



GOVERNMENT OF BERMUDA

**London Office**

# RELOCATION GUIDE

## Overview

This document is intended for Bermudians considering relocation from Bermuda to the United Kingdom (UK) for purposes of education or employment. Contained within is an overview of information relating to:

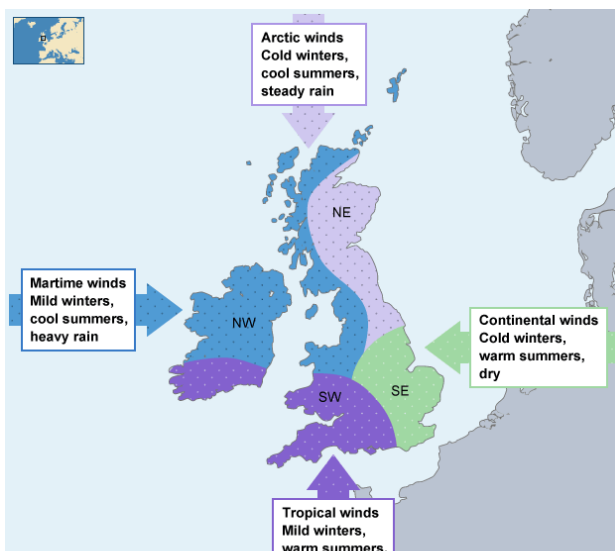
1. **Geography and Climate**
2. **Immigration Status**
3. **Accommodation/Housing**
4. **Employment**
5. **Healthcare**
6. **Transportation**
7. **Cost of Living**
8. **Cities for Families**
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This document is solely to highlight useful information; it is not definitive advice. The links provided should be consulted for the most up-to-date information. **Please be aware that information in this guide is subject to change at any time at the discretion of the UK Government. All information enclosed is accurate as of 4 March 2021.**

## 1. Geography and Climate

The UK has a temperate climate. In general, this means that Britain gets cool, wet winters and warm, wet summers. It rarely features the extremes of heat or cold, drought or wind that are common in other climates. The weather conditions are also very changeable.

Not all parts of the UK have the same climate. London, in the south-east of the UK, is a region characterised by a warm and dry climate in the summer and a cold and dry climate in the winter. Cumbria, in the mountainous north-west of England, has generally cooler temperatures and more rainfall throughout the year.



(Source: BBC)

The general pattern of the climate across the UK has four distinct regions:

- **south-east** – cold winters, warm and dry summers
- **south-west** – mild and very wet winters, warm and wet summers
- **north-west** – mild winter, cool summers and heavy rain all year
- **north-east** – cold winter, cool summers and steady rain all year

## 2. Immigration Status

There are six types of British Nationality:

- British Citizenship
- **British Overseas Territories Citizen (BOTC)**
- British Overseas Citizen
- British Subject
- British National (Overseas)
- British Protected Person

A Bermudian is classified as a British Overseas Territory Citizen (BOTC).

Section 3(1) of the [British Overseas Territories Act 2002](#) conferred the right of British Citizenship to all those who were British Overseas Territories Citizens on 21 May 2002.

As of 31 May 2015, all British Overseas Territories Citizens wishing to reside in the United Kingdom for longer than six months will have to acquire a British (UK) Passport or a Biometric Residency Permit as the product of a successful visa application.

**Please be sure to apply for your UK Passport before you relocate to the United Kingdom.**

## 3. Employment

It is highly advisable to secure employment in the UK before you relocate.

Before you uptake employment in the UK you will require a National Insurance Number. To apply for your NI Number, you must be physically in the United Kingdom with a UK address. To begin the process, you must call the National Insurance Number application line:

### **National Insurance Number Application Line**

Telephone: 0800 141 2075  
Monday to Friday, 8am to 6pm

After you've applied, you will receive a letter from the Department for Work and Pensions asking you to attend a National Insurance number interview at a Jobcentre Plus. The letter will also tell you which documents to bring to prove your identity. At the interview, you'll be asked about your circumstances and why you need a National Insurance number. You'll also be told how long it'll take to get your National Insurance number.

You can start work before your National Insurance number arrives if you can prove you can work in the UK by showing your UK Passport. You should tell your employer that you've applied for one, and give it to them when you have it.

The diversity in the UK economy means there are a wide variety of work opportunities. With this diversity it is likely you will face a competitive application process. Keep an updated CV/resume that clearly highlights skills, experience and education that can be tailored to suit perspective roles. Being well-prepared is highly important.

There are a number of ways to look for work. It's best to keep up to date with a few different sources, as new vacancies will appear across different platforms every day:

- careers fairs
- GOV.UK's [Find a Job](#) service
- local and national press
- recruitment agencies
- university careers and employment services
- Job search engines:
  - Indeed.co.uk
  - Jobsite.co.uk
  - TotalJobs.co.uk
  - Monster.co.uk
  - LinkedIn.com

## 4. Housing and Accommodation

Persons renting a property in the UK must have the right of abode in the UK. Please refer to **Section 2**.

Landlords/Agencies may request documents such as a passport or visa to verify the identity and immigration status of the prospective tenant and confirm that the prospective tenant is over 18 with a valid right to enter or remain in the UK.

Apartments ('flats') and houses may be rented or purchased from estate agencies. Examples of online platforms to browse available listings are as follows:

- [PrimeLocation.com](#)
- [Rightmove.co.uk](#)
- [Zoopla.co.uk](#)

Renting a room in a shared flat or house may be less expensive than renting an entire property alone; websites such as [SpareRoom.co.uk](#) offer a range of shared accommodation.

Agencies tend to charge an additional fee for renting or purchasing 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; if there is any difficulty finding a guarantor, persons may opt to use [HousingHand.co.uk](http://HousingHand.co.uk) which provides a guarantor to eligible persons for a fee.

Properties may be rented either unfurnished or partly furnished. Some agencies/landlords 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 ask your agency/landlord.

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 (**please refer to Section 7**); 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).

Please refer to the UK Government guide on how to rent:

<https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england#when-youve-found-a-place>

## 5. Healthcare

Under current rules anyone can register with a General Practitioner (GP) practice in England to receive free primary care, and must do so, before they can qualify for any free medical treatment, other than emergency treatment.

If you move to the UK permanently, you're entitled to free NHS hospital treatment. Like all UK residents, you'll have to pay some NHS charges (for example, for prescriptions), unless you are exempt from these. Different rules apply if you're visiting temporarily. If there's a waiting list for the treatment you need, you'll have to join the waiting list. The hospital may ask you for evidence that you live in the UK permanently, e.g. that you have bought or rented a property in the UK.

## 6. Transportation

Vehicles driven in the UK must be in receipt of MOT, registered, taxed, and insured.

Persons driving within central London may also need to pay a Congestion Charge which is designed to reduce congestion and encourage use of public transportation in central London.

Persons holding a valid Bermuda driver's licence can drive a car/motorcycle in the UK for up to 12 months of their residency in UK. After 12 months, you will be required to acquire a UK driving license. Bermuda licenses are unable to be exchanged for a UK driving license; you must complete the necessary theoretical and practical driving

examination. For more information on this, please visit: <https://www.gov.uk/learn-to-drive-a-car>

Public transportation such as buses, trains and trams are also a common and reliable means of getting around within cities. Taxis are another means of transportation available within cities.

## 7. UK Household Expenditure

The Office for National Statistics notes the average weekly household spending in the UK was **£585.60** in the financial year ending 2019.

Spending on transport, including the purchase and servicing of vehicles, fuel, and public transport averaged £80.20 per week. Average spending on housing, fuel and power (excluding mortgages) was £79.40, though when mortgage interest payments are added, this increases to £100.20.

Households spent an average of £76.90 on recreation and culture, including on package holidays, TV and streaming subscriptions, sports, and pets. Spending on these expenditure categories together accounted for 40% of total average weekly household spending (44% when mortgage interest is included in housing).

Areas with the highest household expenditures in the UK are London, South East and East. In London, household costs are the highest in the UK. The areas with the lowest household costs are typically the North East, Wales and West Midlands.  
(Source: Office for National Statistics)

## 8. Family-Friendly Cities

The area that you choose to settle in the UK is extremely important. Everybody's circumstances are different. It is advisable to research the area thoroughly and assess suitability for your personal requirements. House prices, job opportunities and quality of local schools are all important factors in choosing where you wish to settle.

MoneySupermarket has created a helpful tool to help you find the best place to live in the UK, allowing you to tailor your preferences and find the city that best matches your requirements. Factors such as local school quality, nearby parks, burglary hotspots, average salary, job opportunities and average house price are considered.

For help on finding the best city for you, please refer to:  
<https://www.moneysupermarket.com/life-insurance/best-family-cities/#/view>

## 9. Social Assistance in England and Wales

You must hold a UK Passport to receive public financial assistance for housing and/or supplementary income amongst other social/public benefits.

### 9.1 Habitual Residency Test

Although British Citizens have the right to live and work in the UK, British Citizens who lived abroad or are moving to the UK for the first time may be subject to the Habitual Residence Test (HRT) when claiming public social assistance.

The aim of HRT is to assess the level by which the claimant may be considered a permanent resident. What you'll need to prove will depend on what benefit you want to claim. You'll usually need to show:

- the UK, Ireland, Channel Islands or Isle of Man is your main home and you plan to stay - this is known as being 'habitually resident'
- you have a 'right to reside' - this depends on things like your work, family and personal situation

How you complete the habitual residence test depends on the benefit you're claiming. When you make your claim, you'll be told if it will be online, on the phone or face to face. You won't need to study for the test but you'll need to gather evidence.

You'll need to show the UK is your main home and plan to stay. These are called the 'settled intention to remain' and your 'centre of interest'. It's best if you've got at least 2 documents to prove this is your main home and you plan to stay. The documents can include:

- a copy of your tenancy agreement in the UK or proof that you've ended your tenancy in the country you've left
- UK bank or building society statements, or proof that you've closed accounts in the country you've left - you don't need to close bank accounts, but it will strengthen your case
- bills or letters with your name and address in the UK
- a letter or email from your doctor or dentist
- a letter or email from your child's school
- records of membership payments to a local club - for example, a gym membership

If you're not working, it might help if you show you have savings or you get financial support from your family or friends.

(Source: <https://www.citizensadvice.org.uk/benefits/claiming-benefits-if-youre-from-the-EU/before-you-apply/check-if-you-can-pass-the-habitual-residence-test-for-benefits/>)

## 8.2 Universal Credit

This is a payment to help with your living cost. It's paid monthly or bi-monthly for some people in Scotland.

You may be eligible if you're on low income or unemployed. Universal Credit has replaced:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-Based Jobseeker's Allowance (JSA)
- Income-Related Employment and Support Allowance (ESA)
- Working Tax Credit

For more information and to check if you're eligible for Universal Credit, visit the following link: <https://www.gov.uk/universal-credit>

## 8.3 Other Forms of Assistance

The UK Government advises those interested to use an independent benefits calculator find explore what benefits they may claim, how to claim, and how benefits will be affected if you start work. These are free to use, anonymous, and have replaced the Benefits Adviser Service.

An independent benefits calculator may be found via:  
<https://www.gov.uk/benefits-calculators>

## 8.4 Benefit Cap

The benefit cap is a limit on the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached state pension age.

The amount you get through the benefit cap depends on whether:

- you live inside or outside [Greater London](#)
- you're single or in a couple
- your children live with you (if you're single)

If you're in a couple but you do not live together, you'll get the amounts for a single person.

### Outside Greater London

The benefit cap outside Greater London is:

- £384.62 per week (£20,000 a year) if you're in a couple
- £384.62 per week (£20,000 a year) if you're a single parent and your children live with you
- £257.69 per week (£13,400 a year) if you're a single adult



### Inside Greater London

The benefit cap inside Greater London is:

- £442.31 per week (£23,000 a year) if you're in a couple
- £442.31 per week (£23,000 a year) if you're a single parent and your children live with you
- £296.35 per week (£15,410 a year) if you're a single adult



**Published by the Government of the Bermuda London Office**  
March 2021

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