

COVID19 Landlord Webinar

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What is COVID19?



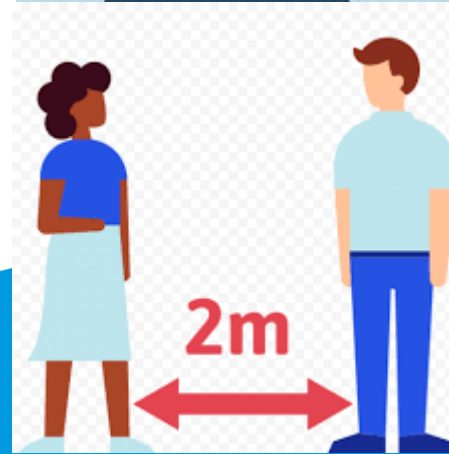
- SARS-COV-2 is the name of the name of the virus. The collection of symptoms associated with this virus is known as COVID19. SARS-COV-2 belongs to a family of viruses known as Corona viruses such as SARS, MERS and the common cold.
- The virus is mostly spread by contaminated surfaces but is also airborne. Water droplets from speaking and breathing carry the virus, as do other bodily fluids.
- The outer membrane of any virus (including all Coronaviruses), is a lipid (fat) membrane and so readily dissolves when exposed to detergents that dissolve fats; e.g. soap, washing up liquid, washing machine detergents.

Reducing the risk of infection

- The most effective weapon in the fight against Coronavirus is good hygiene; e.g. regular handwashing, clothes washing and cleaning surfaces.
- Wearing a face covering, which helps to reduce the amount of water droplets exhaled during breathing and conversation. This reduces the viral load in the air.
- Keeping 2 metres away from each other reduces the chance of breathing in exhaled air containing virus particles.



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Self-isolation



- Anyone who has symptoms of COVID-19 - a high temperature, new and persistent cough or anosmia - however mild, must self-isolate for at least 10 days from when the symptoms started.
- If a tenant has tested positive for COVID-19 must self-isolate for at least 10 days starting from the day the test was taken.
- If they tested positive whilst not experiencing symptoms but develop symptoms during the isolation period, they must restart the 10-day isolation period from the day the symptoms developed.
- **If someone is self-isolating in the property then other tenants must also self-isolate for 14 days** and to follow the [government guidance on self-isolating](#)

Managing COVID19 in your property

- Ensure **any** visitors who feel unwell to not attend the premises. Tenants' living in shared accommodation should follow our [guidance on living in HMO accommodation](#).
- Avoid close contact and keep 2m distance away from others. Avoid sharing any items.
- Support is available from the [NHS Volunteer Responders programme](#), tenants can call 0808 196 3646 and ask for help with food, prescriptions and essential items.
- If someone is in quarantine then landlords' should encourage other tenants to clean surfaces and wash hands more often. Leave windows open to help ventilate the property.



Cleaning

- Transmission of the virus can occur when someone else touches a contaminated surface or item, after an infectious person coughs, sneezes or touch the surface/item. Advice on cleaning from the government and the HSE is found [here](#) and [here](#).
- The person may become infected if they touch their nose, eyes or mouth with a contaminated hand or object. Increased frequency of cleaning of room surfaces reduces the presence of the virus and the risk of contact.
- Studies suggest that the risk of infectious virus is likely to be significantly reduced after 48 hours. In situations where someone has symptoms, the advice is to store personal waste for 72 hours.



Repairs, maintenance and health & safety

- Where safe to do so, it is in the best interests of both tenants and landlords to ensure that properties are well maintained, kept in good repair and free from hazards.
- Recent changes to guidance on working safely mean that landlords can now take steps to address wider issues of repairs and safety inspections, provided these are undertaken in line with public health advice
- Routine inspections, repairs and maintenance can take place in people's homes providing it is carried out in accordance with the [government guidance for professionals working safely in people's homes](#)



Coronavirus in rented accommodation

- The government has released [guidance for both landlords & tenants on COVID19](#) and new [guidance on evictions](#).
- The [technical guidance on evictions](#) gives details on the changes to eviction notices and the circumstances in which evictions can still go ahead and which cases will be prioritised first in the courts.
- The landlord & tenant guidance covers 3 main areas:
 1. Measures relating to notices seeking possession as amended by the Coronavirus Act 2020
 2. Court action on possession cases during the COVID-19 outbreak
 3. Health and safety obligations, repairs and inspections in the context of COVID-19



Eviction proceedings with COVID-19

- The ban on evictions [has been extended](#) another 4 weeks (as of 21.8.2020) taking the total ban to 6 months. No one should be moving if they are self-isolating.
- The government also intends to give tenants greater protection from eviction over the winter by requiring landlords to provide tenants with **6 months' notice** (previously 3 months) until at least 31st March 2021.
- **Exceptions** to this include cases raising other serious issues such as those involving **anti-social behaviour**.
- Where tenants have difficulty paying rent during this period, landlords are advised to not issue a notice seeking possession, particularly given that the tenant may be sick or facing other hardship due to COVID-19.



Rent arrears

- If a tenant is worried about being unable to pay their rent, or if landlords become aware of tenants who may be in difficulty, advice is available from specialist providers such as Shelter, Citizens Advice and The Money Advice Service.
- If you are eligible for Legal Aid, you can also contact Civil Legal Advice for free and confidential advice.
- Landlords should show support and understanding and signpost tenants' in arrears to information on [Government support for employers and employees](#)
- Tenant's, including students in some cases, can apply for [Universal Credit](#) if their situation warrants it



Mortgage payment holidays

- Some landlords have arranged mortgage payment protection insurance which can be used if no rent is coming in.
- Landlords can still apply for a mortgage payment holiday up until the 31st October 2020. The missed payments will be added to the cost of your mortgage. This normally means your monthly payments will increase.
- Your lender may agree to a further 3 month payment holiday if still no rent is coming in, however you should be aware that this will increase the monthly costs of your mortgage in the long term.



Useful links

- The [DAHA website](#) has lots of good advice about COVID19 for housing providers that also has [specialist guidance](#) if you suspect a tenant is a victim of domestic abuse.
- Cambridge County Council's [website](#) has a useful page on getting help, advice and support and also has an excellent [campaign page](#) with many useful posters and leaflets in relation to self-isolating, symptoms, etc on COVID19.
- Cambridge City Council's [website](#) also has lots of good advice and information on COVID19 and [how our services have changed](#) in relation to the virus.
- Please direct any questions and/or constructive feedback to: ProjectResidential@cambridge.gov.uk