

Factsheet 25

Returning from abroad

December 2024

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, and housing, and looks at your eligibility for health and social care services. In **Wales**, following the implementation of the *Renting Homes (Wales) Act* on 1 December 2022, tenants are now known as 'contract-holders' and tenancy agreements become 'occupation contracts'. References to tenants and tenancies in this factsheet should be read as contract holders and occupation contracts.

This factsheet does not give information about immigration status or the position of asylum seekers. See the *Useful organisations* section for organisations that may be able to give specialist advice in these areas.

The information in this factsheet is applicable to **England and Wales only**. If you are planning to return to live in Scotland or Northern Ireland, please contact Age Scotland or Age NI for information applicable to those nations. Contact details can be found at the back.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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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.

You may be asked to provide evidence that you are '**ordinarily resident**' in the United Kingdom (UK) 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 decide if you normally live in the United Kingdom (UK), the Channel Islands, the Republic of Ireland, or the Isle of Man (known as the '*Common Travel Area*' (CTA)).

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 for benefits such as Pension Credit, Universal Credit, Housing Benefit, or Council Tax Reduction. Separate HRT decisions are made for each benefit claim or application for housing assistance. There is no legal definition of what habitual residence actually is, nor how long you need to have been in the UK to establish habitual residence. Factors that should be taken into account include:

- what you have done to establish a UK home before and after arrival
- where you expect to live in future
- your reasons for returning to the UK
- the length of time you spent abroad
- family ties in the UK and in the country you have come from.

The HRT is applied to the person making a claim for benefit or housing, so if you are a couple, try to decide who is most likely to pass the test.

If it is decided you do not satisfy the HRT, you cannot usually access housing assistance and means-tested benefits. It can take a period of a few days or up to three months to satisfy the HRT. A decision maker looks at how strong your '*settled intention*' to remain here is and assesses whether an '*appreciable period*' of time has passed since you arrived in the UK when making the HRT decision.

If you have been abroad for a temporary period or are re-establishing ties in the UK, you can be treated as habitually resident from the first day you return. A decision maker should consider factors such as your intentions when you left the country originally, whether you intended to return at some stage, any ties and contacts with the UK you established or maintained while abroad, and the strength of your intention to resettle in the UK.

If you are likely to need benefits and housing as soon as you arrive in the UK, think about how you can cope if you do not satisfy the HRT promptly.

If you are refused benefits or housing assistance because you are not habitually resident, seek advice from an independent advice service about challenging the decision and what to do next. In general, it is a good idea to continue to make benefit claims while you challenge refusals, as you may have a better chance of being found habitually resident on a later new claim. You can make a fresh application for housing assistance if you have new information, or your circumstances have changed.

Note

Some people are exempt from the HRT including refugees, those with humanitarian protection, or exceptional or discretionary leave to enter or remain.

2.2 Ordinary residence

There is no legal definition of '*ordinary residence*'. It refers to the place you normally live for the time being, provided there is a degree of continuity about your stay.

The main test is set down in a case called *Shah* where the meaning of the words '*ordinarily resident*' was considered. Judge Scarman described ordinary residence as being:

'...a man's abode in a particular place or country which he has adopted voluntarily and for settled purposes as part of the regular order of his life for the time being, whether of short or long duration.'

Official guidance advises that '*ordinary residence*' should be given its everyday and natural meaning based on the facts of each case and subject to interpretation by the courts.

3 Finance

Before deciding to return permanently to the UK, you should consider:

- what will your income be on returning and will it be as much as now?
- will you be entitled to any benefits?
- how do prices and costs compare between countries?
- how do exchange rates and inflation affect your income?
- can you transfer income and assets to the UK?
- will insurance policies remain valid or do you need new ones?

A prior visit to the UK can allow you to check prices of fuel, transport, food, housing, and other costs such as Council Tax and utilities.

Returning to the UK can affect your tax liabilities. If you are, or will be, ordinarily resident, and resident in the UK for tax purposes, you are liable for tax on UK or overseas income you bring into the UK. Find out if you will be liable for tax in the country you have left.

You can find more about tax if you return to the UK after living abroad on the Gov.uk website www.gov.uk/tax-return-uk

You may need to open a UK bank account and provide proof of your identity and address. For more information, see www.moneyhelper.org.uk/en/everyday-money/banking/how-to-open-switch-or-close-your-bank-account

3.1 State Pensions and Winter Fuel Payments

The UK State Pension is based on your National Insurance contributions and credits. If you paid contributions in more than one country, you may be entitled to separate pensions from these countries. Contributions made in a European Union (EU) country or a country which the UK has a reciprocal agreement with may help you get a UK State Pension.

The UK State Pension is payable anywhere in the world, but you only receive annual pension increases if you live in the European Economic Area (EEA), Switzerland, or a country which the UK has a reciprocal social security agreement with. If you have not been getting the annual increases, your pension is increased to the current rate when you return to live in the UK. Contact the International Pension Centre to let them know you want to receive your State Pension in the UK and for further information.

If you are over State Pension age, you may be entitled to a Winter Fuel Payment if you receive a qualifying benefit like Pension Credit. For more information, see www.gov.uk/winter-fuel-payment

For more information, see factsheet 19, *State Pension* and factsheet 1, *Help with heating costs*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

3.2 Means-tested benefits

You may qualify for benefits such as Pension Credit (PC), Universal Credit (UC), Housing Benefit (HB), and Council Tax Reduction (CTR) once you return to the UK. These are means-tested benefits, so your income and savings can affect the amount of benefit you receive. You must satisfy the HRT to claim these benefits.

Pension Credit

PC is for older people with a low income and can be claimed when you reach State Pension age. This is currently 66 years but will rise to 67 years by March 2028. If you are a couple, you must both reach State Pension age to claim PC. Contact The Pension Service to apply for PC.

Housing Benefit and Council Tax Reduction

HB helps with rent payments if you (and your partner if you have one) are over State Pension age. CTR reduces Council Tax liability. Contact your local authority to apply for HB and CTR.

Universal Credit

You can claim UC for personal expenses and housing costs if you or your partner are below State Pension age. You claim online or by telephone. There is a wait of at least five weeks for your first payment.

For more information see factsheet 48, *Pension Credit*, factsheet 17, *Housing Benefit*, factsheet 21, *Council Tax* and factsheet 92, *Universal Credit*. In **Wales**, see Age Cymru factsheet 21W, *Council Tax in Wales – information about the tax and help you might get towards your bill*.

3.3 Disability benefits and Carer's Allowance

If you have difficulty with personal care due to disability or illness, you may be able to claim Attendance Allowance (AA) if you have reached State Pension age. If you are younger, you can claim Personal Independence Payment (PIP). Carer's Allowance can be paid if you care for someone getting AA, PIP or Disability Living Allowance.

To claim these, you must be present in Great Britain (GB) and be habitually resident. You must have been present for not less than 104 of the last 156 weeks, although this does not apply if you are terminally ill or if you are a refugee.

If you lived in an EEA country or Switzerland on or before 31 December 2020, you may be covered by EU co-ordination rules to count periods of residence in that country towards the 104-week presence test. Reciprocal agreements with some non-EEA countries contain similar rules. Seek advice if these might apply.

For more information, see factsheet 34, *Attendance Allowance*, factsheet 87, *Personal Independence Payment and Disability Living Allowance* and factsheet 55, *Carer's Allowance*.

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 sure you factor in the cost of any services provided, such as an emergency alarm system or concierge. Help may be available to meet these costs. See factsheet 2, *Buying retirement housing*, for more information.

In **Wales**, tenants are now known as '*contract-holders*' and tenancy agreements are called '*occupation contracts*'.

4.1 Social housing

You can approach a local authority for an allocation of social housing. This means applying to join a waiting list of people wanting to be rehoused in a council or housing association home. Waiting lists are very long in most parts of the UK, so you are unlikely to get housing immediately. You have a right to be told how long you may have to wait.

You must satisfy the HRT to join a local authority waiting list. Some authorities say you must have lived in their area for a set period of time to qualify (a '*residency requirement*'). Some have rules about income, savings or other assets, which can cause problems if you have been unable to sell a property abroad or have money from a property sale.

You have a right of review if the local authority decides you are not habitually resident or do not qualify for another reason, for example not meeting a residency requirement. Although you must be habitually resident to join, the authority has discretion to waive other qualification criteria and should have a policy on dealing with exceptional cases.

If you are unable to join a local authority waiting list, check whether there are any housing associations in the area running their own waiting lists, that may accept a direct application. They may have different eligibility criteria. Again, it is important to check how long you are likely to have to wait. In **England**, see factsheet 8, *Council and housing association housing*. In **Wales**, see Age Cymru factsheet 8w, *Community landlord housing in Wales – local authority or housing association homes*.

4.2 Private rented accommodation

The availability, standard, and cost of private rented accommodation varies. You can find housing through a letting agency, local authority, websites, or the local press. Most private rented tenancies in **England** are let on an assured shorthold basis, or in **Wales** on a standard contract. This means the landlord has the right to bring the tenancy or contract to an end after six months or any longer fixed period.

You are likely to have to pay a deposit upfront (capped at five or six weeks' rent) and may have to pay rent in advance. You may be able to get help with these upfront costs and ongoing housing costs such as rent and Council Tax. For more information in **England**, see factsheet 63, *Finding private rented accommodation*. In **Wales**, see Age Cymru factsheet 63w, *Finding private rented accommodation in Wales*.

4.3 Homelessness

If you recently returned from abroad and are homeless, you may be able to get help from the local authority, who are responsible for receiving and assessing homelessness applications. You must satisfy two 'tests' – you must be (1) homeless or at risk of homelessness and (2) eligible for help.

Eligibility is about your nationality and immigration status. You are not eligible for personalised help unless you satisfy the HRT. You should be able to access information and advice on preventing homelessness, finding accommodation, your rights and where to get help, as authorities must ensure this is available to everyone in the area free of charge.

If you satisfy the two tests, an authority must assess your needs and agree an action plan for preventing or resolving your homelessness. They must take 'reasonable steps' to help you. This generally lasts for 56 days. You may be offered private or social housing, or practical or financial support to help you find housing yourself. An authority may decide you are not homeless if you own property or have a tenancy abroad. They should not do this if it is no longer reasonable for you to live there. Seek advice if this happens to you.

If you are homeless, a local authority can refer your case on to another authority if you have no 'local connection' with the area and you have a connection elsewhere. They cannot do this because your connection to another area is stronger, nor if you are threatened with homelessness - they must take reasonable steps to help you prevent homelessness regardless of local connection.

You have a right to a review of most decisions on your case, including decisions you are not homeless, not eligible, or do not have a local connection. You must seek a review within 21 days of notification. If you receive a negative decision, seek advice from an organisation like Shelter. For **England**, see factsheet 89, *Homelessness*. In **Wales**, see Age Cymru factsheet 89w, *Dealing with homelessness in Wales*.

5 Doctors, dentists, and hospital treatment

In the UK, NHS emergency care and primary care provided by GPs is free for all. Secondary care and the provision of free NHS non-emergency hospital treatment is based on being '*ordinarily resident*' in the UK. It is not affected by your nationality, whether you pay UK taxes or NI contributions or own a property, nor being registered with a GP or having an NHS number.

If you are a UK national, you have automatic right of abode in the UK. If you have been living abroad, you pass the ordinarily resident test on resuming settled residence here and are immediately entitled to free NHS non-emergency hospital care. You may be asked to show proof of settled residence when you first access treatment provided by the NHS.

If you take regular prescription medication, bring sufficient supplies to last until you can register with a GP in the UK. It is helpful to bring a copy of your current medical records (translated as necessary) with you.

If that is not possible, your doctor abroad may be willing to prepare a summary of key facts about your medical history, e.g. significant surgery, current medical conditions and medication, and allergies/adverse reactions to medicines or procedures, such as fitting a pacemaker.

Most NHS services are free to everyone but there may be charges for NHS prescriptions, dental care, sight tests, glasses or contact lenses. See section 5.3 for the rules in England and Wales.

Visiting the UK

If you are a British citizen who has been living in an EEA country or Switzerland on or before the 31 December 2020 and you visit the UK and have an S1 form (see below) registered on or before this date, you should not be charged for non-emergency hospital treatment.

If you moved to an EU country on or after the 1 January 2021, you are not automatically entitled to free NHS treatment when visiting the UK, even if you have a registered S1 form.

Other exemptions may apply, see:
www.nhs.uk/nhs-services/visiting-or-moving-to-england/visitors-who-do-not-need-to-pay-for-nhs-treatment/

If you are not exempt from charges, you may require a valid UK Global Health Insurance Card (GHIC), European Health Insurance Card (EHIC), or S2 form (planned treatment) to show that your healthcare costs are funded by the EU country where you reside, or you may be charged.

If visiting from a non-EU country with a reciprocal healthcare agreement with the UK, you may be covered for some non-emergency hospital treatment. If it does not, you can be charged.

S1 healthcare certificate

The S1 Healthcare Certificate is issued to UK nationals living in an EU country or Switzerland, who receive an exportable UK benefit such as State Pension or are posted workers paying contributions in the UK. If you registered an S1 in one of these countries, contact the local authorities in that country to tell them about your move back to the UK.

Tell the NHS Overseas Healthcare Team so they can stop payments for the S1. This certificate is issued by the International Pension Centre or HMRC, depending on your circumstances.

Accessing NHS services

For information about accessing NHS services if visiting or moving to **England**, see www.nhs.uk/service-search

For information about accessing NHS services if visiting or moving to **Wales**, see <https://111.wales.nhs.uk/>

5.1 Registering with a GP practice

On returning to the UK, it is important to register with a local GP practice as soon as possible. GPs look after the health of local people and act as the gateway to community-based NHS services. They can refer you to a hospital-based consultant for further tests and treatment.

In **England**, the NHS website has details of local GP practices. It allows you to search by postcode to find hospitals, dentists, and other NHS services. In **Wales**, the NHS 111 Wales website has similar information or you can contact them by phone.

If staying temporarily with family or friends while looking for permanent accommodation, you can ask to register as a temporary patient with a local GP practice. This is appropriate for stays of up to 3 months.

If you ask to be taken on as a patient, the practice ask you to complete a registration form. To help trace your medical records, it asks if you were previously resident in the UK and if so, when you left. The form asks if you have an NHS number. If you do not but kept your medical card, this may be helpful. Otherwise, the GP practice can explain how to get one.

You can book GP appointments and order repeat prescriptions online. The practice receptionist can tell you how to register for online services.

Practices in **England** must register each patient with a named GP who has overall responsibility for their care. This is the GP you want to receive services from generally or in relation to a particular condition, but it does not mean this is the GP you must see each time you visit. In **Wales**, you can name a '*preferred practitioner*'.

For more information in **England**, see factsheet 44, *NHS services*, and in **Wales**, Age Cymru factsheet 44w, *Information on NHS services for older people in Wales*.

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. If you cannot find an NHS dentist to register with, contact your local Integrated Care Board who are responsible for commissioning NHS dental services in England. You can find contact details at www.nhs.uk/nhs-services/find-your-local-integrated-care-board/

In **Wales**, the same service is available on the NHS 111 Wales website.

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 NHS 111; in **Wales** contact NHS 111 Wales. These services can advise on your best course of action or give details of the nearest dentist offering emergency or out-of-hours care.

For more information in England, see factsheet 5, *Dental care - NHS and private treatment*, and in **Wales**, see Age Cymru factsheet 5w, *Dental care: NHS and private treatment in Wales*.

5.3 Help with health costs

Most NHS services are free to everyone but there may be charges for NHS prescriptions, dental care, sight tests, glasses or contact lenses.

England - NHS prescriptions and sight tests are free if you are 60 or over but you may have to pay for dental care, glasses or contact lenses.

Wales - NHS prescriptions are free for people of all ages, regardless of income or savings. There are free dental check-ups if you are 60 or over (not including treatment identified as a result of a check-up). You may be asked to pay for dental treatment. Sight tests are free if you are 60 or over, but you may be asked to pay for glasses or contact lenses.

England and Wales - if you receive Pension Credit (PC) Guarantee Credit, you do not have to pay for dental care and are entitled to a voucher towards the cost of glasses or contact lenses.

If you have a low income but are not entitled to PC, you may be entitled to full or partial help with costs through the NHS Low Income Scheme.

For more information in **England**, see factsheet 61, *Help with health costs*. In **Wales**, see Age Cymru factsheet 61w, *Help with NHS health costs in Wales and service which are free for older people*.

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, they must also decide whether you are *'ordinarily resident'* in their area. *'Ordinary residence'* is described in section 2.2.

You may choose to settle where you have family or you may have no particular reason to live in an area.

Provided you can demonstrate an intention to stay where you are living for a settled purpose, you can acquire ordinary residence immediately.

Returning from abroad without a plan to live somewhere

If you return from abroad without a plan to settle anywhere and want local authority support, you may be classed as having *'no settled residence'*.

If this applies, you have the same rights as someone ordinarily resident in the authority's area, meaning it may have a duty to meet your needs following an assessment.

Arriving with urgent needs

A local authority has discretion to meet an urgent need it identifies immediately, regardless of your residential status. This may be a short-term solution, allowing them time to carry out an assessment soon afterwards. This may also be the case if you lack mental capacity when returning to the UK and no-one is authorised to act on your behalf.

They must genuinely assess the risk and consequences of not providing services where you request assistance. Similar rights apply in Wales.

Assessment

If you plan to return from abroad with immediate needs, it is important to understand the local authority must assess you before it can potentially provide you with assistance, unless they agree you have urgent needs.

Practically speaking, this usually means you will need to be present in the UK in person, so it is unlikely to take place before you arrive.

If you would like help from social services, you are unlikely to be able to arrange it before you return. This could be a particular problem if you believe you need residential care.

Meeting needs and funding

Given the potential uncertainties of establishing your rights to long-term care before you return to the UK, it is vital to plan ahead. For example, you can return to the UK and privately arrange and fund a temporary placement in a care home to establish your ordinary residence. You can then request an assessment from the local authority covering that area.

If a local authority decides you have eligible needs, they carry out a financial assessment. If you are entitled to financial support, the authority must meet your needs. This means providing or arranging required services, such as home care (*'non-residential care'*) or residential care.

England – If you are a *'self-funder'* because your assets exceed the funding threshold, the authority may not have a legal duty to meet your needs. If you have non-residential care needs and are a self-funder, the authority must meet your eligible needs on request, but can charge an arrangement fee.

If you are self-funding a care home place and are able to make your own arrangements, or you have family or friends willing and able to assist you, the local authority does not have a duty to arrange your place and only need assist with information and advice. The *'right to request'* assistance for self-funders is not available for residential care.

However, if you are unable to make your own arrangements and have no one willing and able to help you, the authority may have a duty to meet your needs. For more information, see factsheet 10, *Paying for permanent residential care*, factsheet 41, *How to get care and support* and factsheet 46 *Paying for care and support at home*.

Wales – If you are a ‘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 the home a set contribution towards the nursing services (*‘NHS-funded nursing care’*). Care in a nursing home is provided by nurses employed by the home.

If an assessment shows you have needs that are primarily health-based, you may be entitled to *‘NHS Continuing Healthcare’* (CHC). If you are eligible for NHS CHC, your care will be free of charge and can be provided in a range of settings. When assessing your needs, the local authority must refer you to the NHS if it appears you may be eligible for NHS CHC.

For more information in **England**, see factsheet 20, *NHS Continuing Healthcare and NHS-funded nursing care*. In **Wales**, see Age Cymru factsheet 20w, *NHS continuing healthcare and NHS-funded nursing care in Wales*.

7 Non-British nationals

If you plan to return with family members who are not British nationals, you may need to seek immigration advice to ascertain their rights to stay in the UK. Age UK cannot give immigration advice and you might need to seek the services of a paid-for adviser regulated by the Office of the Immigration Service Commissioner.

Alternatively, you could try to contact the relevant British Embassy, high commission or consulate of the country you live in before you return to the UK for advice.

You can find further details at www.gov.uk/world/embassies

8 Returning from abroad checklist

Money - Moving back to the UK usually means that you must send your money home. If you kept your British bank account open while you were away, you can transfer money directly into it. Otherwise, you may need to open a British bank account when you return.

Remember, because of the Habitual Residence Test, you may not be entitled to claim means-tested benefits like Pension Credit and Housing Benefit immediately upon your return, so make sure you have adequate funds to tide you over.

Tax - When you return to the UK, you assume your right to become a UK resident again. You are subject to the same rules as someone who never left. You pay taxes on UK income and gains and any foreign income and gains (unless your permanent home remains outside of the UK). You may need to register with HMRC for self-assessment.

Pension - If you had a pension abroad, you can consider moving it to the UK. In most cases, a foreign pension will be in a Qualifying Recognised Overseas Pension Scheme. You might be entitled to a refund if your pension has already been taxed abroad. For more information, see the Money Helper website. Contact HM Revenue and Customs to ask about your specific situation.

Property - Arrange a temporary place to stay for when you move back to the UK. Buying a house in the UK is a long and convoluted process that can sometimes take more than one year. It might be a good idea to sell your property abroad first. Listing your property, completing the paperwork and closing out the sale may take longer than you think.

Health - When returning to the UK, make sure you cancel your health insurance policy and settle all outstanding payments in the country you lived in before. If this is an EEA country and you registered an S1, let local authorities there and International Pension Centre here know you are returning to UK.

Where possible, bring your health and dental records back to the UK. Relevant information can be entered into the NHS system. You may need an official translator to transcribe your files into English or Welsh - the NHS do not accept documentation in other languages.

Care – if you have care and support needs, try to think about how these will be met whilst you arrange whatever care services are necessary for you. Even if the local authority will help to pay for your care, it takes time to arrange for care services for be provided.

If you need residential or nursing care, try to identify a suitable temporary home for stay in, even if you do not intend to stay there permanently.

Useful organisations

Aire Centre

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

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. They assess how local authorities comply with the Care Act 2014. Their website has a wide range of useful information including registered care home inspection reports.

Care Inspectorate Wales (CIW)

www.careinspectorate.wales/

Telephone 0300 7900 126

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

Carers UK

www.carersuk.org

Telephone 0808 808 7777 (free call)

National charity working on behalf of carers offering range of information on carers' rights and sources of help.

Carers Direct

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

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Department for Work and Pensions

www.gov.uk/government/organisations/department-for-work-pensions

Government department responsible for administering social security.

Elderly Accommodation Counsel (EAC)

www.housingcare.org

Hold details of specialist housing for older people across the UK, which can be viewed on their HousingCare website.

Gov.uk

www.gov.uk

Official government website with information on services such as benefits, jobs, pensions, health services and government departments.

Healthcare Inspectorate Wales (HIW)

www.hiw.org.uk

Telephone 0300 062 8163

Independent inspector and regulator of NHS healthcare and independent healthcare organisations in Wales.

HM Revenue and Customs (HMRC)

www.gov.uk/government/organisations/hm-revenue-customs

Telephone 0300 200 3300 for UK callers only and +44 135 535 9022 for callers outside the UK

Deals with tax matters and National Insurance Contributions.

Independent Age

www.independentage.org

Telephone helpline 0800 319 6789 Mon-Fri 8.30am-6.30pm

Email: advice@independentage.org

Charity providing free impartial advice on benefits, home care, care homes and NHS services for older people, their families and professionals.

International Pension Centre (IPC)

www.gov.uk/international-pension-centre

Telephone 0191 218 7777 or +44 191 218 7777 if dialling from abroad

Part of DWP, deals with enquiries about payment of State Pension and other benefits if you live abroad and enquiries if you live in the UK and have lived or worked abroad. Also, information about obtaining an S1 form when moving to an EEA country, or to report you are returning to live in the UK.

Joint Council for the Welfare of Immigrants (JCWI)

www.jcwi.org.uk

Telephone 020 7251 8708

Independent charity that campaigns for justice in immigration, nationality and refugee law and policy.

Money Helper

www.moneyhelper.org.uk

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

NHS

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

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

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

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

Pension Service (Pension Credit)

www.gov.uk/pension-credit

Telephone 0800 99 1234

To find out if you might be eligible and how to make an application.

Pension Service (State Pension)

www.gov.uk/contact-pension-service

Telephone 0800 731 0469

Information about State Pension, including forecasts and how to claim.

Settled

<https://settled.org.uk/en/>

Organisation for EEA citizens wanting advice and support about the EU Settlement Scheme.

Telephone 0330 223 5336 and select the language you wish to speak.

Alternatively, email (in your preferred language) an explanation of your situation, name and location, and someone will reply as soon as possible:

advice@settled.org.uk for general enquiries

roma.advice@settled.org.uk for the service for Roma people

ApplyEUSSWales@settled.org.uk for people in Wales

Shelter

www.shelter.org.uk

Telephone 0808 800 4444 Emergency helpline (free call)

Monday to Friday, 8am-8pm, Weekends and bank holidays 9am to 5pm

Shelter Cymru

www.sheltercymru.org.uk

Telephone 08000 495 495 Urgent helpline (free call)

Monday to Friday 9am to 4pm

Call the Shelter helpline if you are homeless, have nowhere to stay tonight, are worried about losing your home in the next two months, or are at risk of harm or abuse. Also provide online advice and chat through their website as well as housing information.

Welsh Government

<https://gov.wales>

Telephone 0300 060 4400

Devolved government for Wales.

Winter Fuel Payment Centre

www.gov.uk/winter-fuel-payment/how-to-claim

Telephone 0800 731 0160

For information about claiming the Winter Fuel Payment.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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