

# Q&A

## A guide to finances, jobs and benefits for Ukrainian refugees and their UK hosts

### How long can Ukrainians stay as guests in UK homes?



Host families are asked to provide a home for Ukrainian guests [for at least six months](#). After that, new arrivals will be expected to find a new host or accommodation of their own, unless the hosts extend their hospitality.

Once a host registers their interest on the government website, they share their offer on websites run by charities such as Opora, where refugees also go to search for accommodation.

### What expenses are hosts expected to cover when providing a home for guests?

Hosts are expected only to offer their Ukrainian guests accommodation, not to cover food and living expenses — though some may wish to provide this. Hosts cannot charge guests rent or for any costs incurred but they can request what the [UK government guide](#) describes as “a reasonable contribution to any common

household bills such as food and utilities”.

Guests who feel they are being asked to contribute an unreasonable amount should raise the matter with the local council, which also inspects hosts’ homes before refugees’ arrival.

### Money



- Guests are entitled to an initial payment of **£200** from the local council to help with the costs of settling in and meeting their immediate needs.
- Hosts are entitled to an optional payment of **£350** a month for up to a year, though they are free to refuse the money if they don’t need it.

### What do refugees need to open a bank account?

Banks typically ask for:

- An address (can be the host’s)
- Ukrainian passport or national identity card
- Documentation showing the person’s immigration status, such as a biometric residence permit (BRP), which, according to the government, refugees on a visa can collect on arrival.

This document, which anecdotal evidence from some readers suggests may take some time to obtain, serves as proof of guests’ right to work and to rent property.

While guests can apply for a bank account online, most lenders suggest

coming into branches, if necessary with a host, especially when documentation is not available.

Fintechs including Revolut and Monzo offer to set up accounts without a visit, and require a phone number, a physical address and a Ukrainian passport or identity card.

Once an account is open, money can be transferred from a Ukrainian bank as needed.

### **How much does it cost to live in the UK?**

The average UK household last year lived on [£2,616 a month](#), including spending an average of [£750 a month](#) on a two-bedroom home. Rents are double this in London.

### **How do refugees get a phone contract in the UK?**



At the time of writing, Vodafone and Three had offered free Sim cards to refugees arriving in the UK while other operators were not charging existing customers for calls and texts between Ukraine and the UK. If someone from Ukraine applied for a contract with a UK provider they would need to pass a credit check and have a credit or debit card registered at the address they are applying from, proof of identity and proof of address.

The simplest option, regardless of the provider, would be a pay-as-you-go Sim card that can be cancelled at any time.

### **How do refugees access social benefits and healthcare?**



Details on how to claim financial support are on [page 12 of the UK government welcome guide](#). To obtain payments, you will typically need bank or credit union account details; an email address; and proof of identity.

Healthcare is free for Ukrainian refugees. The UK government recommends [registering with a general practitioner \(GP\)](#) — a local doctor — on arrival.

Refugees will not initially be eligible for housing benefit. But if a guest wishes to leave a host family and rent privately, or when their sponsorship ends, refugees will be able to rent a property like anyone else, and claim housing benefit if needed.

### **Do hosts get a reduction on council tax for housing a refugee?**

Empty or second homes will be entitled to keep a 50 per cent council tax discount if they are used to house Ukrainian refugees.

### **What if the relationship between refugee and host breaks down?**



If the host and guest can no longer live under the same roof, the Department for Levelling Up says it “will seek to find a further sponsor through rematching”. “If another suitable sponsor cannot be found,

the Ukrainian family will be entitled to housing support [from the local council],” it says.

**How quickly can guests obtain work in the UK? Can a host take in someone on the basis that he or she will work for them by agreement — as, say, a nanny, cleaner or in an on-site farm shop?**

Ukrainian guests have an immediate right to work wherever they choose. This may also include working for a host, but under the usual rules of employment, including observing [the minimum wage](#), which ranges from **£9.50** an hour for those over the age of 23 to **£4.81** for apprentices.

Employers must check that refugees are allowed to work in the UK before employing them. The biometric residence permit (BRP), which refugees on a visa can collect on arrival, serves as proof of their right to work.

Organisations including [Employ Ukraine](#) match Ukrainians with employers before they arrive in the UK. Refugees may also take steps to set themselves up as self-employed while receiving state benefits. [Details are given in a government guide.](#)

**Will guests able to continue their old jobs by homeworking be eligible for any additional support to reflect the higher cost of living in the UK?**

There is no specific state support

available, but benefits such as universal credit are available to people of working age on low income, whether self-employed, part- or full-time employed.

Universal credit payments are [reduced at a steady rate](#) once you earn more than **£344** a month if you are also getting help with housing costs, or **£573** if not.

**What are the arrangements for refugees to return to the UK if they leave the country briefly during the stay with the host?**



Ukrainians on the Homes for Ukraine scheme are able to leave the UK temporarily and return. However the government advises against doing so until a BRP has been issued and collected.

**How can refugees check their sponsor is registered with the government? And how can a refugee guard against traffickers and other criminals if they find sponsors via social media?**

Before a visa is granted, [sponsors and guests](#) must undergo security checks. Getting a visa from outside the UK is much easier with [a sponsor](#) already lined up in the UK, pushing for permission to be granted to prospective guests. The British Red Cross has published [guides in English, Ukrainian and Russian](#) to

help refugees stay safe, along with other useful advice.

### **Can refugees use their Ukrainian driving licences to drive or rent vehicles in the UK?**



Yes. Some rental car companies may require Ukrainians to produce an international driver's permit or a translated version of their licence. Ukrainians can drive in the UK for 12 months before they need to exchange their Ukrainian permits for a UK licence.

### **Do hosts need to tell their home insurer if they take in refugees?**

The [Association of British Insurers](#) says hosts do not need to inform their [insurer](#) if they “want to temporarily house refugees who have been displaced from the conflict in Ukraine as non-paying guests”. But once a full 12 months has passed and the policy comes up for renewal, they should tell an insurer if the refugees are still there.

### **What do refugees need to do to bring their pets to the UK?**

A pet dog or cat needs to be chipped and vaccinated against rabies. Owners need to wait 30 days for a blood test to certify the animal has developed antibodies against rabies. This has to be added to the pet's passport and owners need to go to

an EU-registered vet and ask for a certificate approving travel to the UK.

If these requirements are not met, pets must be placed in quarantine for four months and the UK government will meet the costs. Owners may be able to collect their animal sooner than four months if they are deemed healthy. To make the necessary quarantine arrangements, email the Animal and Plant Health Agency at [pettravel@apha.gov.uk](mailto:pettravel@apha.gov.uk) or call +44 3000 200 301 and select option 2.

### **What gifts should I bring my host?**

This question comes up frequently in social media chatter among Ukrainians fleeing a country which prides itself on its hospitality. The answer is nothing, but some Ukrainians waiting for visas have already begun planning the basket of treats they will present to their hosts. Meanwhile, some UK hosts are discussing what to put in welcome hampers for their Ukrainian guests.

#### **About this guide**

This guide has been produced by the Financial Times as part of the FT's [Financial Literacy and Inclusion Campaign](#), a charity that aims to provide free financial education for young people, women and people from disenfranchised and marginal groups



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