What to check before applying for settled status in the UK

Applying to stay permanently in the UK is a major step. The process involves meeting several legal requirements, and missing one can delay your application or lead to a refusal. Knowing exactly what to prepare before you submit your paperwork saves time and reduces stress. This article covers the key points to check for the most common immigration routes, so you can approach your application with confidence.

Residence and qualifying period

The first thing to confirm is how long you have lived in the UK. For most routes, you need to show a continuous residence period - typically five years. This means you have spent most of that time physically in the country. Short trips abroad are usually fine, but there is a limit on the total number of days you can be away each year. Check your travel history against the permitted absences for your specific visa category. If you exceeded the limit, you might need to wait until you have completed a longer qualifying period or apply under a different route.

Continuous residence and absences

The Home Office defines continuous residence as living in the UK without any single absence longer than six months (180 days). For some routes, the total permitted absences over the five years cannot exceed 548 days. If you have been away for longer due to work, study, or family emergencies, you may need to provide evidence that the absences were unavoidable. Keep copies of flight bookings, employer letters, or medical certificates to support your case. Even if your absences are within limits, it is wise to list them clearly in your application form.

English language requirement

You must prove your knowledge of English at a certain level. The easiest way is to hold a degree taught in English or pass an approved English language test. The test must be from a Home Office-approved provider and taken at an approved test centre. Check the validity of your test certificate - some expire after two years. If you are a national of a majority English-speaking country, you are exempt. For those relying on a degree, confirm that the qualification is recognised by UK NARIC (now Ecctis) as equivalent to a UK degree.

View the location on Google Maps

Life in the UK test

Everyone between 18 and 65 must pass the Life in the UK test. This computer-based test covers British history, culture, and government. You need to book it in advance at an approved test centre. The test costs £50 and you can retake it as many times as needed. Study materials are available from the official publisher. Make sure you have passed the test before you submit your application - you cannot submit the test certificate later.

Adamir Immigration Solicitors London is also on YouTube.

Good character requirement

Even if you meet all other criteria, the Home Office checks whether you are of good character. This applies to all settlement applications. Factors that can affect this include criminal convictions, unpaid court fines, immigration breaches, or involvement in activities that threaten public order. If you have any criminal record, even if spent, you must declare it. Minor motoring offences may not matter, but serious or recent offences can lead to refusal. Honesty is essential - hiding something is worse than disclosing it.



Financial requirements

Most settlement routes do not have a specific minimum income threshold, but you must show you can support yourself and any dependants without recourse to public funds. This means you should have enough savings or a regular income to cover your living costs. If you are applying as a partner, the financial requirement is higher - you must meet the same threshold as for the initial visa. Check your bank statements, payslips, and tax returns for at least the last six months. Self-employed applicants need to provide accounts and tax assessments.

Documents to prepare

Gather the following documents before you start the online form:

- Valid passport and any previous passports covering the qualifying period
- Biometric residence permit (if you have one)
- Life in the UK test pass certificate
- English language test certificate or degree certificate with Ecctis statement of comparability
- Bank statements, payslips, or employment letters to prove financial stability

You may also need additional documents depending on your route, such as a marriage certificate for partner applications or a birth certificate for children. The Home Office website lists the required evidence for each category. Print or save copies of everything you upload.

Applying under the family route

If you are the partner or dependent child of a British citizen or settled person, the qualifying period is usually five years. You must show that your relationship is genuine and subsisting, and that you have been living together in the UK. Provide joint tenancy agreements, utility bills, and photos or correspondence spanning the whole period. If you have been granted permission to stay as a partner, you also need to meet the financial requirement and the English language and Life in the UK tests. The same rules apply to unmarried partners who can prove a durable relationship.

Work routes: Skilled Worker, Global Talent, and others

For those on a Skilled Worker visa, the qualifying period is five years. You need to show you have been employed in a eligible occupation and that your sponsor still holds a valid licence. If you changed jobs during the five years, ensure each role was in a eligible SOC code and that you informed the Home Office. For Global Talent visa holders, the period may be three years if you have exceptional talent, or five years if you have exceptional promise. You must still meet the continuous residence requirement and the good character check.

Long residence route

If you have lived legally in the UK for ten continuous years, you may apply under the long residence route. This does not require a specific visa - any combination of legal stays counts. The absences limits are stricter: no more than 540 days in total, and no single absence over six months. You also need to pass the Life in the UK test and meet the English language requirement. The good character requirement applies here too. This route is a useful option for those who have been on multiple visas or whose work route does not lead to settlement.

Indefinite leave to remain and what it means

Once granted, indefinite leave to remain gives you the right to live and work in the UK without time restrictions. You can leave and re-enter the country freely, but you must not stay outside the UK for more than two years at a time or you lose the status. It also brings access to public funds and the ability to apply for British citizenship after one year. The application fee is substantial, and the process can take months, so prepare thoroughly. If your circumstances change after applying - such as a new job or a change of address - inform the Home Office immediately.



Common mistakes to avoid

1. Applying too early - you must have completed the full qualifying period before the date of application
2. Missing documents - submit everything the guidance asks for, even if you think it is obvious
3. Incorrect fee payment - check the current fee on the Home Office website and pay the correct amount
4. Not declaring all trips abroad - even short ones must be listed accurately
5. Ignoring the good character requirement - declare any criminal or civil issues, no matter how minor

Double-check your application before submitting. A mistake in the form can lead to a rejection or a request for further information, which delays the process.

When to seek professional help

Some applications are straightforward, but others involve complex facts. If your travel history is unusual, you have a criminal record, or you have previously been refused a visa, it is wise to get advice from a qualified immigration solicitor. They can review your documents, check your eligibility, and represent you if the Home Office raises concerns. A solicitor can also help if you need to apply for a fee waiver or if you are applying from outside the UK.

Adamir Immigration Solicitors London, based at Unit-1, 5 Norman Rd, London N15 4ND, UK, can be reached at +44 20 3302 0074 for those seeking guidance on their application.