



# RELOCATION GUIDE

Government of the British Virgin Islands

London Office 

“Serving the Interests of the British Virgin Islands”

October 2017

## Overview

This Relocation Guide is intended for persons considering relocating from the British Virgin Islands (BVI), to the United Kingdom (UK) particularly, in the aftermath of Hurricanes Irma and Maria in September 2017. This guide contains an overview of information relating to geography and climate, immigration, accommodation/housing, employment, transportation, living costs, family-friendly cities, and available social assistance in the UK.

***The information provided within this guide is solely to highlight useful information and should not be construed as definitive advice. The hyperlinks provided should be consulted for the most up-to-date information on material contained in this document.***

## Geography and Climate

The UK is a Northwestern European country consisting of England, Scotland, Northern Ireland and Wales. The UK has four distinct seasons: spring, summer, autumn/fall, and winter. During winter the days are shorter, wetter and colder than the summer. Scotland has longer summer days, shorter winter days, and tends to be affected more by severe weather than the rest of the UK.

It rains, on average, one in three days in the UK. The wettest place in the UK is Snowdonia, Wales followed by Highlands of Scotland and Lake District. The warmest months in the UK are July and August during summer whereas the coldest months are January and February during winter.

## Immigration

British Citizens have the right to live and work in the UK; persons entering the UK on a UK passport can remain indefinitely in the UK. Persons entering the UK on a BVI (British Overseas Territory Citizen (BOTC)) passport can stay in the UK for up to six months without a visa. BVI BOTC passport entrants who wish to reside or work in the UK must apply for a [Biometric Residence Permit \(BRP\)](#) or [UK visa](#). To check whether a UK visa is necessary to join a family member, study, or work in the UK visit the [UK Government website](#). Persons of other nationalities may consult the [UK Government's guide](#) or contact the Foreign Office for requirements to enter the UK.

## Employment

Anyone over the age of 16 who resides in the UK with the right to work or study is eligible to apply for a National Insurance Number (NINo). A NINo is required for the purposes of paying [National Insurance](#) (NI) contributions and is also required for a [Biometric Residence Permit \(BRP\)](#). Payment of NI contributions is required for an employee's weekly earnings of £157 or above as well as for any self-employed person's yearly profits of £6,025 and above. NI contributions are also a requirement for some social benefits like [State Pension](#), [Bereavement](#) and [others](#).

To apply for a NINo, contact the NI application line at Telephone (+44) 0345 600 0643 or Textphone (+44) 0345 600 0644 between 8am-6pm (GMT) on Mondays to Fridays. Applicants may be required to attend an interview and may be asked to bring IDs such as the applicant's passport/ID card, residence permit or driver's licence; specific documents needed for the interview would be listed in a letter or disclosed during the application.

The UK's diverse industry fields mean that there are a variety of job/career opportunities. There is, however, a high degree of competition that exists in the employment market and it is therefore very important that persons remain

persistent during the job search process and keep an updated Curriculum Vitae/resume that clearly highlights skills, experience and education that can be tailored to suit perspective role(s).

Common job sites such as [Indeed.co.uk](https://www.indeed.co.uk), [Jobsite.co.uk](https://www.jobsite.co.uk), [Totaljobs.co.uk](https://www.totaljobs.co.uk), [Monster.co.uk](https://www.monster.co.uk), [CV-Library.co.uk](https://www.cv-library.co.uk), [LinkedIn.com](https://www.linkedin.com) and many others may provide tips/advice and useful resources to enhance the job search process in addition to identifying employment vacancies/opportunities or providing access to a database where CV/resumes may be listed for prospective employers.

## Housing/Accommodation

Persons renting a property in the UK must have the right to rent in the UK. Landlords/Agencies may therefore request documents such as a passport or BRP to verify the identity and immigration status of the prospective tenant and confirm that the prospective tenant is over 18 and is a British Citizen, EEA/Swiss national, or person with a valid right to enter or remain in the UK.

Apartments/flats and houses may be rented or purchased from Estate Agencies such as [Prime Location](https://www.primelocation.com), [Rightmove](https://www.rightmove.co.uk) and [Zoopla](https://www.zoopla.co.uk). Renting a room in a shared flat or house is a popular option as it may be less expensive than renting an entire property alone; websites such as [SpareRoom](https://www.spareroom.co.uk) offer a range of shared accommodation. Properties as well as household items may also be advertised on sites such as [Loot](https://www.loot.co.uk) and [Gumtree](https://www.gumtree.com).

Agencies tend to charge a fee for renting or selling their properties. Agencies/Landlords may also request a deposit, which could range anywhere from a fixed amount to a few months' rent; advance rent before moving into the property; a reference from the prospective tenant's previous landlord; as well as verification of income and/or credit history. In some instances a UK based guarantor may be necessary in order to pay for the rental property in monthly/weekly installments; if there is any difficulty finding a guarantor, persons may opt to use [HousingHand](https://www.housinghand.co.uk) which provides a guarantor to eligible persons for a fee or visit [Shelter's website](https://www.shelter.org.uk) for advice. In some cases, a landlord/agency may require full rent payment for the entire tenancy period up front.

Properties may be rented either unfurnished or partly furnished. Some landlords/agencies may also be willing to furnish an unfurnished property with/without an increase in the rental price. The rental price for properties may include no, some, or all bills (such as utilities, [TV Licence](https://www.tvlicence.co.uk) and [Council Tax](https://www.counciltax.gov.uk)) so be sure to inquire what the rent covers and what additional utilities the tenant is expected to cover/source.

Additional tips for renting and/or purchasing a property include: ensuring a valid tenancy/contract is signed by the parties involved; ensuring deposits are registered with a credible agent; checking the crime and any other relevant statistics for the prospective area (such as statistics for nearby schools using [Ofsted](https://www.ofsted.gov.uk) or the [UK Government website](https://www.uk.gov.uk) if you have children for instance); and keeping a current and accurate record of payments and transactions (e.g. via Direct Debits from your bank account or rent receipts for instance). For further tips and advice view the [Guidance](https://www.gov.uk/guidance) published on the UK Government's website.

## Transportation

Vehicles driven in the UK must be: in receipt of [MOT](https://www.mot.gov.uk), [registered](https://www.vehicle-licensing.gov.uk), [taxed](https://www.vehicle-licensing.gov.uk), and [insured](https://www.vehicle-licensing.gov.uk). Persons driving within central London may also need to pay a [Congestion Charge](https://www.congestioncharge.gov.uk) which is designed to reduce congestion and encourage use of public transportation in central London.

Persons holding a valid BVI driver's licence can drive a car/motorcycle in the UK for up to 12 months of their residency in UK. The BVI is also a 'designated country' with exchange agreements with the UK and therefore a valid BVI driver's licence can also be exchanged for a UK driver's licence within five years of residency in the UK. The [application form](https://www.dvla.gov.uk) from the Driver and Vehicle Licensing Agency (DVLA) can be accessed electronically and submitted via the post; if the applicant is within the UK, the estimated turnaround time is 3 weeks.

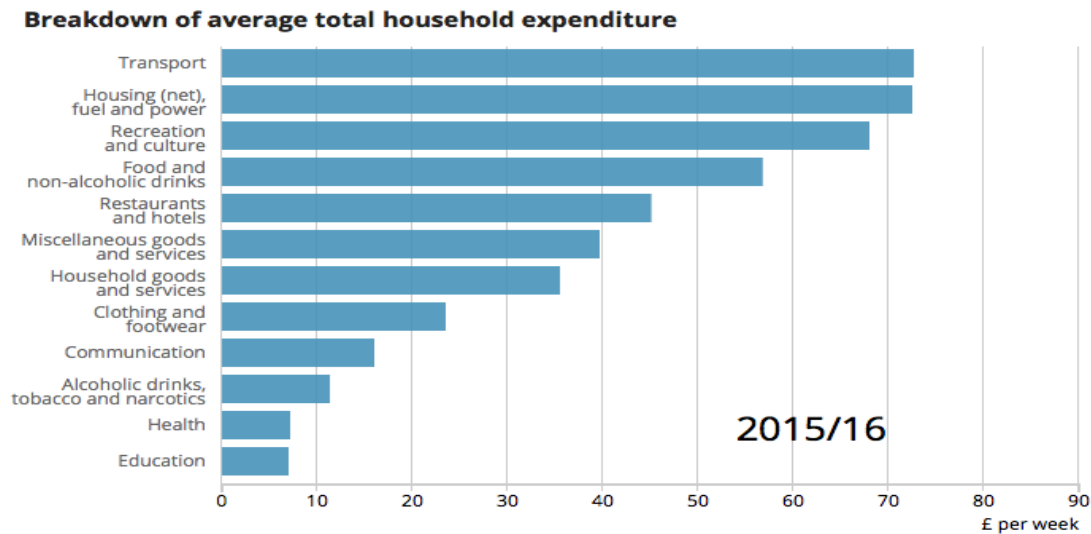
Public transportation such as buses, trains and trams are also a common and reliable means of getting around within cities; 5 billion local bus users and 252 million light rail passengers were recorded in the UK in 2015 (DfT 2016). [Transport for London](#), [Cardiff Bus](#), [Arriva Wales](#) and [National Express West Midlands](#) for instance provide public transport information and journey planning for London, Cardiff, Wales and West Midlands respectively. Overground trains such as [NationRail](#) and [VirginTrains](#), and coaches such as [National Express](#) and [Megabus](#), provide transport links to cities within the UK while [Eurostar](#), [Megabus](#) and [National Express](#) offer alternatives to flying to European cities by providing low cost rail or coach services to other European cities from the within the UK. Taxis, Black cabs and minibus are also another means of transportation available within cities.

## UK Household Expenditure

According to the Office for National Statistics (ONS) 2017 report, the average household spending in the UK for 2016 was £528.90 per week (approx. £2,115.60 per month / £27,502.80 per year).

Transportation (£72.70) and Housing, Fuel and Power (£72.70) were the highest average weekly household expenditures in the UK. Combined, they accounted for roughly 30% of the average weekly household costs. Education (£7.00) and Health (£7.20) were the lowest average weekly household expenses in the UK.

Figure 1: UK Household Expenditure (Source: [ONS 2017](#))



### Household Expenditure by Region

Areas with the highest household expenditures in the UK were London, South East and East. Each of the three regions' household expenditure was also above the national average. In London, where household costs are the highest in the UK, the average weekly household spending was £652.40 (approx. £2,609.60 per month / £33,924.80 per annum).

The areas with the lowest household outlay were North East, Wales and West Midlands. The lowest household expenditures in the UK were found in the North East area where the average weekly household costs were £423.50 (approx. £1,694 per month / £22,022 per annum).

## UK, financial year ending 2014 to financial year ending 2016

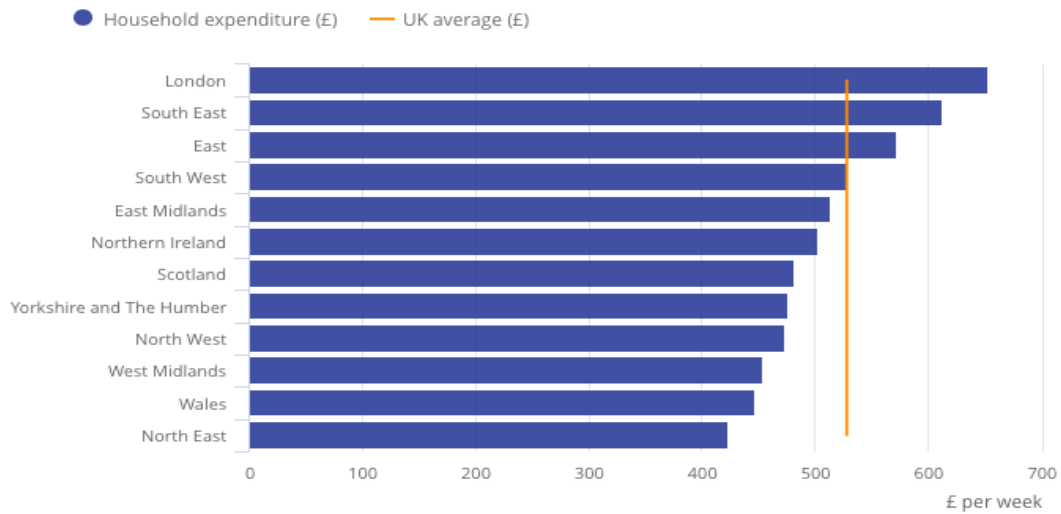


Figure 3: UK Household Expenditure by Region (Source: [ONS 2017](#))

## Family-Friendly Cities

Recent research produced using official data and reliable publicly available data found that the top two family-friendly cities in the UK (based on outstanding school performance, nearby parks, average house price, job opportunities, average salary, and burglary rates) were Newcastle upon Tyne and Derby. The least two family-friendly cities were London and Newry.

RANK	MOST FAMILY-FRIENDLY CITIES	LEAST FAMILY-FRIENDLY CITIES
1.	Newcastle upon Tyne	London
2.	Derby	Newry
3.	Wolverhampton	Armagh
4.	Southampton	Leeds
5.	Bath	Bradford
6.	Nottingham	Sheffield
7.	Coventry	Glasgow
8.	York	Kingston upon Hull
9.	Oxford	Brighton and Hove
10.	Stoke-on-Trent	Birmingham

Table 1: Family-friendly UK Cities (Source: [MoneySuperMarket.com](#))



# Social Assistance in England and Wales

Persons who qualify may be eligible to receive public financial assistance for housing and/or supplementary income amongst other social/public benefits.

## Habitual Residence Test

Although British Citizens have the right to live and work in the UK, British Citizens who lived abroad may be subject to the Habitual Residence Test (HRT) when claiming public social assistance, such as housing benefit, upon their return. The aim of HRT is to assess the level by which the claimant may be considered a permanent resident. Things that could be taken into account includes: family ties in the UK and in the BVI; things done to establish a home upon and prior to arrival in the UK; involvement in clubs/groups/organisations; obtaining a UK bank account; registration with a doctor; children enrolled in British school system; and habitation in the UK of at least [one](#) to [three](#) months.

## Benefit Cap

There is a [Benefit Cap](#) (BC) on the cumulative annual amount persons between ages 16-64 can receive from public benefits. Persons within the [33 boroughs of Greater London](#) are capped at £23,000 per household (i.e. a couple or single parent living with child/children in the household) and £15,410 per single person household (i.e. a single person living without partner/child/children in the household). Outside Greater London, the BC is £20,000 per household and £13,400 for singles. BC is applicable to benefits such as Universal Credit, Housing Benefit, Income Support, Child Benefit and Jobseeker's Allowance, to name a few.

Independent [Benefit Calculators](#) can be used to discover eligibility for benefits, how to claim benefits and how employment affects benefits.

## Universal Credit

[Universal Credit](#) (UC) is a monthly payment which can assist eligible persons with living costs. UC is being rolled out in stages and will replace benefits such as [Child Tax Credit](#), [Housing Benefit](#), and [Income Support](#). Eligibility depends on the applicant's location and circumstances such as whether the applicant has any savings/income above a certain amount; is in fulltime education; or is homeless, self-employed, a homeowner, pregnant, recently gave birth or liable for child maintenance. UC payments range from £251.77- £498.89 per month but can increase by £277.08 - £1,108.04 per month if the applicant has children. UC has an [online](#) application process and require documents such as pay slips, a NINo, bank/building society/credit union statements amongst [other documents](#).

## Housing Benefit

[Housing Benefit](#) (HB) is weekly financial assistance given towards paying full/part rent of a low income tenant. The amount received depends on the applicant's "eligible rent" (i.e. the reasonable cost of rent based on needs, rental prices in the area and number of spare rooms for instance). Eligibility also depends on the applicant's income (including savings under £16,000), other benefits received, marital status and children/dependants. Documents required for the application includes original pay slips, bank/building society statements, proof of income and tenancy agreement amongst [other](#) things. The [local council](#) deals with HB applications but if the application is made in conjunction with an application for [other benefits](#) then [Jobcentre Plus](#) or [Pension Credit](#) may be the route for applications.

## Income Support

Income Support (IS) is a £57.90 minimum weekly payment that is given to those who qualify. To [qualify](#), applicants must be: pregnant/carers/sick/disabled/lone parent of child under 5; located in England/Wales/Scotland; between 16 and the qualifying [Pension Credit age](#); have no/low income and savings less than £1600 (applicant's partner's income/circumstances will also be

considered); work less than 16 hours per week (and partner works less than 24hrs per week). The allotted amount is determined according to the applicant's circumstances but the rate of pay can be assessed [here](#). There is no requirement of a permanent address and therefore homeless persons or those who live in a hostel can apply through [Jobcentre Plus](#).

## Jobseekers Allowance

Jobseekers Allowance (JSA) is financial assistance given to persons who are unemployed but are actively seeking employment. There are [two types](#) of JSA. [Eligibility](#) will be determined based on factors including residence in England/Wales/Scotland, age, as well as the time between the applicant's arrival in the UK and the application. Documents required for the application include one primary and two secondary IDs. A list of acceptable primary IDs may be found on the [UK Government website](#) and includes documents such as a current passport and driver's licence. One of the secondary IDs is to confirm the applicant's date of birth (e.g. marriage certificate or birth certificate). The other secondary ID is to verify the applicant's address (e.g. bank statement, utility bill or Council Tax bill). If the applicant has a [P45 Form](#) it would also be required. Applicants may apply [online](#) or by phone depending on the type of JSA.

## Other Benefits

For a list of other benefits visit the [UK Government website](#).



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