



SIMPLY MORTGAGE

NEWSLETTER FROM A1 FINANCIAL SOLUTIONS

MAY 2020

ISSUE #10

SUMMER

WORKING REMOTELY

10 essential tips how to work from home effectively



CORONAVIRUS INVESTMENT SCAMS

If it sounds too good to be true, it probably is



WORKING REMOTELY

10 essential tips how to work from home effectively

Prior to the coronavirus (COVID-19) pandemic outbreak, we might have imagined working from home as the opportunity of sleeping in late, lounging around in our pyjamas, and long leisurely lunches. However, as many of us are now having to work from home, even though this offers a great amount of flexibility, it is still a professional job – and it needs to be treated as such.

As you have likely already discovered, working where you live is not as easy as it sounds, especially if you have other people in the space. So where practical and depending on the individual for many working at home, it is still important to

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have set hours, a dedicated workspace, avoid home-bound distractions, and actually dressing as if we're going to work, to help keep our mindset sharp and focused.

TO TIPS ON HOW TO SUCCESSFULLY WORK FROM HOME

1. PLAN YOUR DAY

This will help you minimise your distractions and maximise your true productive times. Without supervision, even the most conscientious of us can lose focus. Setting a plan not only provides structure to the day, but it also helps

you stay motivated. Start the day as you would if you worked in an office. Get up at the time you would usually wake up. Get dressed, and try to avoid online distractions once you sit down to work. You'll soon discover the best rhythm for your day. Then set realistic expectations for what you can accomplish on a daily basis. Make a plan and stick to it. Make sure you give yourself permission to have downtime. If you have to work extra hours, give yourself some extra free time later on to compensate.

2. GET ORGANISED

Maintaining balance is one of the most difficult aspects of working at home, because the work is always right there staring you in the face. To keep you on track (and not working too much or too little), organisation will be key. Get organised by creating schedules and to-do lists. At the start of each day, spend some time organising your to-do list. Be realistic by setting goals you know you can achieve, and never promise too much. Along with your to-do items, set yourself deadlines to get each one done. For example, if you've got a report to write, promise yourself you'll finish it before lunch, before moving onto the next item.

3. HAVE A SET WORKSPACE

If you can, designate a specific place for a home office. Store all work-related files, reference materials, supplies and computer or laptop there. Try not to make it near a bed or a TV. Avoid home distractions, and never underestimate the gravitational pull of the fridge and your comfy bed. Ideally, you should ensure that your office space emulates that of a true work environment.

4. SET OFFICE HOURS

Make sure to create a time slot for each of the day's activities. This helps with communicating to others when your work-time and down-time is. If you have small children, you may need to schedule your work around their naps and periods of home schooling, so that you can have a good period of time to work uninterrupted.

5. LIMIT THE NUMBER OF TIMES EMAILS ARE CHECKED

You might find yourself constantly checking email because you're worried about being out of the loop. However, while it's important to stay connected, spending too much time on email might distract you from more important tasks.

When making your schedule, you might want to consider working in smaller chunks of time, and allowing yourself time to get up from the computer to stretch.

6. TURN OFF ALL SOCIAL MEDIA ACCOUNTS

In this social media-driven world, it's likely that you spend a significant portion of your spare time browsing Twitter, Instagram and Facebook. And because the home is therefore inherently capable of putting you in a social media mindset, it's important to remove it as a distraction while working. Unless it's essential for your work, stop checking Facebook, turn off Twitter notifications and avoid the temptation to browse your Instagram feed while working. Again, you can do this by promising yourself some time with them once the work is done.

7. KEEPING CONNECTED AND IN TOUCH

If you are now having to work remotely due to the coronavirus pandemic, your employer may already have provided the technology – and the chances are you're using Zoom, Google Chat, Microsoft Teams and so on. However, if this is not the case and you're looking for tech to enable you to keep in contact with clients or customers, employees or suppliers, the main tools are Microsoft's Skype, Google's Duo and Apple's FaceTime, the last of which only works on Apple devices.

Most phone-based messaging apps, including Signal, WhatsApp and Facebook Messenger, also offer video chat, which can be easier to use.

8. TAKE MICRO-BREAKS

When making your schedule, you might want to consider working in smaller chunks of time, and allowing yourself time to get up from the computer to stretch. This will really help you both physically and mentally. When you take micro-breaks, you'll likely to be more productive. Get some fresh air if you can. Open your windows to let in as much natural daylight and fresh air as possible.

9. DON'T GET DISTRACTED

One significant difference between home working and the traditional work environment is the presence of family members. While they may not be there all the time, you're bound to come into contact with them occasionally while working. Because of this, it's vital that you set boundaries. Make sure that you are focused on the best and proper use of your time during your work hours. Have the radio or some music on in the background as you might do at work.

10. MAINTAIN A HEALTHY LIFESTYLE

Working at home can lend itself to a sedentary lifestyle, not to mention the close proximity of the kitchen and refrigerator, making weight gain a problem. Make sure to schedule time for exercise, keep healthy nutritional snacks nearby to maintain your concentration levels, and remember to keep yourself hydrated at all times. ■

PROTECTING RENTERS AFFECTED BY CORONAVIRUS

No renter in either social or private accommodation will be forced out of their home

More than a fifth of UK households live in privately rented accommodation. The Government has introduced measures to protect renters affected by coronavirus (COVID-19). This radical package of measures protects renters and landlords affected by coronavirus – and with these in force, no renter in either social or private accommodation will be forced out of their home.

SERVING NOTICE TO END THE TENANCY

From 26 March 2020, landlords now have to give all renters three months' notice if they intend to seek possession, serving notice that they want to end the tenancy. This means the landlord can't apply to start the court process until after this period. This extended period will apply in law until 30 September 2020, and both the end point and the three-month notice period can be extended if needed.

This protection covers most tenants in the private and social rented sectors in England and Wales, and all grounds of evictions. This includes possession of tenancies in the Rent Act 1977, the Housing Act 1985, the Housing Act 1996 and the Housing Act 1988. After three months, if the tenant has not moved, a landlord needs to apply to court in order to proceed.

EVICCTIONS DURING PERIOD OF NATIONAL CRISIS

Most renters in the UK are on what are known as 'assured shorthold tenancy agreements'. Assured shorthold tenants can usually be evicted at short notice. A landlord can serve a tenant with what's known as a 'section 8 eviction notice' as soon as they are eight weeks behind with rent. Normally, you will then have 14 days' notice.

A different kind of notice called a 'section 21'

can also be served without giving a reason.

The tenant usually has two months to leave the property, but the notice period can be longer. A landlord cannot begin either of these types of eviction until the period of national crisis ends.

HOUSING POSSESSION ACTION SUSPENDED

From 27 March 2020, the court service suspended all ongoing housing possession action – this means that neither cases currently in the system or any about to go into it can progress to the stage where someone could be evicted.

This suspension of housing possessions action will initially last for 90 days, but this can be extended if needed. This measure will protect all private and social renters, as well as those with mortgages and those with licenses covered by the Protection from Eviction Act 1977. This will apply to both England and Wales.

FACING FINANCIAL HARDSHIP AND STRUGGLING TO PAY

Tenants are still liable for their rent and should pay this as usual. If you are a tenant facing financial hardship and struggling to pay this, support is available. In the first instance, you should speak to your landlord if you think you will have difficulty meeting a rental payment.

Explain the situation and ask for more time to pay, or ask to catch up any missed payments by instalments, and discuss with them an option to put in place a rent payment scheme. Don't offer to pay more than you can realistically afford, as this could make the problem worse if you can't keep up with your payments.

The Government has made £500 million available to fund households experiencing financial hardship. And as part of the workers' support package, the Chancellor, Rishi Sunak,

announced the Government will pay up to 80% of a worker's wages, up to a total of £2,500 per month, where workers are placed on the Coronavirus Job Retention Scheme.

POSITIVE PARTNERSHIP BETWEEN TENANTS AND LANDLORDS

These government measures are aimed at alleviating the concerns of many landlords who might be worried about meeting mortgage payments, and should therefore mean no unnecessary pressure is put on their tenants. In addition, both Universal Credit and Housing Benefit increased from April, and Local Housing Allowance rates will now pay for at least 30% of market rents in each area.

To further support landlords, and to maintain the positive partnership between tenants and their landlords, the Government have agreed with lenders that they will ensure support is available where it is needed for landlords. Landlords will also be protected by a three-month mortgage payment holiday where they have a buy-to-let mortgage.

URGENT, ESSENTIAL HEALTH AND SAFETY REPAIRS TO BE MADE

During the period of uncertainty, landlords still remain legally obligated to ensure properties meet the required standard – urgent, essential health and safety repairs should be made. An agreement for non-urgent repairs to be done later should be made between tenants and landlords.

The Government is expecting landlords and tenants to work together to establish affordable repayment plans after the crisis. The measures will give tenants and landlords much greater confidence that rents can be paid through the COVID-19 crisis. ■



CORONAVIRUS INVESTMENT SCAMS

If it sounds too good to be true, it probably is

Fraudsters are getting more sophisticated, particularly with investment scams. They can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. However, if it sounds too good to be true, it probably is.

From simple cons to elaborate schemes, attempts to prise away your hard-earned money are nothing new. Yet there are arguably more windows of opportunity for scammers today than ever, especially with the outbreak of coronavirus (COVID-19) and using this to play on the concerns of investors about their money, market performance and what they should do.

OUT OF THE BLUE

If you're contacted out of the blue about an investment opportunity, chances are it's a high-risk investment or a scam. Scammers

usually cold-call, but contact can also come by email, post, word of mouth or at a seminar or exhibition. Scams are often advertised online too.

If you get cold-called, the safest thing to do is to hang up. If you get unexpected offers by email or text, it's best to simply ignore them. You can register with the Telephone Preference Service and Mailing Preference Service to reduce the number of letters and cold calls you receive.

HOW TO SPOT THE OTHER WARNING SIGNS

Callers may pretend they aren't cold-calling you by referring to a brochure or an email they sent you – that's why it's important you know how to spot the other warning signs.

Unexpected contact – traditionally, scammers cold-call, but contact can also come from online sources, for example, email or social media, post, word of mouth, or even in person at a seminar or exhibition.

Time pressure – they might offer you a bonus or discount if you invest before a set date or say the opportunity is only available for a short period.

Social proof – they may share fake reviews and claim other clients have invested or want in on the deal.

Unrealistic returns – fraudsters often promise tempting returns that sound too good to be true, such as much better interest rates than elsewhere.

False authority – using convincing literature and websites, claiming to be regulated, speaking with authority on investment products.

Flattery – building a friendship with you to lull you into a false sense of security.

When faced with an investment opportunity, especially one that has come out of the blue or is advertised, always ask yourself: 'Could this be a scam?' Always take the time to check who you are dealing with. ■



When it comes to mortgages, taking advice can be a daunting process, whether you are looking to take financial advice for the first time or you've taken financial advice in the past.

Finances often take a low priority for many people because they are complex, but at Simply Mortgage our clients appreciate our ability to make the mortgage-arranging process both simple and enjoyable.

At Simply Mortgage, we ask the questions, look into your future, give straightforward advice and find the right mortgage solution for you.



Contact us today to begin your journey – we look forward to hearing from you.

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