



## Factsheet 25

# Returning from abroad

December 2023

### About this factsheet

If you are a British national over State Pension age who moved abroad but are now considering moving back to live permanently in the UK, this factsheet explains more about some of things you need to consider.

It gives information about looking at your finances, including social security benefits,



## 1 Is a return to the UK right for you?

Before returning to the UK, it is important to be clear about why you want to return and try to find out whether your expectations will be met. If you have been absent for some time, there may have been changes to life in the UK that you are not aware of or are prepared for.

If you can, consider spending some time living here before committing to a permanent move back. You need to plan and prepare for your return just as thoroughly as you planned your move away.

## 2 Habitual Residence and ordinary residence

The terms *Habitual Residence* and *ordinary residence* are used throughout this factsheet. They are not synonymous, and they can mean different things in different circumstances.

**Habitual Residence** is usually used to determine your eligibility for some social security benefits, and housing assistance from a local authority. Housing assistance means social (council and housing association) housing provided through the local authority waiting list, as well as help if you are homeless.

**ordinarily resident** in the United Kingdom when you seek non-emergency NHS hospital treatment or local authority social care services.

### 2.1 Habitual Residence Test

The Habitual Residence Test (HRT) is used to determine if you normally live in the United Kingdom (UK), the Channel Islands, the Republic of Ireland, or the Isle of Man *Common Travel Area*.

You can be subject to the HRT if you have been outside of the CTA for any length of time and you apply for housing assistance, or







## 4 Housing

Your choice of accommodation depends on your finances, needs, personal preferences, and what is available where you want to live. Finding permanent housing takes time so you may need to make interim arrangements, for example family, friends, or a short-term private let.

Rented housing is provided by local authorities (councils), housing associations and private landlords. Housing provided by local authorities and housing associations is known as *social housing*. Many social and some private landlords offer specialist rented housing for older people, with different levels of support available. See factsheet 64, *Specialist housing for older people*, for more information.

If you want to buy a property, contact local estate agents or look at property websites to check availability and costs. You need to calculate all expenses involved such as legal fees, Stamp Duty, and survey costs.

If you are interested in buying a specialist retirement property, make surmodation depend







## **S1 healthcare certificate**

The S1 Healthcare Certificate

## 5.2 Finding a dentist

You do not need a GP referral to make an appointment to see a dentist offering NHS treatment. You can approach a dentist yourself and search the NHS website by postcode to find a dentist offering NHS treatment in England. In **Wales**, the same service is available on the NHS 111 Wales website. If you have difficulty finding a dentist, call NHS England or NHS 111 Wales. In some areas, it is difficult to find NHS dentists to register with.

Many dentists offer both private and NHS treatment. Before agreeing to a course of treatment, check on which basis a dentist is willing to treat you. You can have a mixture of private and NHS treatment, but it should be clear in your treatment plan which is which. Not all treatments are available under the NHS.

NHS patients in England and Wales must pay one of three standard fees according to the type of treatment (though the fee scale in each country is different).

If you do not have a regular dentist and need emergency treatment, in **England** contact freephone

## 6 Care and support at home and in a care home

If you have care and support needs, you are entitled to a local authority needs assessment as soon as you return. However, the basic right to an assessment does not guarantee being given any particular service you may be seeking, such as a place in a care home or care at home.

The assessing local authority must decide whether you have needs that meet the eligibility criteria for care and support (*'eligible needs'*) and whether it has a legal duty to meet those needs. If they do have a legal duty to meet your eligible needs, they must decide how best to meet them, taking your views into account where possible.

They may decide you are not entitled to care and support services at all, because your needs do not meet the eligibility criteria.

### Planning your return home

Consequently, it is strongly advisable to plan ahead before returning home. For example, if you have family or friends in the UK, see if you can live near or with them, particularly for the initial period.

You may need to plan financially. For example, if you think you need residential care and this takes time to arrange via a local authority, you will have to pay privately for a place in the interim.

This can give you settled ordinary residence in the area and the strongest position in terms of obtaining care and support services and possible funding support from the local authority.

### Ordinary residence

If the local authority agree that your needs meet the eligibility criteria, *'ordinarily resident'* in their area.



**Wales** *self-funder*, you have the right to request the local authority to arrange care on your behalf. This applies to non-residential care and care homes. For non-residential care, there is a maximum weekly charge that local authorities must comply with.

For more information, see Age Cymru factsheet 10w, *Paying for a permanent care home placement in Wales*, factsheet 41w, *Social care assessments for older people with care needs in Wales* and factsheet 46w, *Paying for care and support at home in Wales*.

## **6.1 Need for support from both NHS and social care**

If your assessment shows you may need health services as well as social care, the local authority should refer you to the NHS. If you are eligible, the NHS can provide support in your own home or in a residential care home. Residential care homes do not employ nurses.

If you need care in a nursing home, funded by yourself or a local authority, the NHS pays



## Useful organisations

### **Aire Centre**

[www.airecentre.org/](http://www.airecentre.org/)

Telephone 020 7831 4276 advice line 10.30am to 6pm Mon, Weds, Fri

Charity providing free specialist legal advice and other legal services including benefits applications, applications to the UK Border Agency, or the European Court of Human Rights on European law issues.

### **Care Quality Commission (CQC)**

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

Telephone 03000 616 161

Independent regulator of adult health and social care services in England, whether provided by the NHS, local authorities, private companies or voluntary organisations. Their website has a wide range of useful information including registered care home inspection reports. They assess how local authorities comply with the Care Act 2014.

### **Care Inspectorate Wales (CIW)**

[www.careinspectorate.wales/](http://www.careinspectorate.wales/)

Telephone 0300 7900 126

Oversees the inspection and regulation of care and social services in Wales.

### **Carers UK**

[www.carersuk.org](http://www.carersuk.org)

Telephone 0808 808 7777 (free call)

National charity working on behalf of carers offering range of information p.

### **Carers Direct**

[www.nhs.uk/carersdirect](http://www.nhs.uk/carersdirect)

Telephone 0300 123 1053

Online information for carers in England and offers helpline support.

### **Citizens Advice**

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

In England telephone 0800





## **Money Helper**

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

MoneyHelper is a free service provided by the Money and Pensions  
-length body sponsored by the Department for Work  
and Pensions. They offer information on various money matters.

## **NHS**

[www.nhs.uk](http://www.nhs.uk)

Comprehensive information service to help you to find and use NHS  
services in England and to learn more about the prevention, treatment  
and management of conditions.

## **NHS 111**

Telephone 111

You can call NHS 111 in England 24 hours a day, 365 days a year if you  
believe you need medical advice or help urgently but it is not a life-  
threatening emergency. Calls are free from landlines and mobiles.

## **NHS 111 Wales**

[www.111.wales.nhs.uk](http://www.111.wales.nhs.uk)

Telephone 111

Provides details of Local Health Boards and services such as GP  
practices, dentists, pharmacists and support groups, information on  
health and advice about looking after your health, managing long-term  
conditions and the prevention and treatment of conditions.

## **NHS England**

Telephone 0300 311 22 33

Call NHS England if you cannot use the NHS website to search for a  
local GP practice or dentist.

## **NHS Overseas Healthcare Team**

[www.nhsbsa.nhs.uk/contact-us/overseas-healthcare-services-contact-us](http://www.nhsbsa.nhs.uk/contact-us/overseas-healthcare-services-contact-us)

Telephone: 0191 218 1999

Telephone from outside UK: +44 191 218 1999

Monday to Friday, 8am to 6pm

## **Office of the Immigration Service commissioner (OISC)**

[www.gov.uk/find-an-immigration-adviser](http://www.gov.uk/find-an-immigration-adviser)

Contains a register of all approved immigration advisers in the UK, split  
*not for profit* -profit advisers.







# Our publications are available in large print and audio formats

## Next update December 2024

The evidence sources used to create this factsheet are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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