctor.jpg | are feeling unwell and it is not an emergency | make an appointment with your GP |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/walk-in-centre.jpg | Have a minor injury or illness and cannot access a GP | visit a walk-in centre, minor injury unit or urgent care centre |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/call-111.jpg | are not sure which NHS health service you need | telephone 111  you can ask for an interpreter |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/call-111.jpg | need urgent advice but it’s not a life threatening situation | telephone 111  you can ask for an interpreter |
| http://www.nhs.uk/NHSEngland/AboutNHSservices/PublishingImages/2015/A-and-E.jpg | are seriously ill or injured and your life is at risk | telephone 999 and ask for an ambulance  tell them your address |

**Pharmacists** or chemists are experts in medicines. They can advise on commons problems such coughs, colds, aches and pains, as well as healthy eating and stopping smoking. You can find pharmacists close to where you live here: <http://www.nhs.uk/Service-Search/Pharmacy/LocationSearch/10>

**Dentists** treat conditions and diseases that affect the mouth, teeth and gums. You can make an appointment to see a dentist as an NHS patient, whatever your immigration status. You can find dentists close to where you live here: <http://www.nhs.uk/ServiceSearch/Dentist/LocationSearch/>. Some dentists won't be able to take on new NHS patients – you may need to join a waiting list, look for a different dentist who is taking on new NHS patients, or pay to be seen. If you can't find a dentist accepting NHS patients, call NHS England's Customer Contact Centre on 0300 311 2233. Most adults in the UK pay to see a dentist, but it is free for some groups. You can find out more about dental charges here: <http://www.nhs.uk/NHSEngland/AboutNHSservices/dentists/Pages/nhs-dental-charges.aspx>

**GPs** are family doctors who can deal with many health problems or refer you to other health specialists. You can register and see a GP for free, whatever your immigration status. You should register with a GP as soon as you can – do not wait until you or your family become sick. This will make it easier to see a GP or access other health services if you get sick. You can find a GP close to where you live here: <http://www.nhs.uk/Service-Search/GP/LocationSearch/4>

GPs work in places called ‘practices’ (sometimes called ‘surgeries’ or ‘medical centres’). To register with a GP, you should visit their practice and tell the receptionist that you want to register. They will ask you to fill in a form. You do not always need to provide ID when registering with a GP, but it is helpful if you can provide one of the following documents: passport, birth certificate, biometric residence permit, travel documents, HC2 certificate, ARC card or utility bill. If you don’t have any of these documents explain this to the receptionist and the GP practice should still register you. The practice may ask you to provide a contact address. If you do not have a fixed address you could use the address of a friend or relative.

The GP practice can only refuse to register you if they have no spaces for new patients or if you live outside their area. If you have problems registering with a GP, you can get advice from a charity called Doctors of the World by calling 0207 515 7534 or contact NHS England’s Customer Contact Centre on 0300 311 2233.

After you have registered at a GP surgery, you can make an appointment to see them at the practice for free. If you do not speak enough English to communicate with your GP, ask the receptionist for an interpreter when you make the appointment. If you need medicines, your GP will write you a prescription. You must take the prescription to a pharmacist who will give you the medicine. Most adults in the UK pay for medicines, but they are free for some groups. You can find information on help to pay for prescription costs here: <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Prescriptioncosts.aspx>

You can visit **walk-in centres, minor injuries units, and urgent care centres** if you have an injury or illness which is not life threatening. These centres can treat: sprains and strains, broken bones, wound infections, minor burns and scalds, minor head injuries, insect and animal bites, minor eye injuries, and injuries to the back, shoulder and chest. If you have one of these injuries or illnesses, you will usually be seen more quickly at one of these centres than if you visit an Accident and Emergency Department at hospital. You do not need to make an appointment or be registered with a GP to visit one of these centres. There is an Urgent Care Centre at Newham General Hospital. You may be able to find one closer to where you live here: <http://www.nhs.uk/Service-Search/Minor%20injuries%20unit/LocationSearch/551>

**Accident and Emergency (A & E)** departments deal with life-threatening medical emergencies, such as loss of consciousness, breathing difficulties, severe chest pains, severe bleeding, severe allergic reactions and severe burns. If someone is seriously ill or injured and their life is at risk you should call 999, ask for an ambulance, and tell the operator where you are. There is an Accident and Emergency Department at Newham General Hospital.

You can access some health services free of charge, whatever your immigration status. These include:

* GP services
* some dental services
* emergency treatment at any Accident & Emergency department or walk-in centre
* diagnosis and treatment of some communicable diseases, including HIV and TB
* diagnosis and treatment of sexually transmitted infections
* family planning services
* treatment of a physical or mental condition caused by: torture, female genital mutilation, domestic violence, sexual violence

Other hospital treatment is free of charge if:

* you are an EEA national, through being ordinarily resident in the UK, or having a European Health Insurance Card
* you have indefinite leave to remain
* you paid the healthcare surcharge as part of your visa application
* you are an asylum seeker or applying for humanitarian protection status
* you are exempt from paying the healthcare surcharge for any reason. You can find a full list of exemptions here: <https://www.gov.uk/healthcare-immigration-application/when-you-need-to-pay>

Generally, if you do not meet any of the above criteria, and you are not ordinarily resident in the UK, you will be considered an ‘overseas visitor’ and will have to pay for hospital treatment.

## Health – detail

The rules around migrant access to healthcare are complex and frequently change. The best source of up-to-date information is either [www.gov.uk](http://www.gov.uk) or [www.nhs.uk/pages/home.aspx](http://www.nhs.uk/pages/home.aspx)

The following pages are particularly useful:

|  |  |
| --- | --- |
| Overview of NHS Services | [www.nhs.uk/NHSEngland/AboutNHSservices/Pages/NHSservices.aspx](http://www.nhs.uk/NHSEngland/AboutNHSservices/Pages/NHSservices.aspx) |
|  |  |
| Overview of migrants’ NHS entitlements | [www.gov.uk/guidance/nhs-entitlements-migrant-health-guide](http://www.gov.uk/guidance/nhs-entitlements-migrant-health-guide) |
|  |  |
| Search for local NHS services | [www.nhs.uk/Service-Search](http://www.nhs.uk/Service-Search) |
|  |  |
| How to get help with health costs | [www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx](http://www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx) |
|  |  |
| How to register with a GP, designed for migrants | [www.nhs.uk/NHSEngland/AboutNHSservices/doctors/Documents/how-to-register-with-a-gp-leaflet.pdf](http://www.nhs.uk/NHSEngland/AboutNHSservices/doctors/Documents/how-to-register-with-a-gp-leaflet.pdf) |
|  |  |

Newham has a **Transitional Practice** that offers access to GPs and TB screening for transitional families and unregistered migrants: <http://www.nhs.uk/Services/GP/Overview/DefaultView.aspx?id=35332>; 020 8553 7419/7460.

Integration Up North’s Health and Migration booklet includes: facts about migrant entitlement to healthcare in the UK and how services can be made more accessible to these entitled migrants; how migrant health can be affected by social conditions; migrant mental health and wellbeing; specific health conditions that are relevant to migrant groups including: TB, HIV, Hepatitis and FGM; particular migrant groups who pose specific challenges: women, children and families; case studies and resources for further reading: <http://www.migrationyorkshire.org.uk/?page=introduction-to-migration-iun>

# **Money & Banking**

[](https://www.google.co.uk/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&ved=0ahUKEwiyi92X1_LTAhUMLVAKHW6gCukQjRwIBw&url=http://services.angloeducational.com/2015/11/25/pre-arrival-money-management/&psig=AFQjCNGg_nmH_T2XbqPthwBME3qrh0jWsQ&ust=1494964563527963)The currency used in the UK is called Pound Sterling or pounds. There are 100 pence in a pound. You can see the different coins used in the UK on the right, and the UK bank notes below.

There are many slang terms for money. People say:

* “pee” instead of “penny” or “pence”
* “quid” instead of “pound”
* “fiver” instead of “5 pounds”
* “tenner” instead of “10 pounds”

 (New) 1 pound

Most people in the UK use bank accounts to manage their money. Opening a bank account will enable you to:

* receive payments such as wages and welfare payments
* pay bills through direct debits or standing orders
* deposit cash and withdraw cash from cash points
* pay for things using a debit card

There are many different types of bank account. You can find advice on choosing the right one for you here: <https://www.moneyadviceservice.org.uk/en/articles/how-to-choose-the-right-bank-account>.

You can open a bank account with the Post Office and this can sometimes be easier than opening an account in a bank: http://www.postoffice.co.uk/current-accounts

Once you have chosen what type of account you would like, the easiest way to open an account is to visit the office of the bank account provider. This office is usually called a “branch.” Usually, you will need ID, such as a passport or biometric residence permit, and proof of address to open a bank account. If you need help to open a bank account, you can ask:

* **London Community Credit Union** – provides accounts to people living in east London: [www.londoncu.com](http://www.londoncu.com)
* **Money A&E** – free face to face advice on budgeting, benefits anddebt in Stratford, Plaistow, Forest Gate and East Ham: <http://www.moneyaande.co.uk/money-coaches>
* **Citizens Advice Newham** – free face-to-face advice on benefits, debt,money, and employment in Stratford, Manor Park, and Custom House: <http://www.eastendcab.org.uk/newham/>
* **Money Works** – free face-face advice to Newham residents on claiming benefits and tax credits in Stratford: <https://www.newham.gov.uk/Pages/Services/Benefits-what-can-I-claim.aspx>
* **Fair Finance** – affordable loans and free money advice. 316 Barking Road, E6 3BA. <https://www.fairfinance.org.uk/>
* **Zakat Foundation** – based in Whitechapel – give money to Muslims in poverty. <https://www.nzf.org.uk/>

These organisations can also help you to manage your money. You can find advice on managing your money and a budget planner here: https://www.moneyadviceservice.org.uk/en/articles/beginners-guide-to-managing-your-money

# Sections still to be written:

# Education for young people

# Adult Learning

# Travel

# Policing

# Volunteering/Community

# Things to see and do in Newham

# **GLOSSARY**

**Appointment**

A date and time when you have arranged to see a doctor or employment adviser, for example. If you have an appointment but you cannot go, you should tell the person or organisation to cancel and arrange a new appointment.

**Asylum seeker**

A person who has applied for asylum under the 1951 Refugee Convention on the Status of Refugees on the grounds that if they are returned to their country of origin they have a reasonable fear of persecution because of race, religion, nationality, political belief or membership of a particular social group. They will be an asylum seeker for as long as their application or appeal against refusal of their application is pending.

A person who has had their application for asylum approved will be granted refugee status and becomes a refugee. A refugee is defined as a person who has been forced to leave their country in order to escape war, persecution, or natural disaster.

**Benefits**

Financial support from the government available to British citizens and some residents who are in financial difficulty and meet certain criteria. Benefits include for example housing benefit, child benefit, jobseekers allowance.

**Bid**

Apply to live in available council or housing association homes. The type of property you are allowed to bid on will depend on which band you are in. Before you can bid for a home, you must be on the Housing Register.

**Bills**

An official request for payment for a product or service, usually by letter or email. If you rent or own a home, you may receive bills for water, gas, electricity, council tax, phone/internet etc.

**Borough**

A borough is an area of London. There are 32 boroughs in Greater London, each governed by a local authority (or council). London Borough Councils are governed by elected councillors and provide the majority of local government services in the area (for example education, housing, social services and libraries).

**Budget**

An amount of money that a person is allowed or allows him or herself to live on for a given period, such as a week, month or year. This is usually based on their income and will need to cover rent, food, bills, travel, childcare etc.

**Debit card**

A card which the bank will usually send to you when you open a new bank account. Using your debit card and PIN (Personal Identification Number), you can take money out from a cash point (also called an ATM) or pay for items in shops or online.

**Destitution**

The UK government defines a person as being destitute if:

• they and their dependants do not have adequate accommodation or any means of getting it (regardless of whether other essential living needs are met); or

• they and their dependants have adequate accommodation or the means of getting it, but cannot meet essential living needs.

**Direct debit**

A Direct Debit is an instruction from you to your bank which many people use to pay regular bills, such as rent, electricity or gas. It allows the organisation you want to pay to collect varying amounts from your account – but only if you’ve been given advanced notice of the amounts and dates of collection.

**Disabled**

You’re disabled under the Equality Act 2010 if you have a physical or mental condition that has a ‘substantial’ and ‘long-term’ negative effect on your ability to do normal daily activities.

**Cash**

Money in the form of notes or coins

**Cash point**

A machine usually located either inside a bank, outdoors set into the wall of a commercial building, or inside some supermarkets. Using a debit card issued by your bank and your Personal Identification Number (PIN) you can use any cash point to take out cash from your bank account. Cash points with the ‘Link’ logo will not charge you to take out cash.

**EEA**

The European Economic Area includes all 28 countries that are members of the European Union, as well as Iceland, Liechtenstein and Norway. Croatia is provisionally a member pending approval of its membership by all EEA countries.

The EEA provides for the [free movement](https://en.wikipedia.org/wiki/Freedom_of_movement) of persons, goods, services and capital within the [European Single Market](https://en.wikipedia.org/wiki/European_Single_Market), as well as the freedom to choose residence in any country within this area.

**Eligible**

A person who meets the criteria for something, such as a benefit or social housing, is said to be ‘eligible’.

**Energy Performance Certificate**

An Energy Performance Certificate (EPC) is a guide that would-be buyers or tenants get when they look at a property. It shows how efficiently a home uses energy, the cost of running a home and recommendations of how to improve the energy efficiency of the property.

**Exempt**

A person who is not required to do something that others are required to do, such as paying the healthcare surcharge, is said to be ‘exempt’.

**Expenses**

The cost of doing something or required in order to do something. For example, if you volunteer, your expenses may include travel and lunch.

**Family planning services**

Family planning services, also called sexual health services, offer free and confidential advice on contraception and sexual health. Many provide condoms, prescriptions for contraception and testing for sexually transmitted infections.

**HIV**

HIV stands for human immunodeficiency virus. **HIV is a virus that attacks the immune system, and weakens your ability to fight infections and disease. It's most commonly caught by having sex without a condom.** There is no cure for HIV, but there are treatments to enable most people with the virus to live a long and healthy life.

AIDS is the final stage of HIV infection, when your body can no longer fight life-threatening infections. With early diagnosis and effective treatment, most people with HIV will not go on to develop AIDS.

**Home Office**

The Home Office is a ministerial department, supported by [28 agencies and public bodies](https://www.gov.uk/government/organisations#home-office). The first duty of the government and the role of the Home Office is to keep citizens safe and the country secure. As such, the Home Office plays a fundamental role in the security and economic prosperity of the United Kingdom. The Home Office is the lead government department for immigration and passports, drugs policy, crime, fire, counter-terrorism and police.

**Humanitarian protection status**

The Human Rights Act incorporated the European Convention on Human Rights into the UK law. Humanitarian protection is a form of immigration status. It is granted by the Home Office to a person who it decides has a need for protection but who does not meet the criteria for refugee status.

**Income tax**

Income tax is a tax you pay on your income, such as money you earn from employment, profits you make if you’re self-employed, some state benefits, most pensions, and rental income if you are a landlord.

**Interpreter**

A person who translates between two people who do not speak the same language. If you do not speak English you may need an interpreter to attend when you visit your GP (doctor), if your GP does not speak your language.

**Life-threatening**

A very serious injury or illness which may cause death.

**Market rates**

The market rate (or "going rate") for goods or services is the usual price charged for them in a free market. If demand goes up (more people want to buy that goods or service), the market rate may also go up.

**Mentoring**

Mentorship is a relationship in which a more experienced or more knowledgeable person helps to guide a less experienced or less knowledgeable person, often in the workplace.

**National Insurance**

You pay National Insurance contributions to qualify for [certain benefits](https://www.gov.uk/national-insurance/what-national-insurance-is-for) including the State Pension. You pay National Insurance if you’re 16 or over and earn above a certain amount. National Insurance contributions count towards a number of state benefits such as pensions, jobseeker’s allowance, employment and support allowance, and maternity allowance.

**National Insurance Number (NINO)**

You have a National Insurance number to make sure your National Insurance contributions and tax are recorded against your name only. It’s made up of letters and numbers and never changes. You can find your National Insurance number:

* on your payslip
* on your P60
* on letters about your tax, pension or benefits
* in the National Insurance section of your [personal tax account](https://www.gov.uk/personal-tax-account)

You can [apply for a National Insurance number](https://www.gov.uk/apply-national-insurance-number) if you don’t have one or [find your National Insurance number](https://www.gov.uk/lost-national-insurance-number) if you’ve lost it.

**NHS**

The National Health Service is the publicly funded national healthcare system for the United Kingdom. It allows all UK citizens who are resident in the UK, and eligible residents, to healthcare which is paid for through taxes and is free at the point of use.

**Prescription**

An official note from a doctor which gives authorisation to a pharmacist to provide a specific medicine to the person named on the prescription. Some people must pay a standard charge of £8.60 per item but some people, for example those who receive certain benefits, do not have to pay.

**Proof of address**

An official letter showing your name and address, which proves that you do live at the address which you have provided for official purposes such as a benefit claim. This may be a bank statement, utility bill or council tax bill, for example.

**Recruitment agency**

A company hired by an employer to search for suitable candidates for jobs within their organisation. People who are looking for work can register with a recruitment agency and they will contact you with any suitable job opportunities. Some recruitment agencies specialise in particular sectors and some specialise in temporary or contract (short-term) roles.

**Register**

To add your name to a list, such as the Housing Register or list of patients at a doctor’s surgery.

**Resident**

A person who lives in an area or country (e.g. a Newham resident, a resident of the UK)

**Self-assessment tax return**

A self-assessment tax return is a form used to provide information about income and expenses so that HM Revenue & Customs (the tax office) can work out how much tax you should pay. People who are self-employed or have their own business must complete a self-assessment tax return. Anyone who receives a self-assessment tax return from HMRC must complete and submit it by post or online. There is a penalty for submitting your tax return late.

**Self-sufficient**

A person who has enough money to support themselves and their family and who does not require publicly-funded services such as benefits.

**Social housing**

Social housing is let (rented) at low rents on a secure basis to those who are most in need or have difficulty with their housing costs. Normally councils and not-for-profit organisations (such as housing associations) are the ones to provide social housing. There is often a waiting list for social housing in London boroughs.

**Social services**

‘Social services’ refers to a wide range of public services provided by local authorities (also called councils – see ‘borough’) that are intended to protect the vulnerable in society – such as children, the elderly and people with disabilities. This includes supporting and protecting children and families who may be at risk. It also includes social care, such as home care visits to an elderly person with a long term illness, or care and equipment for a person with a disability.

**Subsidised rents**

The rent paid by the person living in the house is lower than the market rent because the government pays part of the rent direct to the housing provider. This is the case in social housing.

**Taxed at source**

Tax is taken off before you receive the income. Your employer takes it off your wages and sends it direct to HMRC, and you receive the rest. The system is called PAYE (Pay As You Earn). The amount you earn BEFORE tax is called ‘gross’ and the amount AFTER tax (what you receive) is ‘net’.

**TB**

**Tuberculosis (TB) is a bacterial infection spread through breathing in tiny drops from the coughs or sneezes of an infected person.** It mainly affects the lungs, but it can affect any part of the body, including the tummy (abdomen) glands, bones and nervous system. TB is a serious condition, but it can be cured if it's treated with the right medicine.

**Third country**

A country that is not part of the European Economic Area.

**Volunteering**

Providing skills and expertise without receiving money. People often volunteer for charities to help others. For example, working with young people as a sports coach or cooking and serving food for people in need. It can also be a good way to get experience if you are looking for paid work.

**Wages**

The money that your employer pays to you in exchange for your work.

**Wellbeing**

A positive mental, physical and emotional state. You have good wellbeing if you are generally healthy and happy.

Tell us what you think

If you use this pack we’d like to know what you think of it. We need constructive feedback from workers who use the pack and the people they use it with.

We would like general feedback on usefulness and (realistic) suggestions for improvement but please also consider the following specific points:

1. Does the layout work? Can you find what you’re looking for?
2. Do you print out sections to give to people and if so do they find this useful?
3. Are you asked for information that is not included?
4. We intend to include information on ESOL classes in the Adult Learning section. Do you think this is the right place for it?
5. Do you use the glossary? If so who needs it? You or the people you’re helping? Is it useful?
6. We have not had time to check whether refugees and asylum seekers can access every service in the pack. Does this reduce its usefulness?

Please email any comments to [anne.crisp@aston-mansfield.org.uk](mailto:anne.crisp@aston-mansfield.org.uk).

Thank you

1. Integration up North (2015) Migrants and work. Introduction to Migration series, Guidance booklet #11. Migration Yorkshire: Leeds. [↑](#footnote-ref-1)