Industry guidance: Re-opening the Home Moving Market Safely

COVID-19 is having an impact on industry professionals whose work involves direct contact with clients, occupiers, tenants and home movers whether in an office or through visits to a private residential property. This is causing significant uncertainty for many, especially as Government guidance continues to evolve.

The purpose of this pan-industry guidance is to provide professionals with information to enable them to complete moves while maintaining safety as social distancing measures are eased in line with Government guidelines.

This document has been developed collaboratively by the residential sector and professional organisations' representatives. It is relevant to property agents, lenders, mortgage advisers, property lawyers/conveyancers, surveyors, energy assessors, property managers, home removal and associated professionals such as contractors involved in the property development, management and the home moving processes.

The guidance will focus on physical contact points in the home moving process whereby professionals delivering services will need to come into contact with people and/or enter private residential properties.

It will be followed by consumer guidance on safe home moving to ensure clarity, transparency and a smooth process for all parties.

As the situation and guidance in this area is constantly evolving, we intend for this information to be updated regularly.

Sector specific guidance is being finalised and links will be added.

This guidance is endorsed by:



This guidance has been seen by:-

Association of Consumer Support Organisations, House Builder's Federation, HM Land Registry, UK Finance, and companies involved in the day-to-day moving process.

1. General industry recommendations for individual behaviour to reduce risks associated with COVID-19:

- Limit as much as possible any contacts with people outside your household this is the most important condition for staying healthy.
- Transmission is affected by both duration and proximity of contact; individuals should not be too close to other people for more than a short amount of time. When in physical contact, stay side-to-side rather than facing people.
- When travelling, professionals should continue to avoid public transport wherever possible.
- Wherever possible, go directly from home to work and then back home and avoid peak travel times.
- Wash your hands as often as possible with soap or use hand sanitiser or wet wipes when you are outside.
- Eat at home and/or bring your own food at work.
- If you are coming back from an area with high risk of contamination, follow the advice on the <u>NHS website</u>.
- Don't shake hands. Use the knuckles of your fingers to touch the light switches, elevator buttons, etc.
- When at petrol stations, use a paper towel or use a disposable glove to use the pump.
- Open doors with your elbow or otherwise, not your palm.
- Wash your hands for 20 seconds and/or use hand sanitiser before and after going into a property.
- When you return home or to your place of work, wash your hands with soap for 20 seconds and/or use hand sanitiser.
- Always bring a hand sanitiser with you. Have hand sanitiser on hand near the front door of your home and in your car for use after visiting a petrol station or touching items when you cannot immediately wash your hands.
- Cough or sneeze in disposable towels and throw them away.
- If you are using disposable gloves, when you take them off, immediately wash your hands thoroughly.
- Aim to wear a face-covering in enclosed public areas.
- Avoid touching your face at all times.
- Where possible, avoid touching surfaces when in someone else's home.
- Follow a common sense approach when interacting with, or entering, people's homes.

2. Physical contact during home moving

As the stay-at-home measures lift, professionals need to ensure they continue to provide the highest levels of service while adhering to current social distancing guidelines, ensuring the health and safety of consumers and professionals carrying out services in people's homes and complying with the public health guidance (PHG) issued by the relevant public health body for the location of the services undertaken.

UK Government, in consultation with industry, has produced <u>new guidance</u> to help ensure workplaces are as safe as possible, including specific detail for professionals who have to <u>work in other people's</u> <u>homes</u>.

In line with current Government guidelines, we recommend the following steps:

1. Client engagement

- Professionals act in a transparent and professional manner with all parties involved, and are clear with the client/consumer about their service and any restrictions to the service as a result of COVID-19.
- Make sure the obligations in relation to client/consumer confidentiality and safe storage of client/consumer information continue to apply even though some or all staff are working remotely. Ensure this is in line with GDPR legislation.
- Avoid physical contact with clients. Contact clients/consumers by use of digital technology, for example e-mail, video conferencing platforms or, telephone, etc.

2. Identity requirements, witnessing and signatures

- ID checks should be conducted using electronic verification methods where possible to avoid the need for physical presence, in accordance with the <u>LSAG COVID-19</u> <u>Guidance</u>.
- Witnessing should be undertaken in person but maintaining social distancing measures. Each signatory should observe <u>PHG</u>, use their own pen which they should not share and wear gloves to minimise the risk of transmission of the virus.
- Electronic signatures should be used where possible in the present circumstances rather than wet ink signatures. Make sure they are electronically dated correctly, for example, with the date of the contract.
- With the very important exception of documents that need to be supplied to HMLR for registration, electronic signatures can be used in most cases. See sector specific guidance for conveyancers to follow.

3. Documentation

- There is no need for professionals to use protective equipment when handling physical documents. Current <u>guidance</u> from Government does not provide any obligation to do this.
- Terms and conditions of services offered to clients should be varied to allow for potential problems or restrictions arising from COVID-19.
- To avoid physical document exchange for anti-money laundering, electronic identification verification systems should be utilised in accordance with legal sector affinity group joint <u>guidance</u> and/ or guidance from the <u>FCA.</u>

4. Getting the property on the market

- Where possible, all paperwork should be signed electronically.
- Where using an electronic signature not possible, paperwork should be posted. Where the client has to personally attend the office, consider requiring that this is by appointment only, when the office safely re-opens, to minimise physical contact in offices.

5. Preparation: Home inspections/visits/ home viewings

- No open house viewings should take place.
- Before arranging a physical viewing consider whether a virtual viewing can be undertaken but acknowledge that most consumers are not likely to make a binding offer without a physical viewing.

- Consumers should be advised that physical viewings should be limited to members of the same household. For example if a couple wish to view but are currently living in separate households, they should book separate viewings.
- Any professional planning or organising a visit to the property needs to check first with the occupiers whether anyone has had COVID-19 or has any COVID-19 symptoms, are shielding or clinically vulnerable, or have not yet completed the required period of household self-isolation.
- Any professional planning or organising a visit to the property needs to confirm that they have no COVID-19 symptoms.
- Only one professional and up to two other adults to attend viewings, and where viewers need to be accompanied by small children they should be kept from touching surfaces.
- Whenever possible, an agent should accompany a consumer on a viewing. However, when not possible, consumer must all agree to follow recommendations set out on the 'Consumer Coronavirus (COVID-19) guidance on safe home moving'.
- Liaise with other professionals involved in the home moving process, but avoid physical contact while social distancing measures apply and adhere to existing social distancing measures at all times.
- To ensure the client/occupier and industry professionals' health and safety, it is important that firms/individuals adhere to current PHG relating to health and safety and PPE.
- Viewings should ideally take place outside of commuting times to avoid rush hour, particularly in areas where people are taking public transport. Whenever possible, public transport should be avoided.
- Where practical, professionals and applicants should visit the property using their own transport.
- Professionals must take all reasonable steps to ensure the client and/or property occupier is provided with as much information as possible about the visit/s and service in advance to agreeing the service. For consistency, please share 'Consumer Coronavirus (COVID-19) guidance on safe home moving' prior to the visit.
- The visit, service and arrangements should be agreed by all parties prior to visit or inspection.
- New instructions, terms of engagement and/or client letters must be amended to confirm restrictions or information on the physical inspection/visit. For existing instructions, clients must be notified in writing of any restrictions/changes to terms of engagement.
- Secure as much information as possible and practical from the client/occupier or representative prior to the visit and as part of pre-inspection research, including property use, occupancy, location and potential risk to occupants, including carrying out a pre-inspection questionnaire/risk assessment with the occupier/client.
- Minimise physical contact during key handover where possible and ensure keys are sanitised at each handover.
- Sanitise equipment, in line with current PHG, periodically and as often as practical. Hand sanitiser should be carried when travelling and applied where available outside the home, especially when entering a building and following contact with surfaces. Clothes should also be washed regularly, as there is some evidence that the virus can stay on fabrics.
- The occupants should be asked to clean door handles before and after each visit.

3. Check list of questions to ask pre-visit/inspection/home viewing

Please note there are <u>interactive tools</u> available to support you from the Health and Safety Executive (HSE). See also the <u>latest government guidance on covid-19 vulnerable groups.</u>

1. Health related

- ✓ Are you in the at 'risk' category as outlined by <u>Government</u>?
- ✓ Are you/anyone in your household <u>symptomatic</u>?
- ✓ Have you/anyone in the household previously tested positive and have since recovered?
- ✓ Have you got access to gloves, sanitising gels, etc?
- ✓ Are occupiers able to leave the property for the duration of a visit/view/inspection?

2. Property related

The following questions are designed to ensure professionals have adequate information previsit to avoid physical contact with client/occupier.

- ✓ Is the property occupied?
- ✓ What is the current and future use of the property?
- ✓ Where are the electrics located in the property?
- ✓ Where is the gas meter located?
- ✓ Where is the stop cock located?
- ✓ Where is the water meter located?
- ✓ Where is the boiler located?
- ✓ Are you aware of any issues in the property? If yes, please specify where?
- ✓ Do you have any certification in regard to gas and electricity safety?
- ✓ Do you have any guarantees or warranties for windows, boilers, historical damp treatment, extensions, etc?
- ✓ Where is the cold-water storage tank located (if applicable)?
- ✓ Where is the hot water cylinder located (if applicable)?
- \checkmark What is the broadband service and where is the connection point?

4. Considerations during inspection/visit/home viewing

- Professionals to consider health and safety aspects in relation to traveling to the property, accessing the property, carrying out an inspection/visit, and delivering the service.
- Occupiers should not be in the property when possible in order to avoid physical contact and ensure compliance to existing social distancing measures Consumer recommendations are set out on the 'Consumer Coronavirus (COVID-19) guidance on safe home moving'.
- Any client/occupier considered to be in a high-risk category should not be in the property and a representative my need to be appointed in their place.
- When occupiers are in the property, it is important to ensure Government guidelines are followed, including maintaining a two metre distance from others.
- Only one professional should visit the property at a time and only two adult viewers per household to attend viewings. Where small children need to accompany adults, they should be kept from touching surfaces.
- Whenever possible, an agent should accompany a consumer on a viewing. However, when not possible, the consumer must agree to follow recommendations set out on the 'Consumer Coronavirus (COVID-19) guidance on safe home moving'.
- All visitors need to adhere to PHG on cleaning hands thoroughly prior to and upon leaving the property.

- In accordance with current PHG, appropriate PPE is utilised according to the service delivered.
- Where possible, minimal contact should be made with surfaces when inspecting elements of the property.
- Keep a record of the visit and inspection using appropriate recording equipment especially for restrictions as a result of social distancing measures.
- Appropriately dispose of any PPE used during inspection/visit/home viewing in line with Government and PHG guidelines.

5. Considerations post-inspection/visit/home viewing

- Communicate outcome/findings appropriately with the client/consumer.
- Reports and findings should be delivered in line with current industry standards and guidance.
- Any restrictions of information/advice should be made clear and stated in report/s and client correspondence.
- Note any limitations to inspection/service delivered as a result of current social distancing measures and health and safety risks.
- Highlight any risks and hazards found during the inspection with your client, depending on the service delivered.
- Recommend a deep clean, while adhering to <u>NHS guidance</u> or leave 72 hours between moving.

6. Professional accountability and responsibility

Industry members are expected to behave ethically and professionally, while taking adequate steps to consider health and safety at all times for all parties involved.

The Government has set out enforcement measures to ensure compliance to social distancing measures. Professionals must adhere to Government guidelines at all times.

Sector specific additional guidance:

Links to follow.

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Appendix

Consumer Coronavirus (Covid-19) Guidance On Safe Home Moving

A quick guide to moving home during COVID-19: Information for buyers, sellers and renters

To move home during the COVID-19 outbreak you need to know about the 'new rules' to make sure you move safely.

This quick guide to moving home safely during COVID-19 will help you understand what you need to do, and what anyone involved in your move, whether an estate or letting agent, a property lawyer, photographer, energy assessor, a valuer or surveyor, someone helping you organise your mortgage or the removal company who move you, will need to do to provide a safe environment for everyone.

This guidance is aligned with <u>'The UK Government's COVID-19 recovery strategy</u>' and the <u>Government</u> advice on home moving during the covid-19 outbreak.

No guidance can cover every scenario, especially as the current situation is evolving, so please take a pragmatic, common-sense approach to moving home during this time.

1. General guidance for different stages of the moving process

A. Before you move

Do your really need to meet in person? For the foreseeable future everyone needs to look for easy alternatives to physical meetings wherever possible so use digital technology, telephone contact, email and video-conferencing tools - whatever suits you best.

There will be times when you will need to meet, for example, if you need to have a legal document witnessed and, in all cases, you must protect each other by following current social distancing guidelines.

However, if a meeting is required, wash your hands before and after using soap and water, dry them thoroughly, ideally with paper towels, and abide by the 2m (about 2 large strides) social distancing guidelines.

B. Documents, identity requirements, witnessing and signatures

When you buy, sell, or let property you will need to prove your identity, often to several different people, for example, your mortgage adviser, property lawyer, estate or letting agent. This can be done using electronic verification systems.

Contracts can be electronically signed though your property lawyer may still post them to you to sign and return. Some legal documents need witnessing and your witness will need to be physically present. If you maintain social distancing and don't share pens, the risk can be minimised.

Precautions that you can expect from any property professional visiting your home

Where possible, they will:

- ✓ Use their own transport rather than public transport.
- ✓ Fill up cars at petrol stations using gloves and/or a paper towel.
- \checkmark Use hand sanitisers before entering your home and when leaving.
- \checkmark Not shake hands with you and maintain the 2m social distance.
- ✓ Use knuckles rather than fingers to touch light switches and other contact points.
- ✓ Declare COVID-19 symptoms and postpone any meetings, adhering to government and public health guidance (PHG) at all times.
- ✓ Ask all present to declare any COVID-19 symptoms and adhere to government PHE guidelines.

Any person selling, buying, occupying, or renting a home, together with everyone else working in the industry, is legally obliged to declare any COVID-19 symptoms immediately during a property visit. Everyone will need to observe government PHG.

C. Vulnerable people or those shielding

If you are in this category, please seek medical advice on whether your move should take place as during this period the government advice is *"staying at home and avoiding unnecessary contacts over this period, if at all possible."*

The also suggest that "All parties involved in home buying and selling should prioritise agreeing amicable arrangements to change move dates for individuals in this group, or where someone in a chain is in this group."

Please read the advice for vulnerable people or those shielding in the <u>'Government advice on</u> home moving during the covid-19 outbreak'.

2. Considerations for your move

There are three key stages in the property purchase, sale and rental process. The checklists below outline everything you need to know.

A. Checklist to prepare for a property professional to visit your property for sale or let

When you want to let or sell a property and are arranging visits there is a lot that you can do, together with property professionals, to take sensible precautions and minimise the time people spend in your property.

Property professionals will need to ask a series of questions prior to visiting your property, including:

- ✓ Has anyone in the home had COVID-19?
- ✓ Has anyone at home displayed COVID-19 symptoms or not yet completed a required period of household self-isolation?
- ✓ Do you or anyone in your family have any COVID-19 symptoms?
- ✓ Is there someone in the property that could be/is in the high-risk category? If so, they should ideally be placed elsewhere. Can a representative be appointed in their place?

The company should also confirm with you that the property professional viewing or visiting your property hasn't had any symptoms.

If an agent is not present at a viewing, they will ask all those attending to declare they have no symptoms and keep a record that highlights everyone has understood the need to meet the safety guidelines.

Beware: If these questions are not asked before visiting your property, you need to consider whether the company is taking your safety seriously.

To keep contact to a minimum:

- \checkmark No open house viewings should take place.
- ✓ Ideally, only one professional and up to two other adults should attend viewings. Where viewers need to be accompanied by small children they should be kept from touching surfaces.
- ✓ Physical viewings should be limited to members of the same household. eg If a couple wish to view but are currently living in separate households, they should book separate viewings
- ✓ Your property professional is likely to ask whether you can leave the property during viewings, so do advise if this is not possible (Can you go for a walk? Leave your home for food shopping? Be outside?)
- ✓ Where possible, only one property professional will visit the property at a time. Where that is not possible, for example, if two removal people are required, or if you have tradespeople working on the property, professionals should adhere to current social distancing measures if they can. (Please see moving day checklist).
- ✓ Viewings will ideally take place outside of commuting times to avoid rush hour.
- ✓ Anyone coming to assess your home for a valuation, surveys, assessment of energy performance, or for any other purpose, will ask many questions about your property and put direct questions to you prior to the visit, in the interests of minimising time spent in your property, for example:
 - Why are you moving?
 - Is the property occupied? If so, are the occupant's tenants or homeowners?
 - How many people are currently in the property?
 - Are there any potential risks to the occupants?
 - What is the current and planned future use of the property?
 - Where are the fuse box, gas meter, water meter, stop cock, boiler, water storage tank, broadband connection located?
 - Have you got copies of any electrical, gas safety or other guarantees/warranties for windows, boilers, historical damp treatment paperwork, planning documents for extensions, etc?
 - Has the property been subject to any subsidence? If so, what was the cause and has the problem been solved?

Please have answers to the above questions ready when you speak to your property professional

15-minute viewing and visits

Where possible, and depending on the size of the property, agents and viewers will be asked to minimise time inside the property.

This won't be possible, however, for property assessments such as energy performance, for preparing marketing materials, and surveys or removals.

Check carefully any terms and conditions so you know whether:

- There are restrictions and limitations of the service that can be offered due to precautions taken during COVID-19.
- The service may take longer than before due to the precautions taken. This is likely, so please be patient and understanding.

Keys

When handing over keys to an agent, surveyor or other property professional, ensure they are sanitised by using hand sanitisers or passed via a disinfection wipe.

B. Home viewings, property visits and assessments checklist

When a property is being viewed or assessed by a property professional, they will minimise the time spent in your property.

When booking a visit or viewing, a property professional should ask a series of questions prior to visiting your property, including:

- ✓ Has anyone in the home had COVID-19?
- ✓ Has anyone at home displayed COVID-19 symptoms or not yet completed a required period of household self-isolation?
- ✓ Do you or anyone in your family have any COVID-19 symptoms?
- ✓ Is there someone in the property that could be/is in the high-risk category? If so, they should ideally not be present in the property. Can a representative be appointed in their place?

The company should also confirm with you that the property professional viewing or visiting your property, or any viewers, haven't had any symptoms.

Beware: If these questions are not asked before visiting your property, you need to consider whether the company is taking your safety seriously.

When preparing your property for viewings, valuations and surveys, please protect everyone by:

- 1. Keeping windows and internal doors open wherever possible.
- 2. Wiping down door handles/handrails/lift controls or other 'touch points', especially in the kitchen and bathroom.
- 3. Opening a loft hatch and setting up a loft ladder.
- 4. Turning the room lights on.
- 5. If possible, leave the property during the visit/inspection; for example, stay outside, or if it is not possible to leave the property, remain in one room. Otherwise, only have one adult present. Ideally wash hands before and after someone has visited and keep to social distancing measures at all times.
- 6. Ensuring pets and children are not in the property, or stay in one room and move to another room when the visitor needs to see the room they are in.
- 7. Restrict access to w/c or wash facilities unless the property professional(s) is/are there for a long time. If used, please disinfect after use.
- 8. Sanitising any keys handed to an agent, surveyor or other property professional using hand sanitisers, or passing via a disinfectant wipe.
- 9. Clean door hands before and after each visit.
- 10. Some more vulnerable visitors and occupants may ask people present to wear nonsurgical face coverings. *Please read the advice for vulnerable people or those shielding in the* 'Government advice on home moving during the covid-19 outbreak'

After the visit, don't forget to wipe down any door handles and other 'touch points' with a disinfectant.

If you are viewing a property:

- 1. Before arranging a physical viewing of a property, consider viewing virtually first to minimise the number of visits you need to make.
- 2. Note that viewings should ideally take place outside commuting hours and avoid using public transport wherever possible.
- 3. The agent is likely to turn up 10 minutes before any viewings to ensure the property is prepared for viewings
- 4. Viewers are asked to wash hands ideally using a hand sanitiser prior to entering and leaving a property
- 5. Only one professional and up to two other adults should attend viewings, where viewers need to be accompanied by small children they should be kept from touching surfaces.
- 6. Ideally, only one professional and up to two other adults should attend viewings. Where viewers need to be accompanied by small children they should be kept from touching surfaces.
- 7. Physical viewings should be limited to members of the same household. eg If a couple wish to view but are currently living in separate households, they should book separate viewings.
- 8. Ideally the agent will show you around the property, but if this is not possible, please adhere to the 2m social distancing rule and wash hands or use a hand sanitiser before and after your visit.
- 9. Avoid touching surfaces. If you have them use gloves and disinfectant wipes.
- 10. Some more vulnerable visitors and occupants may ask people present to wear nonsurgical face coverings.
- 11. Any feedback on the property should ideally be discussed outside or after the visit.

Please be patient; it may take longer to secure a viewing due to staff being furloughed or more property visits having to be accompanied by the agent. All of these measures are in place to keep everyone as safe as possible.

15-minute viewing and visits

Where possible, and depending on the size of the property, agents and viewers will be asked to minimise time inside the property.

This won't be possible, however, for property assessments such as energy performance, for preparing marketing materials, and surveys or removals.

Good time keeping is essential, and communication if running late. Agents should allow a longer time-window for a 15-minute viewing to allow for preparation, delays, and closing up.

Mortgage valuations, home surveys and energy assessments

Most mortgage valuations and all home survey inspections and energy assessments will require surveyors to inspect your property in person. Surveyors will minimise time spent at the property, however depending on the service and your requirements, they may need to spend a longer time inspecting different parts of the property.

C. Checklist for moving day during COVID-19

You can reduce moving day stress by preparing beforehand.

Some removal services would normally offer packing services but these will be limited for now. However, boxes and packing equipment can still be supplied.

A '<u>deep clean'</u> is recommended when moving in and out of a property, so it's a good idea to agree with your property lawyer whether you need to do a deep clean on your own home when it is empty, and also whether you need to do this in your new home before you move in.

Vulnerable people or those shielding

If you are in this category, please seek medical advice on whether your move should take place as during this period the government advice is *"staying at home and avoiding unnecessary contacts over this period, if at all possible."*

The also suggest that "All parties involved in home buying and selling should prioritise agreeing amicable arrangements to change move dates for individuals in this group, or where someone in a chain is in this group."

Please read the advice for vulnerable people or those shielding in the 'Government advice on home moving during the covid-19 outbreak'.

Before moving day:

- 1. If you need to send money to your property lawyer check whether your bank account has any limit on the amount you can send via your online banking. If you arrange the payments in advance you can avoid a visit to your bank. Be alert to fraudsters they look for signs you might be sending money so avoid posting on social media that you are moving and be especially suspicious if you receive communication that suggests your property lawyer has changed their bank details.
- 2. Self-pack miscellaneous and non-breakable items wherever possible (ask your removal company what boxes and other materials they will supply and to itemise any associated costs).
- 3. Where possible, please clean your belongings, with standard domestic cleaning products before they are handled by others, including removal firms.
- 4. Packing by the remover is currently limited to china, glass and breakable items.
- 5. Dismantle for packing, and then re-assemble at the destination, furniture items in your new home wherever possible.
- 6. Co-ordinate your move with anyone living in the property so they will have time to move out before you or your removers arrive at the property. Check if there is an agreed time for the property to become vacant on the day of the move, for example 2pm.
- 7. If it is possible, allow 72 hours between a householder moving out and a new one moving in. This may be more likely to be possible when renting.

Try to have everything packed and ready the night before your move.

On moving day, before the removers arrive:

- 1. Where possible, if you haven't already, please <u>clean your belongings</u>, with standard domestic cleaning products before they are handled by others, including removal firms
- 2. Ideally leave the property while the removers are working, either by staying outside, or keeping yourself to one room. Always observe the two metre social distancing measures.

If you have access to disposable gloves, sanitising gels and possibly masks, please use them.

- 3. Clean down hard surfaces with warm soapy water, then disinfect these surfaces with household disinfectant.
- 4. Wipe down door handles/handrails/lift controls and other 'touch points' with household disinfectant (check first that it won't damage the surfaces).
- 5. Clean and wash toilet facilities as above.
- 6. Keep windows open to allow ventilation.
- 7. Have one designated bathroom, if possible, just for the crew to use. Place soap and handsanitiser within easy reach. Clean and wash the area as noted above.
- 8. Open a loft hatch or set up a loft ladder.
- 9. Ensure pets and children are not in the property or keep them in the same room with you.
- 10. Wash your hands regularly, use paper towels to dry them and/or your own hand sanitiser

Remember - any keys handed over need to be sanitised by using hand sanitisers, or via disinfectant wipes.

Note that it will not be possible for crew members to keep a 2m distance during your move from each other, but you should keep a 2m social distance from them.