

## **CORONAVIRUS Q&A**

### **SELLING OR BUYING A PROPERTY**

**Q: I'm worried that I won't be able to sell my property. Should I be?**

A: It is understandable that you may be worried but please be assured that we are continuing to market all properties to potential buyers through our branch network, online and through the various marketing methods we use.

Our branches and offices remain open and we will continue to work hard to support you in selling.

**Q: Are buyers less likely to buy now?**

A: We are continuing to receive enquiries and viewing requests from potential buyers, though these are slowing down. We will ensure that sellers will be notified of any interest being expressed. We will arrange viewings accordingly.

**Q: Are you still allowing viewings to take place in person?**

A: Yes, however we are following strict Home Visit Guidelines. We will ask specific questions of you prior to agreeing a viewing. This will help us identify any potential risks. If a risk is identified the viewing will be postponed until it is safe.

In instances where a viewing is not possible we may be able to arrange a video stream or virtual viewing with the agreement of the seller.

If the viewing is agreed, we will follow government guidelines to minimise the risk of the virus spreading by recommending that hands are washed/sanitised before and after the viewing.

**Q: On completion of my purchase, how will I be able to collect my keys if branches start to close?**

A: All branches remain open at the moment but in the event a branch had to close, we would make alternative arrangements for the keys to be available i.e. from the seller's solicitor.

### **LETTING A PROPERTY AS A LANDLORD**

**Q: What is the current situation with letting new properties?**

A: Virtual viewings can be arranged where needed. We do have applicants registered that are still looking to move home and will continue to follow government guidelines and advice.

**Q: My tenant is self-isolating, I can't arrange maintenance of my property, and some of the warranties are at risk of running out. What should I do?**

A: If you are a fully managed landlord, supported by us, please make contact in the usual way.

For information, some warranties (which may have a time restriction) could be unaffected and we could contact your warranty provider to gain confirmation of this in writing. We can then reschedule a contractor **or** update the Warranty provider once the self-isolation period has ended.

We are able to provide tenants with government guidance on the standard of cleaning that should be carried out at the property, once they are through their period of illness.

If you manage a property yourself, we suggest you follow the points above.

**Q: I am worried that my tenants will not be able to pay their rent soon. What should I do?**

**A:** Measures to protect tenants from eviction have been announced in England, Scotland and Wales

On 18 March 2020 the UK Government confirmed, **in relation to England:**

- Emergency legislation to suspend new evictions from social or private rented accommodation while this national emergency is taking place
- No new possession proceedings through applications to the court to start during the crisis
- Landlords will also be protected as 3 month mortgage payment holiday is extended to Buy to Let mortgages

At the end of this period, landlords and tenants will be expected to work together to establish an affordable repayment plan, taking into account tenants' individual circumstances.

On 18 March 2020 the **Scottish Government** published the following policy changes:

In the private sector, landlords will need to be equally supportive at during this public health crisis. We need to get the balance right between protecting tenants and ensuring landlords can continue to provide housing. To support this, we will address, through legislation, a temporary change in the current Private Housing (Tenancies) Act. Currently landlords can move to eviction if a tenant is in arrears for at least three months in a row and if at least one month rent is unpaid. At present, first tier Housing Tribunals will not uphold this if the reason for non-payment of rent is a delay or failure in the payment to tenants of welfare benefits such as housing benefit or universal credit. This is a crucial part of our current legislative protection. But this temporary change we will make goes further and will increase that rent arrears period from the current three months to six months

The Housing and Property Chamber announced that all hearings and case management discussions will be postponed from 19 March 2020, this means that there will be no new eviction orders granted for private rented tenancies until 28 May 2020 at the earliest.

In addition, the **Welsh Government** has confirmed that eviction proceedings will be suspended. We anticipate that otherwise Welsh policy will be the same as that of England.

**Q: I could lose money if a tenant (who has already given notice) self isolates and I can't arrange viewings for a new tenant. What are you going to do about this? Can I claim money back from the deposit?**

**A:** It is anticipated that any tenant who self-isolates will continue to pay rent for the duration of their stay and therefore rent should continue to be paid.

Tenants are being instructed to advise us as soon as their self-isolation has ended and we can then, ensure that the tenant has cleaned the property to the required standard and, begin marketing the property. We will endeavour to begin this as soon as is possible to limit any financial impact on you.

Whether landlords can offset costs such as this against the security deposit will depend on the terms of the tenancy agreement in place.

**Q: Do we have to disclose that a previous tenant had Coronavirus?**

A: No. Where a previous tenant had the illness, the focus should be on ensuring that the property has been cleaned in accordance with government guidance. We will be encouraging potential applicants to apply their common sense and accept that there is very little risk provided that the property has been cleaned to the standard set out in government guidance.

**Q: What are your recommendations in relation to the deep cleaning of a rental property following a tenant's self-isolation?**

A: The Government has issued guidance on cleaning in non-healthcare settings. Landlords may wish to supplement the cleaning, but this would be at their own cost.

**Q: If I am already in the AVIVA Rent Protection scheme who do I speak to if I have questions about a claim?**

A: Either call us on 01257 230 600 – option 2 then select option 1. Or email us at [rpclaims@your-move.co.uk](mailto:rpclaims@your-move.co.uk) OR [rpclaims@reedsrains.co.uk](mailto:rpclaims@reedsrains.co.uk)

**Q: Can I apply for AVIVA Rent Protection Insurance to protect me should my tenant be unable to pay his/her rent?**

A: Applications for Rent Protection Insurance have been widely suspended by many insurers. This includes the AVIVA Rent Protection scheme as of 19<sup>th</sup> March 2020. This should not affect you as an existing Rent Protection policyholder.

**Q: I am a new AVIVA Rent Protection insurance customer. Will my policy start automatically as agreed?**

A: If you have already agreed to start your policy automatically when an impending tenancy begins, this will continue to be the case. You will receive your policy documentation when the policy is made live.

YOUR MOVE CUSTOMER If you have any concerns, call us on 01392 849758 or email us at [mb.ri@your-move.co.uk](mailto:mb.ri@your-move.co.uk)

REEDS RAINS CUSTOMER If you have any concerns, call us on 01392 849793 or email us at [ri@reedsrains.co.uk](mailto:ri@reedsrains.co.uk)

## RENTING A PROPERTY

**Q: I am just about to rent a property through you and the branch I am dealing with closes due to Coronavirus. How do I manage to get into the property?**

A: All branches remain open at the moment but in the event a branch had to close, we would make alternative arrangements for the keys to be available i.e. from the landlord direct or from a neighbouring branch.

**Q: I have decided to self-isolate and therefore need to cancel any non-essential maintenance visits. How do I do this?**

**A:** Tenants who are self-isolating are encouraged to make contact with us in the usual way via our lettings Hub, your local lettings office or direct to your landlord. We can then ensure that your recovery time is not interrupted by repair or maintenance activity. This will be re-scheduled for a time after the expiry of your period of self-isolation.

When you are feeling better you should clean the property following the government guidance on cleaning in non-healthcare settings.

**Q: If, as a tenant, I have a serious property maintenance issue, how will you manage this if your branch is shut or your contractors are self-isolating?**

**A:** We have a central Lettings Hub that handles maintenance issues for landlords who subscribe to this service. The Hub operates away from our branch network and is currently fully equipped to handle all enquiries. Contingency plans have been drawn up should this situation change.

We have a comprehensive panel of contractors to support us with maintenance issues.

For landlords who attend to their own repairs and maintenance issues, we recommend that they review the following government publications and check-ahead with their tenant(s) prior to visiting their property.

[Self-Isolation Guidance](#)

[Stay at home guidance for people with confirmed or possible coronavirus](#)

**Q: I have just returned from holiday and as per government advice, I am self-isolating despite showing no symptoms. I would like to view a property is there a way I can do this remotely?**

**A:** It might be possible for us to arrange a video stream or virtual viewing, subject to landlord consent. Please contact us directly and we will try to help.

**Q: What about resident tenants, where their tenancy is coming to an end. Do they have the option to refuse visits from prospective tenants?**

**A:** Tenants in residence, where the tenancy is coming to an end, would not be able to limit our access unless they are self-isolating due to illness. We are advising that if they have concerns about any viewings that they leave the property while they are being conducted and that they ensure that any internal doors are left open so that neither we nor our viewers have to touch any door handles. We would also recommend that they continue to follow rigid cleaning routines.

**Q: I am due to vacate my rental property in 7 days but have to self-isolate for the next 14 days. What should I do?**

**A:** It is important that you make contact with us in the usual way via our lettings Hub, your local lettings office or direct to your landlord so that we are aware that check-out will be delayed and we can advise others who may be affected by this delay i.e. the next tenant.

We will then arrange a revised check-out date with you and will be able to advise what further rent will be required to 'cover' the extended rental period.

When you are feeling better you should clean the property following the government guidance on cleaning in non-healthcare settings. If you don't, you risk the cost of cleaning being deducted from your security deposit.

**Q: I am due to rent a property and have found out that the existing tenant is now self-isolating and I will not be able to end their tenancy by the time I need to start mine? What will happen in this case? I am worried I may be homeless**

**A:** It is important that you make contact with us so that we can update you on the timings of the check-out of the existing tenant. We are hopeful that any disruption will be short term but we will need to discuss the issues with you so that you are best placed to manage your accommodation during any period of waiting.

**Q: I am worried, because of the coronavirus that I will lose my job and won't be able to afford my rent, and could be evicted. What should I do?**

**A:** If you have any concerns about your current tenancy, we recommend that you follow the usual communication route via the lettings Hub, your local lettings office or direct to your landlord.

Measures to protect tenants from eviction have been announced in England, Scotland and Wales

On 18 March 2020 the UK Government confirmed, **in relation to England:**

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In addition, the Welsh Government has confirmed that eviction proceedings will be suspended. We anticipate that otherwise Welsh policy will be the same as that of England.

## **MORTGAGES**

**Q: The chancellor has recently pledged mortgage support for households affected by the coronavirus by offering payment holidays for up to three months. Can you tell me now this will work?**

**A:** Whilst the chancellor has made this announcement, no specific details have been provided as to which mortgage lenders have agreed to support this initiative and under which terms.

The only lenders that the government has any direct influence over with additional legislation is the state-backed RBS Group.

We will act in accordance with any specific legislation and our customer's instructions. In the absence of either of those, you remain bound by the terms of your mortgage agreement.

**Q: I need to organise a mortgage appointment. What should I do?**

**A:** Our financial consultants continue to follow government guidelines and offices are open as usual. If required our financial consultants are able to conduct appointments via the phone or at your home, if preferred. Simply contact your local branch to discuss this or use our website to book an appointment.

**Q: I have already applied for a mortgage and worried it will not complete. What should I do?**

**A:** For customers who have already applied for a mortgage, we are pleased to confirm that our central mortgage progression team continue to operate as normal with contingency plans in place should alternative locations be required over time. They will be working closely with all parties concerned with the aim to move your mortgage application forward as planned.

**Q: What should I do if I have a query about my mortgage or remortgage?**

**A:** Please contact your local branch.

## **INSURANCE SERVICES**

**Q: What should I do if I need to make a claim under my existing property insurance policy?**

**A:** Please contact your insurer directly. Their claims number will be listed in your 'Insurer Contact Information' Document.

We are regularly liaising with insurer partners to ensure they are continuing to meet service levels

**Q: What should I do if I need to make a change to my property insurance policy?**

**A:** Either call us on 01392 849750 or email us at [brt@first2protect.co.uk](mailto:brt@first2protect.co.uk)

**Q: What if I am experiencing financial difficulties and cannot pay my property insurance premium?**

**A:** Either call us on 01392 849750 or email us at [brt@first2protect.co.uk](mailto:brt@first2protect.co.uk)

We may be able to make adjustments to ensure premiums remain affordable, whilst ensuring continuing cover

**Q: What will happen at renewal of my property insurance policy? Will this be affected by the Coronavirus?**

**A:** Your renewal invitation will be issued as per your preferred delivery method. We would like to make you aware that we offer an electronic delivery option for providing your policy documentation. At your renewal date, you will receive an email with a link to your personalised vault. When you log into the vault, an SMS code will be sent to the mobile number we hold on your file to provide your password. Signing up to this delivery method would ensure that you still receive your policy documentation in the event that there are any disruptions to standard postal services. Please contact us for this.

If paying by direct debit, your policy will renew automatically. If paying by single annual payment, you will need to contact us on 01392 849750 to make payment to ensure continuation of cover

**Q: What if I need to cancel my property insurance policy?**

**A:** Either call us on 01392 849750 or email us at [brt@first2protect.co.uk](mailto:brt@first2protect.co.uk)

**Q: I am a new property insurance customer. Will my policy start automatically as agreed?**

**A:** If you have already agreed to start your policy automatically, this will continue to be the case. You will receive your policy documentation when the policy is made live.

If you have any concerns, call us on 01392 849750 or email us at [insuranceservices@first2protect.co.uk](mailto:insuranceservices@first2protect.co.uk)

**Q: I have a personal/health situation which is making it harder to communicate with you about my property insurance policy. What should I do?**

**A:** If you can call us on 01392 849750 or email us at [brt@first2protect.co.uk](mailto:brt@first2protect.co.uk)

Any information that is disclosed will be treated as confidential and could help us to provide a better service.

#### **GENERAL**

**Q: If your branches are closed, will I be able to contact you by phone or online instead?**

**A:** Yes. We will ensure that we keep communication channels open by alternative means if we need to, or are required to close any of our branches. You can always contact us via email/phone or via the 'Contact Us' option on our websites, as usual.

**Q: Are you able to maintain all your security and data protection standards during this period?**

**A:** Data security and protection remains a key priority for our business and, as such, measures have been put in place to ensure high standards can continue to be met. Any concerns should be sent to our dedicated 'Privacy Team' via [dataprotection@islps.co.uk](mailto:dataprotection@islps.co.uk)