

Relocation Guide

Essential Advice for Your Move to the UK



GOVERNMENT OF THE
**BRITISH
VIRGIN
ISLANDS**
LONDON OFFICE

Contents

- 4 | **Education**
- 4 | **Geography and Climate**
- 4 | **Immigration**
- 5 | **Employment**
- 5-6 | **Housing / Accommodation**
- 6 | **Setting up a Bank Account**
- 6-7 | **Transportation**
- 7 | **UK Household Expenditure**
- 8 | **Family Friendly Cities**
- 8-9 | **Social Assistance**
- 9 | **Relocation Checklist**
- 10 | **Useful Resources**



If you are planning on moving to the United Kingdom, there are certain things you should be aware of before you leave home. To help make the transition easier, this guide provides some useful information about education, geography and climate, immigration, accommodation / housing, employment, transportation, living costs, family-friendly cities, and available social assistance in the UK.

Education

Relocating with children? Do your part by researching educational options ahead of time. There are many good options for both public and private education. The guide to the [UK Education System](#) will provide lots of useful information.

Geography and Climate

The UK is a North-western European country consisting of England, Scotland, Northern Ireland and Wales.

The UK has four distinct seasons: spring, summer, autumn / fall, and winter. During the winter, the days are shorter, wetter and colder than the summer. The warmest months are July and August whereas the coldest months are usually January and February.

The weather here is famously changeable in any given day so be prepared. It can be quite wet and cold in the winter (roughly November to March). A warm topcoat, scarf, gloves, umbrella and water-resistant shoes are a must.

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 [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.

Payment of NI contributions is required for an employee's weekly wages based on the [national threshold](#). NI contributions are required for some social benefits like State Pension, Bereavement and others. If you live in the UK and have the [right to work](#), you can apply for a NINo [online](#). You will need the following documents: a BOTC passport along with a biometric or British passport. The applicant may also be required to upload their photo ID and copies of required documents.

Common job sites: [Indeed.co.uk](#), [Jobsite.co.uk](#), [Totaljobs.co.uk](#), [Monster.co.uk](#), [CV-Library.co.uk](#), [LinkedIn.com](#).

Housing / Accommodation

If renting, commonly referred to as 'letting' in the UK, it is important for you to know what kind of rental agreement you are entering into. Find out more from the [Citizens Advice Bureau](#).

Agencies/Landlords may also request a deposit (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. A UK based guarantor may be necessary to secure a rental property as the BVI London Office is not able to provide this service. If there is any difficulty finding a guarantor, persons may opt to use [Housing Hand](#), a UK based guarantor service which provides a guarantor to eligible persons for a fee. Further information can be found by visiting the [Shelter](#)'s website.

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 none, some, or all bills (such as utilities, TV Licence and Council Tax) 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:

- Ensure a valid tenancy/contract is signed by the parties involved.
- Ensure deposits are registered with a credible agent.
- Check the [crime rate](#) in the area
- Check relevant school information and statistics if you have children of school age ([Ofsted](#) or the [UK Government website](#))
- Keep a current and accurate record of payments and transactions (e.g. Direct Debits or rent receipts).

For further tips and advice view the [Guidance](#) published on the UK Government's website.

Since 1 May 2026, all private rental agreements in England have become rolling tenancies, meaning fixed-term assured shorthold tenancies no longer apply.

The [Renters' Rights Act 2025](#) introduced a range of protections for tenants. Landlords can no longer use "no-fault" evictions and must have a valid legal reason to end a tenancy, typically providing at least four months' notice. Tenants can generally end their tenancy at any time by giving two months' written notice. Rent increases are limited to once every 12 months, with landlords required to provide two months' notice, and tenants have the right to challenge excessive increases. Landlords cannot request rent before a tenancy agreement is signed and may only require up to one month's rent in advance. Tenants can request permission to keep a pet, and landlords must reasonably consider such requests. The Act also prohibits discrimination against prospective tenants because they receive benefits, have children, or possess protected characteristics under the Equality Act. In addition, rental bidding has been banned, meaning properties must be advertised at a fixed rent and landlords cannot accept offers above the advertised price.

If you experience issues with your tenancy, support and advice are available from [Citizens Advice](#), your local council, or the [UK Government's](#) private renting guidance and complaints service.

Relocation Tip: Rental demand can be high, particularly in London and other major cities. It is advisable to start your property search early and have key documents ready, including proof of identity, employment details, and references.

Setting up a bank account before you get to the UK

British citizens and individuals with the right to live and work in the UK may be able to open a UK bank account. However, most banks require applicants to complete identity checks and provide proof of a UK address before opening a standard current account. Some international or digital banks([Monzo](#), [Starling Bank](#), [Revolut](#)) may allow applications before arrival, but this depends on the provider's requirements.

- Once in the UK, applicants will generally need:
- Valid identification (such as a passport);
 - Proof of UK address;
 - Evidence of immigration status/right to work (where applicable).
 - Further information is available from [Citizens Advice \(Getting a bank account\)](#) and the [Financial Conduct Authority \(Immigration Act requirements for banks\)](#).

Transportation

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. Find out more [here](#). The BVI is a 'designated country' with exchange agreements with the UK. A valid BVI driver's licence can be exchanged for a UK driver's licence within five years of residency in the UK.

The [application form](#) from the Driver and Vehicle Licensing Agency (DVLA) can be accessed electronically and submitted via the post; If you need a paper copy of a form and cannot print it yourself, you can get most forms from a Post Office that offers DVLA services. [Check whether your local Post Office stocks the form](#) before you visit.

Vehicles driven in the UK are required to have updated: [MOT](#), [Registration](#) and [Tax Insurance](#)

There is a [congestion charge](#) and [ultra low emission zone charge](#) when driving in Central London.

Public transportation such as buses, trains and trams are also a common and reliable means of getting around within cities. [Transport for London](#) and [National Express West Midlands](#) for instance provide public transport information and journey planning for London, Cardiff, Wales and West Midlands respectively.

A [Railcard](#) can save you money on almost every journey you take. Overground trains such as [National Rail](#) and [Avanti West Coast](#), and coaches such as [National Express](#) and [Megabus](#), provide transport links

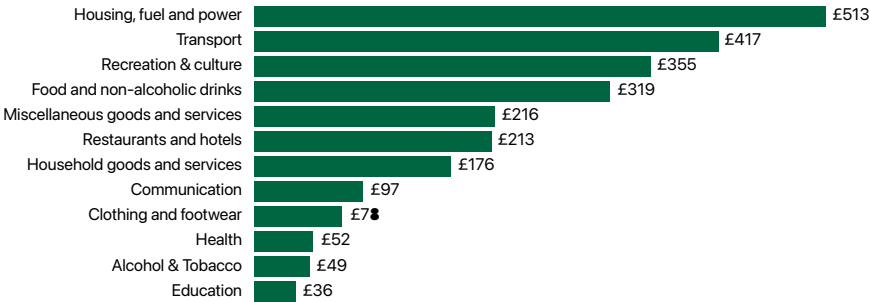
to cities within the UK while [Eurostar](#), [Megabus](#) and [National Express](#) offer alternatives to flying to European cities by providing low-cost rail or coach services to other European cities from the within the UK. Taxis, Black cabs and minibuses are also another means of transportation available within cities.

UK Household Expenditure

In the financial year ending March 2025, the average UK household spent £676.60 per week, equivalent to approximately £2,932 per month or £35,183 per year, according to the Office for National Statistics.

Average Monthly Household Spending by Category (FYE 2025)

Average monthly household expenditure converted from official ONS weekly expenditure using the standard conversion factor (52.18 weeks ÷ 12 months = 4.3483).



Source: Office for National Statistics (ONS), Family Spending Workbook 1 - Detailed Expenditure and Trends (FYE 2025). Monthly values are derived from official weekly data.

Average Monthly Household Spending by UK Region (FYE 2025)

Monthly household expenditure derived from official ONS weekly regional expenditure using the standard ONS conversion factor (52.18 weeks ÷ 12 months = 4.3483)..



Source: Office for National Statistics (ONS), Family Spending Workbook 3 - Expenditure by Region (FYE 2025), Table A31.

Family Friendly Cities

Official and reliable publicly available data shows the top family-friendly cities in the UK (based on outstanding school performance, nearby parks, average house price, job opportunities, average salary, and burglary rates): [Rightmove.co.uk](https://www.rightmove.co.uk)

The top 10 happiest places in Britain

Rank	Place	Region	Avg Asking House Price	Avg Asking Rent (PCM)
1	Skipton	North Yorkshire	£326,093	£1,038
2	Richmond upon Thames	London	£942,522	£3,189
3	Camden	London	£1,036,768	£3,523
4	Harrogate	North Yorkshire	£394,355	£1,535
5	Woodbridge	Suffolk	£462,734	£1,309
6	Altrincham	Greater Manchester	£643,244	£1,309
7	Macclesfield	Cheshire	£344,807	£1,407
8	Stirling	Scotland	£226,547	£1,208
9	Cirencester	Gloucestershire	£472,990	£1,975
10	Hexham	Northumberland	£331,198	£967

Social Assistance | England, Scotland and Wales

Persons who qualify may be eligible to receive public financial assistance for housing and/or supplementary income amongst other social and public benefits once they pass the [Habitual Residence Test](#) (HRT).

Universal Credit is a payment that helps with your living costs. It's paid monthly - or twice a month for some people in Scotland. You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be working (including self-employed or part-time), be out of work or cannot work.

Universal Credit has replaced the following benefits:

- Child Tax Credit • Housing Benefit • Income Support • Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA) • Working Tax Credit

To claim, you must:

- live in the UK
- be aged 18 or over (there are some exceptions if you're 16 to 17)
- be under State Pension age
- have £16,000 or less in money, savings and investments

The amount you receive depends on several factors, for example if you:

- have children
- have a disability or health condition which prevents you from working
- need help paying your rent

Your circumstances are assessed every month. Changes in your circumstances can affect how much you're paid for the whole assessment period - not just from the date you report them.

The [benefit cap](#) may limit the [total amount](#) of benefit you receive. For a list of other benefits visit the [UK Government website](#).

In Scotland, families who are on low income can apply for assistance through [The Scottish Welfare Fund](#). Persons can apply for a: Crisis Grant – if you're in crisis because of a disaster (like a fire or flood), or an emergency (like losing your money or job, or an unexpected expense).

The [Mygov.scot website](#) provides other useful information regarding benefits and grants.

Relocation Checklist

- ☐ Have you arranged your finances? Consider having 6 months' worth of savings before you relocate.
- ☐ Do you have a valid passport?
- ☐ Do you require a visa?
- ☐ Have you purchased your air ticket?
- ☐ Have you purchased travel insurance?
- ☐ Have you arranged suitable accommodation, and do you have the address of your accommodation?
- ☐ Do you have a UK SIM card and telephone number?
- ☐ Do you have an adequate amount of British currency or a debit card you can use in the UK when you first arrive?
- ☐ Have you created a list of the items in your luggage in case it gets lost?
- ☐ Do you have enough prescribed medication for your journey? Note that a license may be required for a longer-term supply of controlled drugs.
- ☐ Do you know if you want to live in a small town or a city in the UK?

Useful Resources

For more information on living in the UK, check out the [UK Government's official website](#), where you will find additional important information for persons relocating to the UK.

Research and Stay Informed

Knowledge is one of the most valuable tools when relocating. While search engines and AI assistants can help you explore options and understand processes quickly, always verify important information through official government websites and trusted organisations, as policies, costs, and procedures can change.

If travelling internationally, check the latest UK Government travel advice for your destination. Reviewing current guidance on entry requirements, local laws, health, safety, and travel disruptions can help you make informed decisions and avoid unexpected issues.

Stay Connected with the BVI London Office

Moving to, or recently arrived in, the UK or Europe? [Register with the BVI London Office](#) to stay connected.

By registering, you'll receive important updates, event and networking information, and communications during emergencies or major incidents affecting Virgin Islanders and Belongers overseas.

Whether you're relocating for work, study, or a new opportunity, registration helps you stay informed, connected, and supported within the BVI community.

Stay informed. Stay connected. Stay registered

BVI London Office Contact information

📞 +44 207 355 9570

@ enquiries@bvi.org.uk

f BVI in the UK

✉ @BVILondonOffice

📷 @BVILondonOffice

🌐 bvi.org.uk

📍 BVI House
15 Upper Grosvenor Street
London, W1K 7PJ

