

## Factsheet 11

# Returning to the UK after Living Abroad

If you're a British national, you'll be able to return to the UK to live, but it could take a few months to re-establish your rights to services such as benefits and housing. It's best that you have a plan to support yourself during this time.

Before you decide to return to the UK permanently, think about these questions:

- Will you still get the income you receive at present when you return to the UK?
- How do prices and costs compare between countries?
- How will exchange rates and inflation affect your pension and income?
- Can you transfer income and assets to the UK?
- Will you have to pay any additional tax for removing assets from your current country of occupation?
- Do you need to complete a HMRC Self Assessment form for income and gains from abroad?
- Has your state pension age been affected due to reduced National Insurance payments?



## Finances

If you are a financially self-sufficient individual or household then you should take financial advice on whether you could be affected by any taxes or other charges when moving from one country to another, especially if you are selling a property or moving other significant financial assets.

If you are on a low income, you will need to meet the habitual residence test before you will be entitled to make a claim for benefits. This is likely to apply for any stays abroad of 3 months or more.

Agencies such as The DWP, your local authority or HMRC will decide at what point you can be viewed as habitually resident, depending on how long you have been away, why you were abroad, and what ties you kept with the UK during this time.

Rules that came into force on 1 January 2014 mean that, if you're claiming income-based jobseeker's allowance and need to show that you are habitually resident, you cannot be viewed as such until you've been living in the UK or elsewhere in the common travel area for at least three months. This means that if you claim income-based jobseeker's allowance immediately on your return to the UK from outside this area you won't receive this benefit for at least three months.

If you have a UK pension, then contact the Money and Pensions Service on 0800 138 7777.

## Housing

As per claiming benefits, you will need to be considered by a local council's housing team as meeting the habitual residence test before being entitled to assistance such as being able to register for social housing or being eligible for consideration for temporary accommodation if you are homeless.

Therefore, it is important to ensure, where possible, that you have accommodation available to you for a reasonable period of time to allow you to secure your own settled accommodation. Approach your local council for advice but be prepared that the assistance that can be provided could be restricted.