

Special Issue April 2020

Welcome to 'Landlord Focus' - the Private Sector Housing Team's e-newsletter for providing news and relevant information for landlords, letting and managing agents in Reading. The current pandemic means that for many of us 'business as usual' is not possible. The situation is developing fast and it is vital that you keep up to date on the latest guidance from the Government and Public Health England.

We have collated the most relevant information for landlords and agents as available at the time of writing. We hope you will find the articles in this issue useful and informative. If you have any comments or ideas for suggestions for future editions, please email us at: <u>hmo@reading.gov.uk</u>

Remember the key message from the Government:

Borough Counci

Working better with you



As we will explain in this newsletter, there are times when you or your contractors may need to visit occupied properties.

Each situation needs to be looked at on a case-by-case basis. Please note the recommend precautions to be taken to reduce the spread of coronavirus.

When to inspect?

In many cases, routine inspections of properties will not be going ahead. For example, Council Officers are not currently carrying out HMO licensing inspections Reactive cases are being assessed on a case by case basis, where possible using technology to obtain photos or videos in place of a visit. There can be no blanket ban on visits though, as in some cases the danger to the tenant may require a visit (from you or a Council Officer).

The Government advises that inspectors or maintenance workers can still visit blocks of flats and multi-occupied properties for essential or urgent work. Urgent health and safety issues must still be dealt with for example leaking roof or a broken boiler. The guidance lists some further examples. <u>https://www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities</u>

For routine weekly tasks, take a risk-based approach. Have there been issues with the house in the past which justify reducing the number of inspections? Also take steps before any visit to ask if any residents are showing symptoms or are in a vulnerable group; and therefore may be self isolating. It might be possible to avoid the need for visits by asking a responsible person within the HMO to do some checks, for example pushing the test button on smoke alarms. The responsible person should be asked to record any findings and to pass them on to you. Please remember this is not a long-term solution and once the Government has confirmed the current restrictions have been lifted you should resume your normal inspections

Where a suitable contractor has been found to undertake works relevant checks should be done such as to see if anyone in the property is ill or self-isolating. If safe do so a contractor can attend making sure they are wearing appropriate protective equipment whilst observing social distancing where practical, keeping 2 metres apart, asking residents to stay in their room for the duration of the visit, handwashing or sanitizing and so on. More detailed advice can be found in the web links below.

Safety Checks

We have received advice from the Health and Safety Executive that they still expect to see annual gas safety checks carried out. Similarly, other essential safety tasks such as the annual inspection and test of the fire detection and emergency lighting systems and the five-yearly electrical safety inspection should be carried out.

Despite reasonable efforts, it might not be possible to complete all these checks. For example, your tenants may be self-isolating or might otherwise refuse access to the property. Your usual contractor may be unavailable to work or not have access to the materials to complete the job, you might need to try and find alternative contractors.

If this happens, you should keep a written record of the problems found and the efforts you have made to overcome them. For example, you record might include discussions you have had with tenants and the details of contractors you have contacted to try to complete works. The key thing is to take all **reasonable** steps to comply with your duties.

Further up to date advice on gas safety checks can be found on the Gas Safe Register's website at <u>https://www.gassaferegister.co.uk/help-and-advice/covid-19-advice-and-guidance/</u>

Cleaning

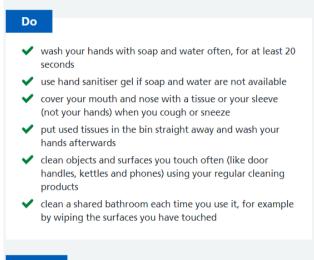
In many cases landlords have cleaners periodically within their houses. In some cases these arrangements have stopped due to the pandemic, perhaps because of unavailability of staff or following a risk assessment.

Landlords may want to print off or send out the checklist to leave in the house (see below for full page version).

We also recommend that cleaning products are left at the property with suitable instructions. in shared accommodation and for cleaning of communal areas. Usually household products will suffice, make sure the manufacturer's instructions are available. In some cases, the Control of Substances Hazardous to Health (COSHH) may apply.

Currently the NHS advises that if a person becomes ill in a shared space, these should be cleaned using disposable cloths and household detergents. Wash your hands after cleaning.

Reducing the spread of infection in your home



Don't

X do not share towels, including hand towels and tea towels

New tenancies and Right to Rent Checks

Home buyers and renters should, as far as possible, delay moving to a new home while emergency measures are in place to fight coronavirus. In some cases, this may be unavoidable. You can find specific Government advice on moving here <u>https://www.gov.uk/guidance/governmentadvice-on-home-moving-during-the-</u> coronavirus-covid-19-outbreak

Under normal circumstances, landlords or their agents must meet with prospective new tenants, to check their documentation and eligibility to live in the UK. The rules have been relaxed to allow alternative methods of verification. Guidance at https://www.gov.uk/guidance/coronavirus-covid-19-landlord-right-to-rent-checks

Ending tenancies

The Government acted in late March to freeze Section 21 (no-fault eviction) notices in effect substituting the normal two-month notice period for three months. After concern that notices already served could go ahead, the Government and court system halted all ongoing housing possession action so in effect evictions can no longer take place.

Help and support

The government has issued a range of assistance to businesses, some of this assistance is directed through the Council. For further advice see www.reading.gov.uk/c19business and www.businesssupport.gov.uk

If you are concerned about making your mortgage payments during this time you should look at your lender's website. This will be updated with the latest information, including FAQs, which can answer many queries.

UK Finance advises that payment holiday will be available to all customers who are up to date on their mortgage payments. A payment holiday will also be available to all buy-to-let landlords whose tenants have lost income because of the impact of Covid-19.

Landlords are expected to pass on this relief to their tenants to ensure that they are supported during this time. If you need a mortgage payment holiday you will just need to self-certify that your income has been either directly or indirectly impacted by Covid-19.

Customers will still owe the money where a payment holiday has been granted and interest will still accrue, so if you are able to make part of your normal mortgage payment to reduce the money you owe or your interest charges then you should consider doing so.

The council is coordinating with a range of groups to offer assistance to the vulnerable and most in need. If you are able to volunteer to help this community effort, please fill in the <u>Team Reading: Coronavirus response volunteers form</u> - groups can register online with <u>Reading Neighbourhood Network</u> or call 0808 1894325 (freephone) from 9 am to 5 pm Monday to Friday, 9 am to 1 pm on Saturday and Sunday.

If you, your tenants, or someone you know is in need of extra support, please fill in our <u>online coronavirus support form</u> or call 0808 1894325 (freephone) from 9 am to 5 pm Monday to Friday, 9 am to 1 pm on Saturday and Sunday. The Easter opening times will be 9 am to 1 pm

Sources of information

The situation and the guidance are changing rapidly, do keep up to date online on the best advice:

https://www.gov.uk/government/publications/covid-19-and-renting-guidance-forlandlords-tenants-and-local-authorities

Specific guidance on cleaning: <u>https://www.gov.uk/government/publications/covid-19-decontamination-in-non-healthcare-settings</u>

Sector specific advice is offered by the NLA and RLA: http://nla.landlords.org.uk/coronavirus-information-for-landlords/

For providers of temporary accommodation: <u>https://www.gov.uk/guidance/covid-19-advice-for-accommodation-providers</u>

Closure of Council Offices

The Civic Offices are currently closed to visitors. As noted above, our team members are currently working from home and remain contactable - bear with us as at times it may take a little longer for us to respond.

You may find it more convenient to contact officers by e-mail. Please send your e-mail to <u>hmo@reading.gov.uk</u> if you do not have a specific officer's e-mail address, and your message will be forwarded on.

Emailing of HMO Licences - changes to the process

For the time being officers are continuing to process HMO licence applications. Please be aware that officers are working from home. Although we had reduced the backlog of applications, the current situation is likely to lead to delays to licences being granted or renewed.

Applications for new licences should continue to be made using the webform at <u>www.reading.gov.uk/hmo</u> as normal. Applications for licence renewals should be e-mailed to <u>hmo@reading.gov.uk</u> for now. **Remember, we can only accept an application for a renewal if it is made before the existing licence expires.**

In some cases, it may be possible for us to issue draft licences before an inspection has been carried out. Please note, however, that we do not plan to issue any final licences before an inspection has been completed.

As there is limited access to the Civic Offices, we are exploring options for issuing licences and associated documents electronically. The law requires us to have the consent or the applicant and all relevant persons before we can do this. We have begun contacting agents about this. If you are happy to receive licensing documents electronically, it would help us if you could complete the form at <u>www.reading.gov.uk/hmo</u> and e-mail it back to hmo@reading.gov.uk

At present we intend to issue the licence by e-mail where all relevant parties (which may include mortgage lenders) have given consent, so you may find that you consent but still receive some documents by post. Postal delivery will unfortunately be delayed.

IN OUR NEXT ISSUE

Before the pandemic there were already a number of items on the horizon, which you may want to make yourselves aware of:

- Client Money Protection
- Tenant fees
- Minimum Energy Rating (MEES)
- Electrical safety obligations

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Public Health England

Employers and businesses guidance

Common symptoms of coronavirus (COVID-19)



continuous cough



temperature

If you have symptoms of coronavirus, you need to self-isolate for 7 days

If you live with someone who has symptoms, you need to self-isolate for 14 days from the day their symptoms started

Only use NHS 111 if your symptoms get worse or are no better after home isolation

Stop the spread of coronavirus



Wash your hands more often and for 20 seconds

Use soap and water or a hand sanitiser when you:

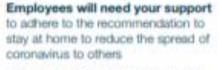
- Get home or into work.
- Blow your nose, sneeze or cough
- Eat or handle food

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Cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze and throw the tissue away straight away

Businesses and workplaces should encourage their employees to work at home, wherever possible





Those who follow advice to stay at home will be eligible for statutory sick pay (SSP) from the first day of their absence from work.

Frequently clean and disinfect objects and surfaces that are touched regularly, using your standard cleaning products

Employers should use their discretion concerning the need for medical evidence for certification for employees who are unwell. This will allow GPs to focus on their patients

If someone becomes unwell in the workplace with a new, continuous cough or a high temperature, they should be sent home Employees from **defined vulnerable** groups should be strongly advised and supported to stay at home and work from there if possible

Reducing the spread of infection in your home

Do

- wash your hands with soap and water often, for at least 20 seconds
- use hand sanitiser gel if soap and water are not available
- cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze
- put used tissues in the bin straight away and wash your hands afterwards
- clean objects and surfaces you touch often (like door handles, kettles and phones) using your regular cleaning products
- clean a shared bathroom each time you use it, for example by wiping the surfaces you have touched

Don't

X do not share towels, including hand towels and tea towels

HM Government

CORONAVIRUS

STAY AT HOME

SAVE LIVES

The only reasons to leave home are to:

- shop for basic necessities, pick up medicine, travel to work when you absolutely cannot work from home and exercise once a day – alone or with members of your household.
- 🛞 Do not meet others, even friends or family.



