

# Government advice on home moving during the coronavirus (COVID-19) outbreak

This guidance applies to people buying or selling private residential homes which they intend to live in.

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## Buying and Selling Homes during this stay-at-home period

Given the situation in the UK with regard to the outbreak of coronavirus (COVID-19), we urge parties involved in home moving to adapt and be flexible to alter their usual processes.

There is no need to pull out of transactions, but we all need to ensure we are following guidance to stay at home and away from others at all times, including the specific measures for those who are presenting symptoms, self-isolating or shielding. Prioritising the health of individuals and the public must be the priority.

Where the property being moved into is vacant, then you can continue with this transaction although you should follow the guidance in this document on home removals. Where the property is currently occupied, we encourage all parties to do all they can to amicably agree alternative dates to move, for a time when it is likely that stay-at-home measures against coronavirus (COVID-19) will no longer be in place.

In the new emergency enforcement powers that the police have been given to respond to coronavirus, there is an exemption for critical home moves, in the event that a new date is unable to be agreed.

Recognising parties will need to alter common practice, we have sought to ease this process for all involved by:

1. Issuing this guidance, developed with Public Health England, to home buyers and those involved in the selling and moving process;
2. Agreeing with banks that mortgage offers should be extended where delay to completions takes place in order to prioritise safety; and,

3. Working with Conveyancers to develop a standard legal process for moving completion dates.

## **Advice to the public**

### **What does this mean for my property move which is scheduled whilst the stay-at-home measures to fight coronavirus (COIVD-19) apply?**

- Home buyers and renters should, where possible, delay moving to a new house while measures are in place to fight coronavirus (COVID-19).
- Our advice is that if you have already exchanged contracts and the property is currently occupied then all parties should work together to agree a delay or another way to resolve this matter.
- If moving is unavoidable for contractual reasons and the parties are unable to reach an agreement to delay, people must follow advice on staying away from others to minimise the spread of the virus.
- In line with Government's advice, anyone with symptoms, self-isolating or shielding from the virus, should follow medical advice which will mean not moving house for the time being, if at all possible. All parties should prioritise agreeing amicable arrangements to change move dates for individuals in this group, or where someone in a chain is in this group.

### **What if an extension goes beyond the terms of a mortgage agreement?**

UK Finance have today confirmed that, to support customers who have already exchanged contracts for house purchases and set dates for completion, all mortgage lenders are working to find ways to enable customers who have exchanged contracts to extend their mortgage offer for up to three months to enable them to move at a later date.

If a customer's circumstances change during this three month period or the terms of the house purchase change significantly and continuing with the mortgage would cause house buyers to face financial hardship, lenders will work with customers to help them manage their finances as a matter of urgency.

### **If your home is not yet on the market**

Getting your home onto the market may be more challenging than usual in this period. There should be no visitors to your home. You can speak to Estate Agents over the phone and they will be able to give you general advice about the local property market and handle certain matters remotely but they will not be able to start actively marketing your home in the usual manner.

- If you are thinking about selling, you can use this time to start gathering together all of the information you will need to provide to potential purchasers.
- Advice for people to stay at home and away from others means you should not invite unnecessary visitors into your home, including: Property Agents to carry out a market appraisal or take internal photographs prior to marketing your home; and Energy Performance Certificate assessors.

### **Viewings**

If your property is already on the market, you can continue to advertise it as being for sale but you should not allow people in to view your property.

- There should not be any visitors into your home, and you should therefore not let people visit your property for viewings. Your agent may be able to conduct virtual viewings and you could speak to them about this possibility.

## **Accepting offers**

The buying and selling process can continue during this period but you should be aware that the process is likely to take longer than normal.

- You are free to continue to accept offers on your property, however the selling process may take longer.
- Advice for people to stay at home and away from others means you should not invite visitors into your home, including prospective buyers or advisors.

## **Exchanging contracts**

Once you have exchanged contracts, you have entered into a legal agreement to purchase that home.

- If the property you are purchasing is unoccupied you can continue with the transaction.
- If the property you are purchasing is currently occupied, we recommend that all parties should work either delay the exchange of contracts until after the period where stay-at-home measures to fight coronavirus (COVID-19) are in place, or include explicit contractual provisions to take account of the risks presented by the virus.

## **Advice to industry**

All businesses must follow the Government's latest Guidance for employers and businesses on coronavirus (COVID-19).

### **Estate Agents**

Estate Agents should ensure they are able to support clients during this period:

- Agents should work with their clients and other agents to broker a new date to move where sales are due to complete on occupied properties in the current period where emergency measures are in place to fight coronavirus (COVID-19).
- Agents should prioritise support for anyone with symptoms, self-isolating or shielding from the virus, and those they are in chain with, to agree a new date.
- In line with advice for certain businesses to close, agents should not open branches to the public during this period, or visit people's homes to carry out market appraisals.
- Agents should ensure that employees can work from home, to support existing clients and advise potential new clients.
- Agents should continue to progress sales where this can be done whilst following guidance to stay at home and away from others.
- Agents should advise clients to be patient and not to exchange contracts unless the contracts have explicit terms to manage the timing risks presented by the virus.

### **Conveyancers**

Conveyancers should continue to support the sales process as far as possible and should make sure their clients are aware of the difficulties of completing transactions in this period:

- Conveyancers should continue to support the sales of unoccupied properties as far as possible.

- Conveyancers should make every effort to support clients who are due to complete on occupied properties in the stay-at-home period to change this date.
- Conveyancers should advise their clients who are ready to move not to exchange contracts on an occupied property unless they have made explicit provision for the risks presented by the virus.
- Conveyancers should prioritise support anyone with symptoms, self-isolating or shielding from the virus and those they are in chain with, and we urge them to do all they can to help a new date to be agreed in these circumstances.

## **Surveyors**

Surveyors should not expect to carry out non-urgent surveys in homes where people are in residence, and no inspections should take place if any person in the property is showing symptoms, self-isolating or being shielded. It may be possible to carry out some of your work online and also carry out urgent surveys on empty properties, or those where the occupants are out of the property or following guidance to stay at home and away from others.

- Surveyors should follow the latest Government guidance which currently (26 March 2020) states that work carried out in people's homes can continue, provided the tradesperson is well and has no symptoms of coronavirus (COVID-19).
- It is important to ensure Government guidelines are followed, including maintaining a 2 metre distance from others, and washing their hands with soap and water often for at least 20 seconds (or using hand sanitiser gel if soap and water is not available).
- No work should be carried out by a person who has coronavirus (COVID-19) symptoms, however mild.

## **Removals Firms**

There will be people who have already committed to moving home; where possible we are encouraging them to delay their move but a small number of moves may need to go ahead. We would urge everyone to take all sensible precautions to ensure the move can happen safely.

- Removers should honour their existing commitments where it is clear that the move can be done safely for the client and your own staff and it is clear that the moving date cannot be moved.
- Removers should follow the latest Government guidance which currently (26 March 2020) states that work carried out in people's homes can continue, provided the tradesperson is well and has no symptoms or coronavirus (COVID-19).
- It is important to ensure Government guidelines are followed, including maintaining a 2 metre distance from others, and washing their hands with soap and water often for at least 20 seconds (or using hand sanitiser gel if soap and water is not available).
- No work should be carried out by a person who has coronavirus (COVID-19) symptoms, however mild.

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