

# policy and practice

## The UK – a home for Ukrainians? An analysis of social security and housing policy

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This commentary discusses the ways in which the welfare system has responded to the financial and housing needs of Ukrainian citizens coming to the UK since the Russian invasion of Ukraine on 24 February 2022. The focus is on two key areas of policy: social security and housing. The article considers the revised eligibility criteria for welfare benefits and two policies which can provide accommodation: the Ukraine Family Scheme, which allows applicants to join family members in the UK, and the Ukrainian Sponsorship Scheme (known as 'Homes for Ukraine') which allows Ukrainian nationals to come to the UK if they have a sponsor who can provide accommodation for at least six months. It provides a comparison of the provision for Ukrainian refugees and the standard asylum system in the UK.

This article concludes that although the UK government quickly introduced emergency provisions for newly arrived Ukrainians which go beyond the scope of support for many other groups moving to the UK, significant areas of concern are evident, with risks that these will increase in future months and years. These concerns centre on discrepancies between the two policies which provide accommodation, risk of exploitation, homelessness caused by the breakdown in provision, and complexity in the welfare benefit system.

**Key words** war in Ukraine • Homes for Ukraine • social security policy • housing policy • homelessness

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Since the Russian invasion of Ukraine much attention has focused on the humanitarian and public health crisis, geopolitical risk, and sanctions. A further important concern is how welfare systems have responded to the crisis; this commentary explores the response from the UK government. It first outlines the technical detail of welfare benefits and housing policy and how this compares with the standard asylum system in the UK, before exploring concerns about the provisions and identifying emerging issues.

### Social security benefits

The Department for Work and Pensions (DWP) introduced emergency regulations to allow those arriving from Ukraine because of the Russian invasion to have immediate

access to Universal Credit, other means-tested benefits,<sup>1</sup> disability and carer benefits, and child benefit (DWP, 2022a). With effect from 22 March 2022, the regulations<sup>2</sup> provide that those who left Ukraine after 24 February 2022 and were residing in Ukraine immediately before 1 January 2022 are exempt from the Habitual Residence Test (HRT) and Past Presence Test (PPT) for social security benefits.

## Ukraine Family Scheme

On 4 March 2022, the Ukraine Family Scheme was introduced which allows Ukrainians, or the family member of a Ukrainian national, to apply to join a family member based in the UK. Applicants must have been living in Ukraine before 1 January 2022 (Home Office, 2022a). There is no fee for the scheme and eligible applicants are granted a visa with three years' leave and the right to work, housing, study and access welfare benefits.

The sponsoring relative must be a British National or someone with indefinite leave to remain, refugee status, humanitarian protection, EU settled status, or EU pre-settled status. The family member based in the UK must be an immediate family member, extended family member, or a close relative of the extended family member.

There is no payment for the UK-based family member for accommodating a relative, properties are not inspected before arrival for suitability, and local authorities have no role in managing this provision (Chartered Institute of Housing, 2022). As of 24 January 2023, 83,500 visa applications have been received for the Ukraine Family Scheme, 65,100 visas have been granted, and 45,800 have arrived in the UK (Home Office, 2022b).

## Ukrainian Sponsorship Scheme ('Homes for Ukraine')

The Ukrainian Sponsorship Scheme, more commonly known as 'Homes for Ukraine' was launched on 14 March 2022. It is intended to allow Ukrainians who have no established links to the UK to access accommodation provided by individual or group sponsors. There is no limit on the numbers permitted to apply through the scheme which is open to Ukrainian nationals and their immediate family members who lived in Ukraine before 1 January 2022. Approved applicants receive three years' leave to remain, the right to work and recourse to public funds and are entitled to a one-off interim payment of £200 administered by local authorities. A separate application is needed for each individual and can be made by the Ukrainian national or their sponsor.

UK-based sponsors must be over 18 and be able to provide accommodation for a minimum of six months, or up to three years for unaccompanied children (DLUHC, 2022a). The Home Office complete security and criminal checks on applicants and any other adults over 18 living in the household. The local authority completes a safeguarding check, confirms if the property is suitable, and undertakes at least one in-person welfare check.

Eligible sponsors are entitled to a tax-free 'thank-you payment' of £350 per month, limited to one payment per residential address. This increases to £500 per month where a guest has been in the UK for over a year and can be paid for a maximum of two years.

The regulations stipulate that if hosts are in receipt of welfare benefits, they will be 'no better or worse off' as a result of the scheme (DWP, 2022b). The £350 payment

is disregarded as both income and capital and guests are considered as not normally residing with the host.<sup>3</sup>

As of the 23 January 2023, the UK government has received 179,900 visa applications under the Homes for Ukraine scheme of which 150,800 have been issued, and 112,900 individuals have arrived in the UK ([Home Office, 2022b](#)).

## The Ukrainian support package compared to the general asylum system

The UK government describes the support provided to Ukrainian refugees as a ‘bespoke humanitarian support package’ ([Home Office, 2022c](#)). The social security and housing elements of this package do provide a greater level of support than that which is provided through the general UK asylum system (see [Table 1](#)). The immediate access to welfare benefits and work for Ukrainian refugees contrasts with the work restrictions and lower level of asylum support to which asylum seekers are entitled. If an asylum seeker is granted refugee status this does open up entitlement to work and benefits, but an affirmative asylum decision is not guaranteed and long delays in decision-making are typical (in 2021, 72 per cent of asylum claims were granted, up from 33 per cent in 2018; in 2020 the average wait for an initial asylum claim was 440 days: [Migration Observatory, 2022a](#); [Institute for Government, 2022](#)). There is a requirement for Ukrainian refugees to apply for a visa, but this can be made outside the UK. This contrasts with asylum seekers who must be physically present in the UK to make a claim and the absence of a visa route for this group. It remains to be seen whether the government will extend Ukrainian refugees’ permission to stay in the UK beyond the current three years.

## Concerns and future implications

Entitlement to welfare benefits and housing for Ukrainian nationals is intrinsically linked to immigration status. The policy position adopted is for Ukrainians to require a visa before entering the UK. There has been much criticism of the delays in processing visas and the length of time it can take for Ukrainians to arrive in the UK. In the initial months of the war the visa issuing process which should have taken days was often taking weeks and resulted in far fewer refugees arriving in the UK than many other European countries ([Crew, 2022](#)). The visa requirement alongside the need to prove family connections or secure a sponsor makes access to the UK more restrictive than the EU, where all displaced Ukrainians are automatically eligible for ‘temporary protection’ without the need to apply for a visa or claim asylum ([Migration Observatory, 2022b](#)). Ukrainian nationals displaced after 24 February 2022 are eligible for immediate temporary protection in the EU, rights to a residence permit, housing, access to the labour market and healthcare ([European Commission, 2022](#)).

## Social security issues

Deep-rooted problems with the Universal Credit system (delays in first payment, a digitalised system, problematic interactions with job coaches) are likely to be more acutely experienced by Ukrainians who are newly arrived in the UK and often lack professional support. Although the relaxing of the HRT means Universal Credit eligibility can begin immediately, it is not uncommon for new claims to be

**Table 1: The differences between the UK's general asylum system and the rules for the Ukrainian Family Scheme and Ukrainian Sponsorship Scheme**

	Ukraine Family Scheme/Ukraine Sponsorship Scheme rules	UK general asylum rules
General eligibility	Requirement to have a sponsor in the UK or a family member in the UK (British citizens or with settled status). No application costs. No cap on numbers who can apply. Visa required.	Anyone can apply but applications must be made from within the UK. No application costs. No cap on numbers who can apply. In the UK there is no visa which allows people to claim asylum.
Right to claim welfare benefits	Immediate access on arrival in UK for applicant and family members to means-tested, non-means tested benefits and disability benefits. Requirement to have left Ukraine after 24 February 2022 and to be residing in Ukraine immediately before 1 January 2022.	Asylum seekers: no entitlement to mainstream welfare benefits. Asylum support of £45 per week (2022/23 rates) is provided for essential living needs under section 95 of the Immigration and Asylum Act 1999. Refused asylum seekers: no entitlement to mainstream welfare benefits. Where appeal rights are exhausted and destitution can be demonstrated, £45 per week (2022/23 rates) is provided under section 4 (2) of the Immigration and Asylum Act 1999. Refugees: a person granted asylum has access to public funds and can claim mainstream UK welfare benefits.
Right to work	Under both schemes, applicants can work in the UK for up to three years.	Asylum seekers: work is generally not permitted. People who have been waiting for an asylum decision for 12 months, and are not considered responsible for the delay, can apply for permission to be considered for work on the shortage occupation list. Refugees: permission to work in the UK when refugee status is granted.
Access to health, education, and housing	Under both schemes there is free access to primary and secondary healthcare. Ukrainian refugees are offered the same access to education as UK citizens. Ukrainian refugees studying at English universities are given home fee status. Ukrainian refugees are eligible to apply for social housing and homelessness assistance.	Asylum seekers: entitled to free NHS healthcare. Asylum seeker children have the same entitlement to state education as other children. Allocation of basic no-choice housing which could be anywhere in the UK. Asylum seekers are ineligible for local authority housing and homelessness assistance. Refugees: full access to UK health, education, housing and homelessness services.
Permission to stay in UK	3 years permission to stay in the UK.	Confirmed refugee status usually allows: • 5 years permission to stay, after which settlement can be applied for. <i>or</i> • 30 months temporary permission to stay and settlement can be applied for after 10 years.

delayed pending the issuing of a National Insurance number (NINO). Similarly, the complicated interaction between immigration status and benefit entitlement may cause incorrect decisions to be made. There is no entitlement to Universal Credit where a claimant has capital of over £16,000 with the value of overseas capital assets

taken into account. The Minister for Welfare Delivery has confirmed that property in Ukraine currently has no market value (UK Parliament, 2022). This position needs to be carefully monitored as it falls outside confirmed government policy.

The social security implications of the ‘family’ and ‘sponsorship’ schemes are significantly different and go beyond administrative practicalities. Unlike the Homes for Ukraine scheme, those providing accommodation through the Ukraine Family scheme could experience a reduction in welfare benefit entitlement. Non-dependant deductions may be applied and could significantly reduce the level of means-tested benefits, including housing or council tax support (for example, if housing costs are part of a host’s Universal Credit claim a flat rate deduction of £77.87 per month is made, regardless of the non-dependant’s income). A change in the composition of a household may trigger a review of a Universal Credit claim and lead to a delay or reduction in payment. Both sponsors and guests should be aware that where a second home or annexe is occupied under the Homes for Ukraine scheme, the law stipulates that the Ukrainian national is responsible for payment of Council Tax.

Although immediate entitlement to disability benefits for those displaced by the Ukrainian crisis is welcome, fundamental issues with the assessment and adjudication processes are likely to cause problems for new claimants. There has been widespread criticism of the impact of outsourcing medical assessments to commercial third-party providers (Machin and McCormack, 2021). The author’s experience of supporting Bosnian refugees to navigate the disability benefits system was that the testimony of individual welfare benefit claimants was often disregarded and problems in obtaining medical evidence led to negative decisions which could take years to be corrected through the tribunal system.

## Housing issues

There are significant discrepancies between the two Ukrainian housing schemes. Local authorities are allocated £10,500 for each person who is accommodated through the ‘Homes for Ukraine’ scheme. These support arrangements are not available under the Family Visa Scheme; the expectation is that the UK-based family member provides the necessary support.

It is possible for a Homes for Ukraine guest to be rematched with a different sponsor when a local authority deems accommodation to be unsuitable or safety checks have been failed (DLUHC, 2022a). However, where arrangements break down under the Family Visa Scheme, statutory homelessness duties must be relied on.

Significant concerns have been raised about safeguarding and exploitation associated with the Homes for Ukraine scheme. In May 2022, the chair of the DLUHC Committee wrote to the Minister for Refugees to express concern that hundreds of Ukrainian refugees had been placed in temporary accommodation after it had been found that their potential sponsors had criminal records or could not provide suitable accommodation (Betts, 2022). The Charity Commission has warned of the increased risk of sexual exploitation, harassment and abuse as a result of the Ukrainian crisis (Charity Commission, 2022) and the United Nations Refugee Agency has highlighted vulnerabilities for women (UNHCR, 2022). The Scottish government requires enhanced disclosure checks for all adults over 16 in a host household through the ‘Super Sponsor’ scheme (Scottish Government, 2022). The adoption of this approach throughout the UK would be welcome, alongside mandatory training for hosts.

People accommodated through both housing schemes may experience vulnerabilities when a housing arrangement ends or breaks down. The UK government has amended the housing and homelessness regulations to allow people arriving in the UK under both schemes to be eligible for social housing and homelessness assistance.<sup>4</sup> Despite these seemingly routine housing options, emerging challenges are apparent. Between 24 February and 24 November 2022, 1,920 Homes for Ukraine sponsorships have ended; this includes 1,550 because the arrangement broke down and 160 because the accommodation was deemed unsuitable on arrival. In the same period, 1,065 presented as homeless due to the unsuitability of the Family Visa Scheme (DLUHC, 2022b). More needs to be done to secure rematches for failed Homes for Ukraine placements and avoid Ukrainian families entering the homelessness system. Where this is not possible, Ukrainians are likely to experience a particularly harsh housing environment. Das and Townsend (2022) report that private landlords have refused to let properties to Ukrainians in receipt of Universal Credit and can demand proof of earning and tax in the UK which are not available.

Refugee charities and local government representatives have called for greater clarity to respond to these emerging housing issues. There is an urgent need for a national cross-departmental approach to ensure appropriate housing is secured in the short-term, but it is even more important to identify viable housing options when sponsorship routes end. The housing provisions analysed in this article are short term and there is a policy vacuum which means in the longer term many Ukrainians will be exposed to the harsh realities of the private-rented sector, or worse still, become homeless.

## Conclusion

The UK government has presented a moral argument to support those affected by the most significant European refugee crisis since the Second World War. However, this article has highlighted that although the UK government has implemented a more comprehensive level of support for Ukrainian refugees than that which is provided through the general asylum system, significant flaws are apparent. The immediate right to work, benefits, housing and other public services is welcome and essential. However, the mechanisms through which this support is provided are fragile. There are inconsistencies between the two main housing schemes, and they rely on the goodwill of people in the community or family members. Safeguarding measures need to be improved and the requirement to secure a visa creates unnecessary pressure and delays. There is an urgent need for additional funding for local authorities and the voluntary sector to respond to the housing, health and financial needs of Ukrainian refugees. The provisions described in this article are a useful starting point in responding to this humanitarian crisis but won't hold in the long-term. Government policy needs to quickly evolve to ensure that an adequate safety net is provided when current provisions break down and that arrangements are made for long-term settlement.

## Notes

<sup>1</sup> State Pension Credit, Housing Benefit.

<sup>2</sup> The Social Security (Habitual Residence and Past Presence) (Amendment) Regulations 2022.

<sup>3</sup> **Council Tax:** see the Council Tax (Discount Disregards and Exempt Dwellings) (Amendment) (England) Regulations 2022: a 'relevant Ukrainian person' entering the

UK under the Homes for Ukraine scheme is to be disregarded in the calculation of all council tax discounts and exemptions (for example, the 25 per cent single person discount, 50 per cent discount where everyone in the household is disregarded).

**Non-dependant deductions:** see Commissioners Decision CH/4004/2004, Ukrainian nationals should be considered as ‘not normally residing with the host’. A non-dependant deduction will not be applied to the host’s Housing Benefit, or Universal Credit housing costs. A host will not lose any right to the severe disability premium.

**Size criteria:** the ‘not normally residing’ rule means that there are no changes to local housing allowance or the size criteria in the social rented sector (‘the bedroom tax’).

**The benefit cap and discretionary housing payment scheme** are unaffected.

<sup>4</sup> The Allocation of Housing and Homelessness (Eligibility) (England) and Persons subject to Immigration Control (Housing Authority Accommodation and Homelessness) (Amendment) Regulations 2022.

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### Conflict of interest

The author declares that there is no conflict of interest.

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