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Dear Students,

Guidance to Tenants During Covid-19 (Coronavirus) Outbreak

During this very troubling time, we are constantly keeping up to date with the changing legislation surrounding the Covid-19 outbreak and its implications on the rental sector.

The government has set out what it expects landlords:

- 1) To allow tenants to continue to live in their property without the threat of eviction during this difficult time; and
- 2) Has asked landlords to show compassion towards tenants who have had their financial circumstances impacted by the Coronavirus.

The government is urging the mortgage industry to provide what are called 'mortgage holidays' to private landlords with buy to let mortgages whose tenants are in financial distress. This would allow a landlord to consider a revised rental payment plan that can be put in place to support those who are financially vulnerable due to loss of income as a result of coronavirus. This is designed to allow those who cannot afford it to delay the payment of rent until a few months later; in a similar fashion to a landlord delaying mortgage costs and then paying it as part of a payment plan at an agreed later date. This support does not change the overall rent owed between tenant and landlord and does not change the tenant's rights to their property.

Whilst we appreciate that circumstances are continuously changing in the work and education sectors, there are currently no plans to alter the contractual arrangements in place around housing provision.

We acknowledge that the Government has made the following statement:

"Recognising the additional pressures the virus may put on landlords, we have confirmed that the three month mortgage payment holiday announced will be extended to landlords whose tenants are experiencing financial difficulties due to coronavirus. This will alleviate the pressure on landlords, who will be concerned about meeting mortgage payments themselves, and will mean no unnecessary pressure is put on their tenants as a result.

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."

If you are in a situation where you, as a tenant need to apply for a payment holiday/deferment, please write to us as the landlord confirming the following:

- 1) The circumstances relating to the requirement for a payment holiday/deferment
- 2) The amount of rent you believe you are able to pay out of your total rent amount
- 3) A proposed payment plan to repay the arrears once the Covid-19 crisis has passed

In order for the landlord to apply for a mortgage payment holiday (if they have a buy-to-let mortgage), the tenant must also provide the following, (from their Guarantors ie. If the Guarantor pays your rent):

- Sign off note from Doctor (obtainable via 111)
- Comparable wage slips showing a decrease in income or SSP payments
- Bank statements for comparison showing the same decrease in income
- Letter from their employer showing reduced hours/layoff
- Letter from their accountant confirming a reduction of income
- Copy of benefits claim

Please remember that the non-payment of rent poses other issues from a management point of view, such as a lack of funds to pay maintenance and safety testing contractors, overheads such as salaries, insurances and utility bills to enable landlord's businesses to continue operating during this time.

The situation we are all faced with is unprecedented. Please be assured that we will work closely with you to enable us to overcome and get through this difficult time together.

For further information, the following links might be useful:

<https://www.gov.uk/.../support-for-those-affected-by...>

<https://www.gov.uk/universal-credit...>

<https://www.gov.uk/.../alternative-payment-arrangements...>

Kind Regards,

Gavin & Victoria Coutts