

EMPLOYEE SUPPORT BULLETIN

FEBRUARY 2009

Employee Assistance Programme

Buying or Renting a Property

The business of finding accommodation and moving house is a major event, whether you're looking to buy or rent. If you're going through the process at the moment, the following are just a few of the questions you may have:

I've never bought a house before. How do I plan my finances and work out what I can afford?

How can I find a local solicitor / mortgage / home insurance provider?

I'm moving into a rented house with several other people. What are my rights

and responsibilities as a tenant in shared accommodation?

I'm feeling quite stressed about moving to a completely new area and finding the right place to live. What can I do to make the process easier?

Your Employee Assistance Programme (EAP) can help you plan your search for a new home and can provide you with general information and advice about the process itself, along with any legal implications, as well as information specific to your area and situation.

Your EAP can help you work out a budget, identify the best kind of mortgage for your situation, or offer you general advice on insurance. From finding out if you are entitled to any benefits, to helping you manage your own finances more effectively, your EAP will ensure you are well-informed and able to make the right choices.



Just some of the Issues Covered:

- Stress and anxiety
- Bullying & harassment
- Performance at work
- Managing Pressure
- Debt management
- Financial matters
- Family life
- Relationships
- Health & Well-being
- Child care & parenting
- Work-life balance
- Legal matters
- Bereavement
- Traumatic incidents
- and much more besides

Free and Confidential

Helping you solve life's challenges....

The Employee Assistance Programme is here to help. Call us on: **Freephone 0800 169 9952**



24 hours a day, 7 days a week

365 days a year

Whatever your concern, call HMAP any time, day or night, for an informative, impartial discussion with one of our trained advisors.

All calls are kept confidential

Minicom: 0800 085 5739