Naturalisation for settled status holders: what you need to know

What naturalisation means for someone with settled status

If you hold settled status in the UK, you already have permission to live and work here indefinitely. But settled status is not British citizenship. Naturalisation is the legal process that turns settled status into full citizenship. Once naturalised, you gain the right to hold a British passport, vote in general elections, and leave and re-enter the UK without any immigration restrictions. For many people, that step feels like a natural end point after years of building a life here.

However, the requirements for naturalisation are not the same as those for obtaining settled status. They are stricter in several ways. The Home Office examines not just your immigration history but also your character, your knowledge of life in the UK, and your language ability. Understanding those extra criteria is essential before you apply.

Indefinite Leave to Remain and settled status: the foundation

Before you can apply for naturalisation, you must hold either indefinite leave to remain (ILR) or settled status under the EU Settlement Scheme. Both give you permanent residence, but they are different immigration categories. If you have settled status, you already meet the permanent residence requirement for citizenship. The key point is timing: you normally need to have held ILR or settled status for at least 12 months before you can apply for naturalisation, unless you are married to a British citizen, in which case you can apply immediately after getting it.

That 12-month period is not just a waiting time. During it, the Home Office expects you to have been resident in the UK and to have complied with all immigration rules. Any significant breach, even one that did not affect your settled status, could cause problems at the citizenship stage.

View the location on Google Maps

Continuous residence and the absence rules

Naturalisation requires a period of continuous residence in the UK. The standard rule is that you must have lived here for at least five years before the date of your application, and during that five years you must not have been absent from the UK for more than 450 days in total. On top of that, in the final 12 months before your application, you must not have been absent for more than 90 days.

These limits are stricter than those for settled status. A few extra weeks abroad, especially in the year before you apply, can push you over the threshold. The Home Office does have discretion to overlook small excesses, but it is not guaranteed. If your work or family commitments have taken you abroad frequently, it is worth checking your travel dates carefully before you submit an application.



The Life in the UK test and English language requirement

Every adult applying for naturalisation must pass the Life in the UK test, unless they are exempt due to age or a long-term physical or mental condition. The test covers British history, government, law and everyday life. It is a computer-based multiple-choice exam taken at

registered test centres. You need to score at least 75 per cent to pass. There are official study materials, and many people find that a few weeks of preparation is enough.

You also need to meet the English language requirement. For most applicants, that means passing an approved English language test at B1 level or higher, or holding a degree taught in English. If you already passed such a test for your settled status application, it may still be valid, but check the expiry rules: some tests are only accepted for two years. If yours has expired, you will need to retake it.

The good character requirement

One of the most important parts of a naturalisation application is the good character assessment. The Home Office looks at your entire history, not just your immigration record. Criminal convictions, even minor ones, can affect your application. So can driving offences, unpaid fines, or a history of tax evasion. The rules are detailed: for example, a prison sentence of four years or more will normally bar you from citizenship permanently, while shorter sentences may lead to a waiting period.

The good character check also considers your financial honesty. If you have declared bankruptcy or have county court judgments against you, you should expect extra scrutiny. The Home Office will ask about any debts to the government, such as unpaid student loans or tax liabilities. Being upfront and providing evidence that you have resolved any issues is far better than hoping they will not be noticed.

How the application process works

Applying for naturalisation is not something you do online in five minutes. You fill out a detailed form, provide extensive supporting documents, and pay a fee that is currently substantial. The Home Office then reviews your application, checks your identity, and may ask for additional information. Processing times vary, but several months is normal.

One of the most common mistakes is submitting an application too early, before you have met the residence or absence requirements. Another is failing to declare a minor conviction, assuming it will not matter. The Home Office checks every application against police and immigration databases, and any inconsistency can lead to a refusal. A refusal is not just disappointing; it also means you lose the fee and have to start again.





What to consider before you apply

Naturalisation is a big decision. It gives you rights that settled status does not, but it also comes with responsibilities. As a British citizen, you are subject to UK law in full, and you cannot lose your citizenship lightly. However, the process is not reversible: once you naturalise, you cannot simply go back to settled status if you change your mind.

For some people, holding settled status is enough. They do not plan to leave the UK for long periods, and they do not need a British passport. For others, citizenship matters for travel, for work, or for a sense of belonging. There is no right or wrong answer, but it is worth thinking through the practical implications before you start the application.

If you are unsure about any part of the process, professional advice can help. The rules are detailed and the consequences of a mistake can be costly. A solicitor who specialises in UK immigration and nationality law can review your circumstances, check your eligibility, and guide you through the paperwork. For example, Adamir Immigration Solicitors London provides advice on naturalisation and related matters. Their team can help you understand whether you meet the requirements and what documents you need to prepare.

Practical steps to get started

Begin by checking your own travel history. Count your total days outside the UK in the last five years, and especially in the last 12 months. If you are close to the limits, consider delaying your application until your absences fall within the allowed range.

Next, book your Life in the UK test and, if needed, your English language test. These can take time to arrange, and you need the results before you can submit your application. Study for the Life in the UK test using the official handbook; there are also practice tests online that can help you prepare.

Gather your documents early. You will need your passport, your biometric residence permit or settled status document, proof of your English language ability, and evidence of your residence, such as payslips, bank statements or tenancy agreements. If you have any criminal convictions, get the relevant court documents. The more organised you are at the start, the smoother the process will be.



Finally, consider whether you need professional help. If your case is straightforward, you may be able to handle it yourself. But if you have complex travel history, a criminal record, or any other factor that could raise questions, expert advice is worth the investment. Adamir Immigration Solicitors London can assess your situation and advise on the best approach.

Naturalisation is the final step in a long journey for many people who have made the UK their home. With careful preparation and a clear understanding of the requirements, it is a process that can be completed successfully.

Adamir Immigration Solicitors London
Unit-1, 5 Norman Rd, London N15 4ND, UK
+44 20 3302 0074

Adamir Immigration Solicitors London is also on Telegram.