

BRIEFING NOTE

LSH Registered Provider Briefing Note April 2020 - Coronavirus

As we enter the second month of lock down we hope that you are all well and have managed to adjust to your working environment. This has been an enormously challenging time for us all adapting to the restrictions in place but still attempting to maintain an air of structure to our day. For many of the student accommodation providers this has required a commitment by staff to continue to support the many students still residing in the city, navigating a way through to ensure consistency and delivery of service is to be commended.

LSH continue to work remotely meeting each morning to capture activity from the previous day and to report on any emerging issues gathered through the advice work and generic email. Remote working has been hugely challenging not least a shared frustration of internet connections dropping out and strange faces freezing on video calls.

The Coronavirus page on the front end of the LSH website is updated on a regular basis. This has been used to signpost both landlords and students to the current guidance, which LSH is using to provide advice.

The Covid-19 flexible terms policy, which many providers are beginning to adopt gives you the opportunity to promote what adjustments and consideration you are giving to tenants in light of the current Coronavirus situation. This information is displayed and updated regularly on the Coronavirus webpage.

We continue to encourage our registered providers to engage in meaningful dialogue with their tenants and to explore all avenues to find a suitable solution that works for both.

Overview of student finance

There have been some enquiries from registered providers about information surrounding student finance and maintenance loans. Following recent dialogue with the student unions in the city we can share basic information with you relating to the student maintenance loan.

As you may, or may not know, the maintenance aspect of a student loan varies on a case by case basis. For 2019/20, an undergraduate student who is not living with their parents can receive a maximum of £8944 and a minimum of £4168. International students do not have

BRIEFING NOTE

access to this funding. Students who do receive funding from the UK government often have to subsidise their award in order to cover living expenses, including rent.

NUS recently conducted a Coronavirus survey to gather the experiences of students during this global pandemic. There were several findings related to students' financial circumstances:

- 55% of respondents reported that the income of those who provide financial support to the student to help them study has been negatively impacted by the coronavirus pandemic.
- 87% of those who work have had to make adjustments, including having their hours reduced, being made redundant, being furloughed, or having to take unpaid leave. In total.
- 80% of respondents were worried about their finances in light of the coronavirus.

Our own feedback from many students is that more often than not their finances have to be boosted whilst studying. This can mean taking on part-time work or receiving support from friends or family. In the current circumstances, for many these routes are no longer available. In those circumstances LSH is advising students who contact our service to speak to their landlord and set out clearly how their income has been impacted, where the shortfall is, as well as whether they have additional caring responsibilities.

Therefore, when you are engaging in dialogue with your tenants please bear in mind that just because a student has received the final instalment of their student loan this does not mean their finances have not been negatively impacted. Please also consider that you may have tenants who are UK students but are not eligible for Student Finance.

What happens next?

There continues to be a high level of uncertainty with regards to what the next few months may look like. The Coronavirus environment changes on a week by week basis and we continue to be guided by the government. Universities in the city are working on their strategies for the next academic year, which will undoubtedly include provisions for social distancing. When we have a clearer picture of how the academic year will look we will share this information with you.

BRIEFING NOTE

Student searching for accommodation for next year

We are advising students who are searching for accommodation for the next year to wait until the government restrictions on movement have been lifted. LSH have always recommended that students inspect and visit accommodation before entering into a legally binding contract – we will continue to reinforce this message.

In addition, we have encouraged those students who are determined to go ahead with searching for accommodation to look at what flexibility with contracts the provider is offering in consideration of Coronavirus. We would encourage you if you haven't already done so to consider this. As previously mentioned we have a new option on the website which will advertise flexible booking options.

Forward thinking and planning

In our last 'Briefing Note' we encouraged you to continue to plan and think about the next few months, in particular areas around your existing tenants, moving out, belongings and cleaning of the property for the start of a new tenancy.

We are sure you will have arrangements in place but would encourage everyone to engage with your existing tenants in a positive and supporting manner at the earliest opportunity. You may have tenants who have vacated the property but still have belongings there. Under current government guidance they are not able to return to the property to remove those belongings. Alternatively, your tenants may still be residing in the property but under the same guidance may not be able to vacate in accordance with the terms of the tenancy.

We appreciate (and we certainly hope) that circumstances will have changed in time but speaking to your tenants, trying to obtain an understanding of the situation within each property and then planning to deal with each potential eventuality could help to minimise risk. We understand the Housing Minister is due to address a Commons Select Committee next week to discuss a variety of issues and we will continue to provide feedback as and when we have any further information.

It is important to make every effort to abide by existing gas safety regulations and electrical safety regulations. If you are unable to fulfil your legal obligations you are obligated to demonstrate all reasonable steps have been taken to comply with the law.

BRIEFING NOTE

As communicated recently, Liverpool City Council have confirmed that it still remains a statutory duty to apply for HMO licences, where required. LCC have temporarily disabled the mandatory requirement to provide certificates, for those who cannot currently provide them, thus allowing HMO applications to be made remotely.

Following the expiry of the city-wide mandatory licensing scheme on March 31st, LSH have also individually contacted accommodation providers with HMOs that expired on 31/3/20 to request up to date licence information.

To further aid registered providers, we have asked our website developers to amend the existing 'certificate expiry alert' schedule, so that the first alert will now be sent 8 weeks before a certificate expiry (this applies to Gas Safety, Electrical Safety, Energy Performance, and Property Licence expiry dates). Further automated alerts will then be sent 3 weeks before expiry, and 1 week before expiry, with a final alert when the date passes. In addition to this, at the end of each month, we are emailing those who have a certificate/licence due to expire in the month ahead.

To assist with your forward planning remember you can have a gas safety assessment conducted up to 2 months prior to the expiry date. The engineer will then date the new certificate for 12 months from date of expiry, so you do not miss out on any period.

Other sources of support and guidance

LSH Coronavirus webpage continues to develop and evolve with the changing environment. Here you can find direct links to a number of sources of information including the government guidance, which is determining how the sector operates during Coronavirus:

<https://www.liverpoolstudenthomes.org/Pages/Coronavirus>

The National Landlords Association have joined up with Residential Landlords Association to develop a response to the Coronavirus situation and has been pro-active in lobbying on landlord's behalf:

<http://nla.landlords.org.uk/coronavirus-information-for-landlords/>

The Office for Students website will give you a flavour of what Universities and providers of Higher Education have been doing during Coronavirus:

<https://www.officeforstudents.org.uk/>

BRIEFINGNOTE

The National Code (ANUK) which many of the PBSA are signed up to operates on a national platform and captures lots of relevant information across the sector:

<https://www.nationalcode.org/news/information-and-advice-on-coronavirus-in-student-accommodation-for-housing-suppliers>

What have you done to offer that extra support?

We know we have amazing registered providers who have really stepped up on another level to support their tenants. We want to hear about the positive steps you have engaged with to support your tenants in these difficult times. Share with us the little things and the big things that have helped.