

## Frequently Asked Questions for HEIW Relocation Reimbursement Policy for Doctors and Dentists in Training

These FAQs cover the two main types of relocation expenses, which fall under the same expenses account and budget.

- If you decide to move home for training purposes - **Relocation**.
- The cost of commuting to your place of work, referred to as **Excess Travel**.

The platform for claiming expenses is via the Sel-Expenses website: [www.sel-expenses.com](http://www.sel-expenses.com)

For more information and to request a Relocation and Excess travel expenses account please visit:  
<http://www.nwssp.wales.nhs.uk/all-wales-relocation>

Completed application forms need to be returned to [NWSSP.TrainingGradeExpenses@wales.nhs.uk](mailto:NWSSP.TrainingGradeExpenses@wales.nhs.uk).



Queries should also be directed to this e-mail address.



### 1. Who does this policy cover?

This guidance applies to doctors and dentists in training on approved rotational training posts with fixed term nonrotational appointments of one year or more:-

- Medical Foundation Year 1 Trainees
- Medical Foundation Year 2 Trainees
- Specialist Training Registrars (ST1 and CT1 upwards including WCAT trainees)
- Dental core and specialty trainees
- GP Trainees
- LAT Locum Appointment for Training and dental FTSTA

LAS, SAS doctors and other Health Board appointed posts are not covered by this policy. Trainees on Out of Programme (OOP) are also not covered by this policy.

## 2. What is my annual allowance for relocation and excess travel?

The current allowance is up to **£3700** each year for relocation and excess travel expenses combined. **However, if in the rare circumstance you reach the £3700 allowance in one training year you will be able to make an application to make additional claims up to a total of £7400 if you meet one of the following exceptional circumstances:**

- You are relocating to Wales following appointment to a HEIW Training Programme (expenses are allowable from the port of entry into the UK).
- You are relocating within Wales following appointment to a HEIW training programme.
- You are relocating between north and south Wales (and vice versa) because of your current HEIW training programme.
- You are relocating to a post in England as part of your current HEIW training programme.

**When you reach the current allowance £3700 or make a claim more than £3700, this will require completion of an exceptional circumstances form via NWSSP.**

**NWSSP will liaise with the medical deanery in HEIW to confirm you have met one of the exceptional circumstances above. The final decision on eligibility will be made by the medical deanery based on these criteria.**

**Claims must be made within 3 months of cost being incurred.**

## 3. What is my Base Location?

Your **Base Location** is the hospital or training location closest to your home that you will or may rotate to on your rotational training programme.

F1/F2 – the base location will be the nearest hospital to the employee home address that is one of the training locations for the F1/F2 rotational training programme they are part of. This will be shown on intrepid.

GPST - the base location will be the hospital/community setting nearest to the employee home address that is one of the training locations on the GPST rotational training programme they are part of. This will be shown on intrepid.

Speciality Trainee – the base location will be the nearest hospital/community setting to the employee home address that could form part of the rotational training programme, as detailed on the speciality matrix. This will be identified at the start of speciality training and will only change if the home address change. This will be shown on intrepid.

#### 4. What is Excess Travel and how is it calculated?

Your daily commute to work is classed as **Excess Travel**. It is the difference between travelling to your base location and your place of work.

**Excess mileage = (mileage between home and place of current work) minus (mileage between home and base location).**

**Excess Fares = (cost of fare between home and place current work) minus (cost of fare between home and base location)**

For example if your base location is UHW, Cardiff and your home is in Penarth but current place of work is Prince Charles, Merthyr, the expenses system will calculate the journey from your home to Prince Charles and deduct the journey from your home to UHW.

**Excess travel mileage = (mileage between Penarth and Prince Charles) minus (mileage between Penarth and UHW).**

**In order to claim excess travel, you must submit an application for EACH change in the rotational training programme (F1, F2, GPST & Speciality) excess will be enabled on your account for the duration of the placement to which the application covers.**

[Excess Application Form](#)

If a postgraduate trainee is working at more than one training location (this must be a regular set pattern of working, e.g. regular clinics in a different hospital or on call commitments), they can claim this excess travel expense through the relocation process. Ad hoc work completed by a postgraduate trainee should be claimed as employer business mileage.

#### 5. What happens if I have to travel to another hospital to carry out a clinic etc?

If it is on an ad-hoc basis, you will need to claim this as business mileage. If you are working at more than one place as part of your rotation (this must be a regular set pattern of working), you can claim excess travel as per section 4.

If you are using public transport, a similar calculation would apply in relation to fares rather than mileage and the expense team can advise further.

## 6. What is Excess Rent allowance?

**Excess Rent Allowance** covers any increased rent costs between your old and new rental properties, if you have to move for your rotational training purposes.

Please note: Where possible accommodation should be of comparable standard, however there may be exceptions to this if your housing needs change.

Where a trainee has previously been in receipt of free accommodation provided by the hosting Health Board, the benefit of such accommodation as detailed on the P11D will be used in the calculation of excess rent. The difference between the rent on your current property and the value of the benefit of your free accommodation will be the amount reimbursed.

This allowance is not payable where you have another property classified as Continuing Commitment Allowance or Rent Accommodation Allowance.

This allowance is only payable where the rental property is within Wales or within 65 miles of nearest training location in Wales.

## 7. What is Continuing Commitments Allowance?

**Continuing Commitment Allowance** covers costs when you have moved your permanent home to a new location within Wales or within 65 miles of base location, but are still incurring rental or mortgage costs on the old property i.e. property not yet sold or binding rental agreement still in place. You can claim for the continued commitment. The allowance is payable for a maximum of 12 months.

For example, you have permanently moved from Bangor to Swansea for training purposes. However, your house in Bangor remains on the market/has a rental agreement you cannot get out of. You are now paying £800 a month in Swansea for mortgage/rent but still have to pay a monthly mortgage/rent of £600 in Bangor until your house is sold/your rental agreement notice is complete. You can claim for £600/month as a continuing commitment from your annual allowance as this is the lower of the two costs.

This allowance is subject to tax and national insurance

### 8. What is Rent Accommodation Allowance?

**Rent accommodation allowance** is payable when you are renting temporary accommodation for training purposes in Wales or within 65 miles of base location, but still have a mortgage/rental contract on your permanent home which needs to be maintained. You will need to provide proof of both accommodation costs, temporary accommodation costs will be reimbursed for a maximum of 12 months.

For example, if your mortgage/rent on your permanent home is £1000/month, and your temporary accommodation rent is £700/month, you can claim £700/month from your annual allowance.

Please note: You cannot claim rent accommodation allowance if you are receiving rental income on your permanent property.

This allowance is subject to tax and national insurance

### 9. What are return home visits?

If you claim the Rent Accommodation Allowance you are eligible to claim for one return visit per week.

If you are claiming Continuing Commitment Allowance then you are eligible to claim for one journey a month to check on your old property.

Please see section 5.9 of the policy.

This allowance is subject to tax and national insurance

### 11. Can you give examples of when trainees can claim for temporary accommodation?

This relates to paragraph 5.7 of the policy. Note temporary accommodation and travel expenses only apply for trainees who maintain a permanent home but are required to take up short-term temporary accommodation elsewhere for 5 days or less to meet training placement requirements.

Examples include Pre-Hospital Emergency Medicine (PHEM) trainees who often undertake multiple short placements (5 days or less) across Wales as part of their training programme.

### 12. Can I claim my rental payments in advance or as a lump sum?

No, rent will need to be claimed on a monthly basis with proof of payment.

**13. Can I be reimbursed for a bond/deposit for a rental property?**

No, as bonds and deposits are returnable.

**14. Can I claim for return home at weekends if my family live outside of the UK?**

No, you can only claim within the UK.

**15. Can I claim for Tolls?**

Yes, please attach receipts or screen shot of the online payment account.

**16. Will I pay tax on my expenses?**

**Excess Travel:** Where you are employed by the Single Lead Employer you will have one contract for the duration of your training. Your excess travel in this instance will not be subject to tax. However where you are employed by a Health Board excess travel will be subject to tax. This is automatically taxed before you receive payment so there is no need to include on tax returns etc. You cannot claim this tax back. Please see the HMRC links below for further information:

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim10020>

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim61017>

**Rent Accommodation Allowance/Continuing Commitments Allowance/Excess Rent/Return Home Mileage:** This is automatically taxed before you receive payment so there is no need to include on tax returns etc. You cannot claim this tax back.

<https://www.gov.uk/hmrc-internal-manuals/employment-income-manual/eim02000>

### **Costs for Buying/Selling a home**

Costs relating to buying or selling your home may be subject to tax depending on when the claim is submitted. Claims will be reimbursed tax free where the claim is made by the end of the financial year following the year in which your employment commenced.

Claims made after the end of the tax year following the year your employment commenced will be subject to tax.

#### **Example:**

Contract start date 04/08/2020

Claims submitted up to 31/03/22 are tax free

Claims submitted after 31/03/22 are subject to tax and National Insurance

### **Mileage**

Any taxable element of mileage expenses is automatically reported to HMRC by your employer.

### **How much tax will I pay?**

Where claimants are employed by Single Lead Employer tax is payable in accordance with your earnings, and your personal allowance

[Income Tax rates and Personal Allowances - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Where claimants are employed by a Health Board their salary and personal allowance will be used on this payroll. All income received on the relocation account will be taxed at 40%. This is because your normal tax code is used on your regular employment so with your salary, plus banding; you may be in the 40% tax bracket. A D0 code is applied to automatically tax relevant items at 40%. This ensures that you do not underpay tax over the course of the year.

### **Not in the 40% tax bracket?**

If you will not be in receipt of banding during this financial year then you can contact **HMRC (0300 200 3300)** and request for an alternative tax code to be sent to NHS Shared Services. You will just need to quote employer reference **948/V1812C** and explain that, as you will not be in the 40% threshold, the tax code for your expenses will need to be changed from D0.

If they are able to supply a revised Cumulative tax code (as opposed to Non-Cumulative) then you will potentially receive any rebate on your payslip rather than waiting until the end of the financial year. HMRC provide tax code updates electronically almost on a daily basis.

*Please see FAQ 23 for business mileage and study budget tax information.*

## **The following FAQs concern the practicalities of claiming Relocation and Excess Travel Expenses**

### **17. What can I submit as proof of payment?**

Paper/electronic receipts, Payslips/P11D (for hospital accommodation), copy of bank statement or screen shot of online transaction/bank statement will be accepted. These will need to be uploaded on to the Sel-Expenses website when you enter your claim.

**18. Do I need to add my bank details to my expenses account?**

No, the bank details you provided on your account application are held on our payment system. You do not need to complete the 'My Bank Accounts' section on Sel-expenses website.

**19. My claim was submitted over a week ago but hasn't yet been approved.**

The Deadline for claim submission is the last working day of the month, claims should be submitted at the earliest opportunity to ensure approvers have adequate time to approve claims.

Claims are approved at different times during the month. However, all claims approved by the 5th of the month will be paid on the 21st of that month.

**20. How do I change my placement details or home address?**

You must update your home address via your ESR self-service portal and once updated your details will be passed to the expense system overnight.

For trainees on the Single Lead Employer payroll, your placement details are held on the Intrepid system, these are automatically fed to the payroll and expense systems, where the details are incorrect you will need to contact HEIW to have the details updated.

**21. I am having trouble resetting my password as it states that my "e-mail address is not unique"?**

This means that your email address is held on more than one expenses account, possibly with your current or a previous Health Board. Your password can be reset for you if you please contact [NWSSP.TrainingGradeExpenses@wales.nhs.uk](mailto:NWSSP.TrainingGradeExpenses@wales.nhs.uk).

## 22. I can only see relocation expenses on my account, how do I claim for study expenses and business mileage?

If you are being paid by the Single Lead Employer then you should automatically have an expenses account which will be enabled for you to claim Business, Study and Relocation Expenses (this does not include Excess travel). An application form must be submitted before any relocation claims can be approved. (you must also complete a new form if your circumstances change)

### [Application for Relocation Expenses](#)

If you wish to claim for Excess Travel (commuting to work costs) you will need to submit an application form in order that your account can be enabled for this option.

### [Application for Commuting Expenses \(Excess Travel\)](#)

Please note: Although you apply for study leave on the intrepid system, you will need to use your relevant study expenses account to claim back money from your study budget.

Where you are not employed by Single Lead Employer and are entitled to claim as outlined within the policy, please contact [NWSSP.TrainingGradeExpenses@wales.nhs.uk](mailto:NWSSP.TrainingGradeExpenses@wales.nhs.uk)

### 23 Stamp Duty Land Tax (SDLT)

Stamp Duty Land Tax is only reimbursable where this has been charged against a single residential property, which is designated as the main residence of the trainee.

SDLT will not be reimbursed for an additional residential property purchase, this includes properties purchased to replace your main residence. Where the current main residence has not been sold on the day you complete the purchase of the new property, SDLT will be charged at the higher rate and classed as an additional property.

Further information on SDLT can be found via the link below

[Stamp Duty Land Tax: Residential property rates - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/stamp-duty-land-tax-residential-property-rates)

Expenses team contact details are shown below:

Email: [NWSSP.TrainingGradeExpenses@wales.nhs.uk](mailto:NWSSP.TrainingGradeExpenses@wales.nhs.uk)

Telephone: 02920 903908 (you can select any Health Board and choose the expenses option)

19 June 2019

### 23. What can I do if I am not happy with a decision that has been made about non-payment of a claim I have submitted?

There may be times where a submitted claim is not paid because it is not covered by this policy. If you think that is incorrect or unfair there is an appeals process where your claim will be reviewed by a senior member of staff in the medical deanery of HEIW. You can make a request to [NWSSP.TrainingGradeExpenses@wales.nhs.uk](mailto:NWSSP.TrainingGradeExpenses@wales.nhs.uk) for this to occur. The decision will usually be made within ten working days.