

CORONAVIRUS UPDATE 20 March 2020

With the increasing risks being presented by the coronavirus we're even more conscious, as a business, of our responsibilities to safeguard the health and wellbeing of our customers and colleagues and, importantly, consider some of the more immediate concerns you may have because of the current situation.

It's for that reason we wanted to highlight some of the more specific actions we are taking which may directly affect you as a customer. In doing this we hope it will not only provide reassurance that it's still 'business as usual' but that you remain extremely important to us.

To demonstrate this, as you may know, our branches and offices remain open at the moment and, whilst we are asking our colleagues to take additional precautions to safeguard the health and wellbeing of their team members and visiting customers, we are still there to support you. And, even if things do change, we have contingency plans in place to minimise the impact.

Considering your particular circumstance, you may be interested to know for:

Sellers and Buyers

We are making every effort to support current transactions to see them through to completion, working closely with all third parties involved. Marketing activity is ongoing for properties that are still for sale, and our staff are carrying out viewings following government guidance, if it is safe to do so.

If viewings cannot be carried out as planned, due to the self-isolation of vendors, diary notes will be made to ensure we follow up promptly on your behalf when the relevant isolation period has expired.

Mortgage/Protection Applicants

Our Financial Consultants continue to follow government guidelines and offices are open as usual. If required we are able to conduct appointments via the phone. Simply contact your local branch to discuss this.

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.

Insurance Applicants

We are pleased to advise that all transactions relating to our insurance department are processed remotely and this team continues to operate as normal with contingency plans in place to continue operations in alternative locations, if needed.

Tenants

Tenants who are self-isolating are encouraged to make contact with us in the usual way. 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.

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.

Landlords

All our standard services are currently operating although we'll make sure we inform you if this changes as the UK-wide situation develops. All regulatory requirements, for example, gas safety checks, should be carried out as normal.

If you haven't done so already, you may wish to review your Rent Protection insurance. These are policies that may provide valuable cover if your tenant is unable to work although please note that this product is no longer available to new applicants. We will be supporting landlords and tenants on a case by case basis where there is potential for tenants to fall into rent arrears.

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

Self-Isolation Guidance

Stay at home guidance for people with confirmed or possible coronavirus

For landlords of HMOs you should ensure that your individual tenants are able to contact each other on a collective basis, e.g. via WhatsApp or similar messaging group, to ensure that all necessary precautions are being taken and government advice followed.

If you are managing the property yourself, you have a responsibility to inform any third party that may visit the property, cleaners, tradesmen etc., if you have a tenant in self-isolation.

Next Steps

We hope that this information has proved useful and we will, of course, be continuing to monitor government advice and guidance and provide any relevant updates to our teams on an ongoing basis and to our customers, as required. Ultimately we wanted to advise you of the steps we have already taken and provide reassurances that we will continue to do all we can to support you.

If you do have any further questions or concerns, however, please do not hesitate to contact our local branches and offices who will try to help you. Their details can be found on our website.

Thank you.