

# Advice First Aid Update

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22<sup>nd</sup> September 2025



# Schedule

10:00	Start
	Welcome and Introductions
	How is Advice First Aid going?
	Benefits Refresher
	Introduction to Universal Credit
11:05 – 11:15	Break
	Universal Credit continued
	Immigration Signposting
	About Citizens Advice + Questions
13:00	Finish

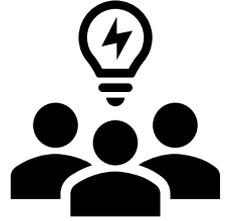
# Outcomes



By the end of this session we hope you will have:

- **shared information** about how Advice First Aid is going
- **refreshed and updated** your Advice First Aid skills
- gained a clearer understanding of how **Universal Credit** works
- increased your knowledge of **immigration signposting** resources
- built **networks** and increased your knowledge of **local support**

# Participation information



- Be respectful and curious
- Mute unless question or answer
- Chat function, raise hand, unmute
- Let us know if you have access needs
- Slides will be sent out afterwards
- Questions and information to share

# Introductions

- Name
- Your role and organisation
- A bit about what your organisation does



# Disclaimer

Although Citizens Advice Wandsworth trains frontline staff and volunteers to identify local residents in need of advice and support, find useful information, and refer residents to local services which can assist with help, support or advice, no liability attaches to Citizens Advice for any assistance or service offered by other organisations.

# About Advice First Aid



# Welcome (back) to Advice First Aid

Advice First Aid aims to:

- **Strengthen the community** to support people who face hardship
- **Work with community, social and faith groups** to provide community-based advice and advocacy for local people
- **Train Advice First Aiders** in the community so we can connect better with people who need advice



# Advice First Aid is...



- Spotting advice issues
- Letting people know about advice services and what they do
- Providing information and signposting
- Gathering information for making referrals
- Making referrals to advice services
- Connecting people to sources of support and information - local/national, face to face, telephone and online
- Helping people access advice and support if they find it difficult

# Discussion in Groups



What impact has Advice First Aid training had on you?

What impact has Advice First Aid training had on your organisation?

What support have you provided to people in your community as a result of Advice First Aid training?

Is there any follow-up training, information, support or action that you would like?

**Choose someone to feedback to the main group**

# Benefits Refresher



# Finding good information:

WARNING! There's lots of information on the internet that isn't correct or easy to understand. **Look for the reliable sources**



# Citizens Advice Websites



**National Citizens Advice**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Citizens Advice Wandsworth**

<https://cawandsworth.org/>

Use [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) to find out

What is the youngest age someone can claim Carer's Allowance?

Can you claim Personal Independence Payment if you are working?

Is Pension Credit means-tested?

How much is Child Benefit for the first child?



# What benefits can you get ?

Use a **free benefit calculator** to check which benefits you can get

[Turn2us](#)

[Entitledto](#)

[Policy in Practice](#)



# Introduction to Universal Credit



# Universal Credit

What issues come up?  
What questions do you have?



# Universal Credit



- Means-tested benefit for people on low incomes
- Replaces "legacy" benefits
- Claimed online and managed by online journal
- Normally paid monthly
- Work-related activity requirements for most people

<https://www.citizensadvice.org.uk/benefits/universal-credit/>

# Universal Credit

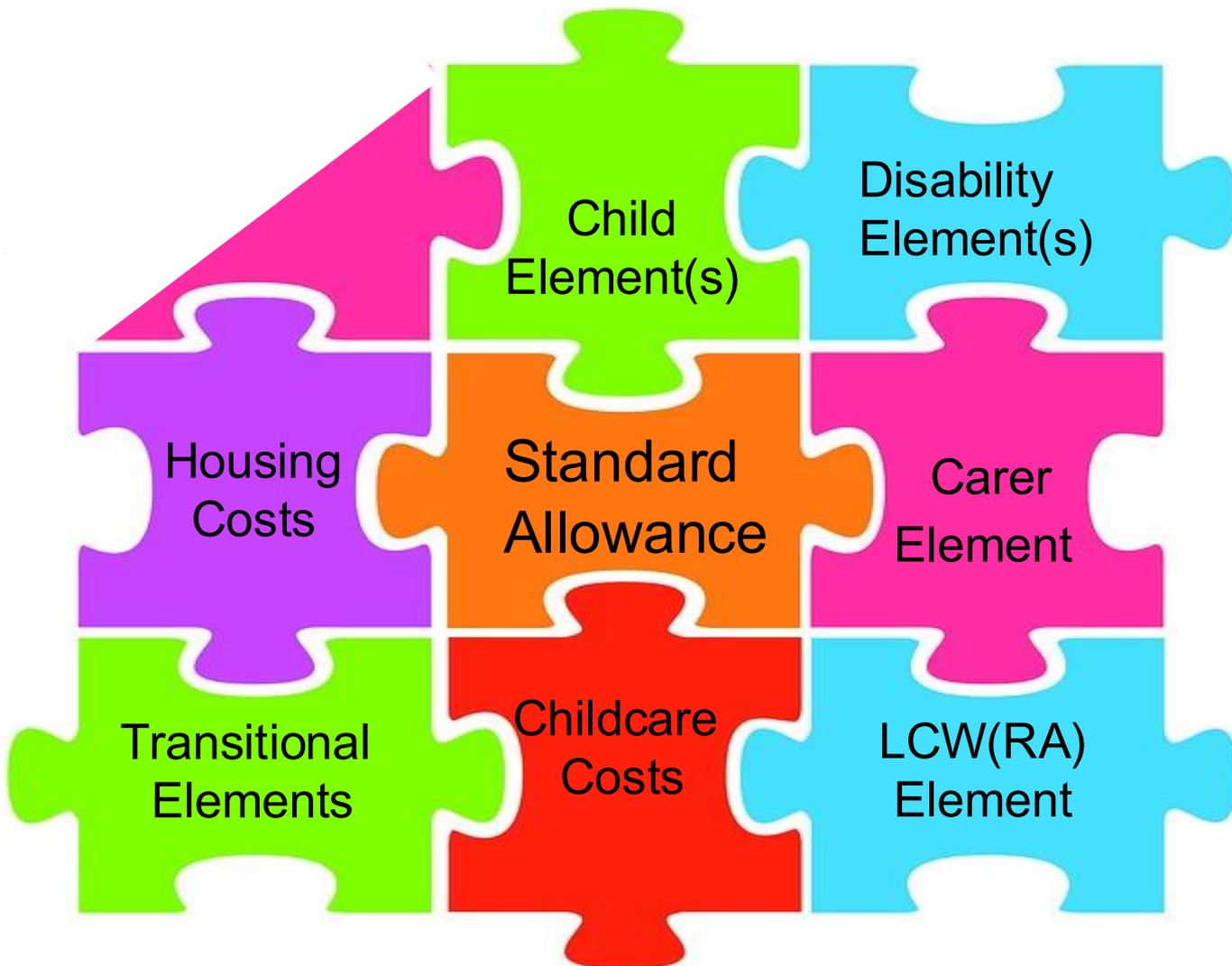
## **Eligibility:**

- Have less than £16k savings
- Working Age (Over 18 and under state pension age -some exceptions)

## **Other Restrictions for:**

- Most full-time students
- Some people from abroad

<https://www.citizensadvice.org.uk/benefits/universal-credit/>



## Elements

LCW(RA) = limited  
capability for work  
(related activity)

# Universal Credit Journals

## Videos from DWP

Your Universal Credit Home Page and Statement

<https://youtu.be/SGOVBGQPmVIA?feature=shared>

Your Universal Credit Journal

<https://youtu.be/F8zJD7z-TSE?feature=shared>



# Moving to Universal Credit "Migration Notices"

- Some people are **required to move** to Universal Credit
- If you get a letter **with a date to claim by**, you need to claim and/or get advice
- If you get a general leaflet about managed migration, get advice before making a UC claim

# Universal Credit : Help to Claim

[Citizens Advice Help to Claim](tel:08001448444): 0800 144 8 444

## **Help to Claim advisers can:**

- work out if you can get Universal Credit
- work out if you would be better off on Universal Credit
- fill in the Universal Credit application
- prepare for your first Jobcentre appointment
- check your first payment is correct



# Universal Credit – Case Studies in groups

What can you tell about a person's circumstances from their Universal Credit statement?

What would you ask them about to check if their Universal Credit payment is correct?

What else might they need advice about?

Use [citizensadvice.org.uk](https://www.citizensadvice.org.uk) or [gov.uk](https://www.gov.uk) if you need information



**BREAK**

See you in 15 minutes



# Universal Credit – Extra Case Study - Toriana

Toriana is a single parent aged 42. She has four children aged 11, 13, 15 and 22. Her youngest child is disabled and receives disability living allowance (middle rate care). Toriana is their full-time carer. Toriana rents a flat from a private landlord. Her rent is £100 per month more than the Local Housing Allowance.

**What allowance, elements and deductions would you expect to see in Toriana's Universal Credit statement**



# Universal Credit – Extra Case Study – Rafal

Rafal and his partner have three children, daughters aged 4 and 2 and a son aged 3 months. Rafal is 23 and his partner is 22. Rafal is employed as a kitchen porter working 20 hours per week on minimum wage. Rafal's partner is a full-time parent. The family rent a council flat.

**What allowance, elements and deductions would you expect to see in Rafal's Universal Credit statement**



# Universal Credit: Housing Costs



# Housing Costs for renters

**Who claims Universal Credit?**

**Who claims Housing Benefit?**

**What differences are there between Universal Credit and Housing Benefit?**



# Housing Benefit

New claims are only for people who are:

- ✓ over state pension age
- ✓ in temporary accommodation provided by the council
- ✓ in some types of supported housing

**All other new claims are for Universal Credit Housing Costs**

Some people will get Housing Benefit for their rent and Universal Credit for their income benefit (e.g. in temporary accommodation)

# Differences between Housing Benefit and Universal Credit Housing Costs

There are some different rules for Housing Benefit and Universal Credit housing costs so people should always check the rules for the benefit they are claiming.

e.g.

- UC paid monthly, HB paid 4-weekly
- UC usually paid to tenant, HB often paid directly to landlord
- Different deductions for non-dependants

# Housing Costs



## Housing Benefit or Universal Credit Housing costs?

James is 66. He has just retired and hasn't claimed benefits before

Sanja has been claiming housing benefit for 10 years. She lives in Wandsworth and is moving to a new flat in the same area

Paloma has been claiming housing benefit for 7 years in Camden. She is moving to a new private rented flat in Islington

Jas has been evicted and is moving to temporary accommodation arranged by Southwark Council



# Housing Costs

# Alternative Payment Arrangements



- Normally Universal Credit housing costs paid monthly to the tenant
- Can request an 'alternative payment arrangement' to get housing costs paid directly to landlord
- Guidance on when an alternative payment should be agreed e.g. rent arrears, vulnerable tenant etc.

<https://www.gov.uk/government/publications/universal-credit-alternative-payment-arrangements/alternative-payment-arrangements#managed-payment-to-landlord>

## Universal credit housing element

Universal credit has a housing element to help you pay:

- rent
- some service charges

It is not the same as housing benefit but it is worked out in a similar way.

### Universal credit might not pay your full rent

You should make sure all your rent is paid. You could get extra help from the council.

Find out about [discretionary housing payments \(DHPs\)](#).

# Universal Credit Housing Costs Element



[shelter.org.uk](https://shelter.org.uk)

1. What rate are most single renters **under 35** entitled to?
2. True or false?: only **private rented** accommodation is covered under Universal Credit Housing Costs
3. What can happen to your UC Housing Costs if **other adults** live with you?
4. Can you get UC Housing Costs to help pay a **mortgage**?





# Universal Credit

Let's review our list of issues and questions

<https://www.citizensadvice.org.uk/benefits/universal-credit/>

# Universal Credit – Advice First Aid

- ✓ Help people to use a Benefit Calculator
- ✓ Support people in contacting Help to Claim phoneline
- ✓ Help people to access their online journal
- ✓ Help to download universal credit statements
- ✓ Give support in reading statements
- ✓ Help people to upload documents and add messages to their journal
- ✓ Spot problems and advice issues
- ✓ Signpost or refer to benefits advisors



**REFER! REFER! REFER!**

# Introduction to Immigration Signposting



# Immigration advice

Immigration status affects rights to live in the UK, and access to benefits

It is a criminal offence for a person to provide immigration advice unless their organisation is regulated by the **Immigration Advice Authority (IAA)** – [formerly OISC]

Find a registered immigration adviser on [IAA website](#)



# Immigration Status

**“Subject to Immigration control”** means there may be limits on entering, staying, working, studying and/or accessing public funds and services

**Immigration Status** may not be obvious, for example:

- X came from Somalia and lived in France before coming to the UK
- Y came on a work visa, married, had children and then separated
- Z was born in the UK to non-British parents

*If someone is not sure of their status or right to claim public funds, **refer** them for advice*

# E Visas

Create a UKVI account >

All Biometric Residence Permits (BRP) expired in December 2024

From summer 2024 Home Office have sent out letters telling people how to apply for an EVisa – a new way of proving immigration status.

No change to immigration status – merely a change in *the way you prove your status*.

[Citizens Advice - E Visas](#)

<https://www.gov.uk/evisa>

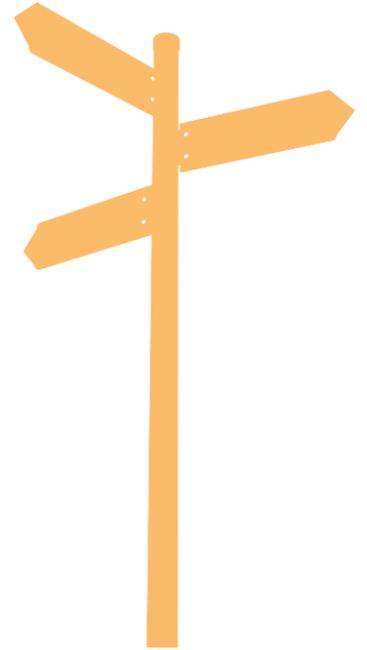
# Signposting – information

[Gov.uk](#)

[Citizens Advice](#)

[Free movement](#)

[The Joint Council for the welfare of Immigrants](#)



# No recourse to public funds

"public funds" includes most welfare benefits, social housing and council homelessness assistance

**Who might not be entitled to public funds?**



# Who is eligible for benefits?

You are always allowed to claim public funds if you have any of the following:

- ✓ **British or Irish** citizenship
- ✓ **Settled status** from the EU Settlement Scheme
- ✓ **Indefinite leave** - unless you came to the UK on an adult dependent relative visa
- ✓ **Refugee status** or **humanitarian protection**
- ✓ **Right of abode**

Families with mixed status should get advice before claiming

# No Recourse to Public Funds (NRPF)

People not entitled to support from 'public funds' :

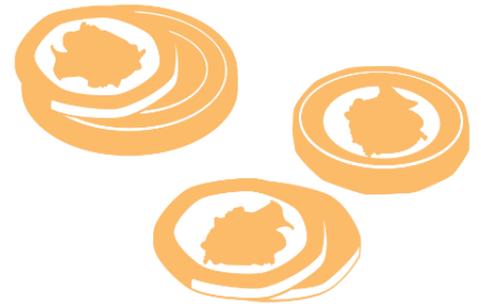
- × NRPF **listed on a visa** conditions of stay (e.g. student, spouse, work visa)
- × A family member or friend signed a '**maintenance undertaking**'
- × People with **no right to enter or stay** in the UK ( e.g. overstayers)
- × Some EU nationals with pre-settled status or no status

**Asylum seekers** also have limited rights to assistance

# What benefits can you claim with NRPF?

Benefits that are not 'public funds' include:

- [Bereavement Support Payment](#)
- [New Style Jobseekers Allowance](#)
- [New Style Employment & Support Allowance](#)
- [Guardian's Allowance](#)
- [Maternity Allowance](#)
- [Statutory Maternity Pay](#)
- [Statutory Sick Pay](#)
- [Healthy Start Scheme](#)
- [A council tax discount or rebate](#)



Check the eligibility rules for each benefit at [citizensadvice.org.uk](https://citizensadvice.org.uk)

# Help for people who aren't eligible for mainstream housing or benefits

**Social Services may have a duty to help:**

- a child in need
- an adult with care or support needs

**Specialist immigration advice** to lift NRPF conditions

**Home Office support** for destitute asylum seekers

# Signposting - free immigration support

[Coram Children's Legal Centre](#) Free legal information, advice and representation

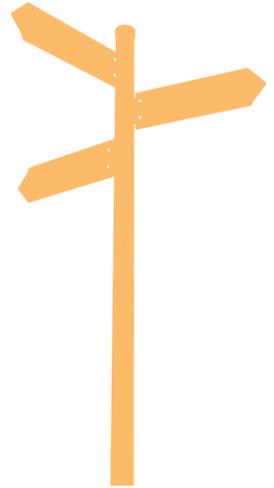
[Project for the Registration of Children as British Citizens \(PRCBC\)](#)

Free legal advice, registering children and young people as British citizens

[Rights of women](#) Discrete advice on family, criminal and immigration issues

[Migrant help](#) Asylum support, Victims of Slavery and Human Trafficking Support

[Youth Legal:](#) Independent charity based in Wandsworth



# Support for asylum seekers, refugees and other people from abroad

## Map of migrant support services in London

For example:

- Red Cross Refugee Support
- Notre Dame Refugee Centre
- Migrant help
- Migrants Organise
- South London Refegee Association
- Hackney Migrant Centre
- Haringey Migrant Support Centre



# Advice First Aid or Advice



# Advice First Aid or Advice?

Some issues should always be signposted or referred for advice.

Some issues can be dealt with by an Advice First Aider, depending on your skills, knowledge and resources and the policies of your organisation.



# How to contact CAW



Call AdviceLine free number 0808 278 7833  
Mon-Fri 10am-4pm



Fill in online enquiry form  
<https://cawandsworth.org/contact-us/>



Visit Battersea or Roehampton office.  
Only if not possible to call/use the form



Contact one of our projects  
(E.g. MacMillan, DASCAS, Sanctuary, Crisis,  
CCG)



Client is referred to CAW by one of our referral partner -  
Refernet

# Other training available

<b>COL and Debt Bitesize</b>	8 September 2025
<b>Advice First Aid Refresher</b>	23 September 2025
<b>Disability Benefits and Pension Age Benefits Bitesize</b>	16 October 2025
<b>Advice First Aid (two days)</b>	6 and 13 November 2025
<b>Housing Bitesize</b>	4 December 2025

<https://cawandsworth.org/our-projects/help-through-hardship-crisis-and-advice-first-aid/>

Contact **natasha.cross@cawandsworth.org** for information

# Feedback and Questions

<https://forms.office.com/e/LwULaHf8Mk>



# Thank You

