## <u>DfE Permanent Secretary visits SLC's</u> <u>Darlington office</u>

During the visit, he spent time with SLC CEO Paula Sussex, Chairman Christian Brodie, and members of the Executive Leadership Team, before meeting some of the Operations teams.

The main purpose of the visit was to give the Permanent Secretary a more detailed look at both the scale of SLC's operation in Darlington and to exhibit how SLC handles complex products, such as the Disabled Students Allowance and Grants for Dependents.

Paula said: "It was a pleasure to welcome Jonathan today and have the opportunity to showcase the work going on in Darlington to provide a great customer experience and efficient service to our customers.

Jonathan Slater added: "It was really interesting to see 'behind the scenes' as to how millions of student finance applications are processed and to hear the complexity of customer queries that SLC deals with every day on phones and social media."

# Leasehold axed for all new houses in move to place fairness at heart of housing market

All new-build houses will be sold as freehold in bold move to tackle unfair leasehold practices.



- Pernicious ground-rents on new leases to be reduced to £0 preventing leaseholders being charged soaring fees for which they receive zero benefit
- All new houses to be sold on freehold basis unless there are exceptional circumstances ending unscrupulous practice of unnecessary leaseholds
- Immediate action to ban Help to Buy being used to support leasehold houses — stopping taxpayers' money being used to fund unjustified sale of leasehold houses

All new-build houses will be sold as freehold in a bold move to tackle unfair leasehold practices and prevent future home-owners from being trapped in exploitative arrangements, the Communities Secretary said today (27 June 2019).

In a wide-ranging speech to the Chartered Institute of Housing conference in Manchester, the Rt Hon James Brokenshire MP confirmed plans to abolish the selling of new houses as leasehold properties and reduce ground rents for new leases to zero — putting cash back into the pockets of future homeowners.

To stop freeholders and managing agents taking as long as they want — and charging what they want — to provide leaseholders with the vital information they need to sell their home, ministers will introduce a new time limit of 15 working days and a maximum fee of £200 to make the home buying process quicker, easier and cheaper.

The Secretary of State has also instructed Homes England to renegotiate Help to Buy contracts to explicitly rule out the selling of new leasehold houses, other than in exceptional circumstances, to protect new home buyers from unscrupulous charges.

And where buyers are incorrectly sold a leasehold home — saddling them with a property that could ultimately prove difficult to sell — consumers will be able to get their freehold outright at no extra cost.

The measures announced today demonstrate the government's commitment to ensure decent and fair housing for the people and communities that need them, as it strives to deliver 300,000 new homes a year by the mid-2020s.

Other important proposals unveiled include new proposals to make it easier for renters to transfer deposits directly between landlords when moving; extra funding for 19 new garden villages; and radical new measures to speed up planning applications.

Communities Secretary Rt Hon James Brokenshire MP told the Chartered Institute of Housing conference:

We have long recognised that we have a responsibility to confront unfairness in the leasehold market. Last year we consulted on proposals including the leasehold house ban and ground rent reduction.

Today I can confirm we will go ahead with our original plan to reduce ground rents on future leases to zero, as opposed to a cap of £10 per year.

And we will legislate to ensure that in the future — save for the most exceptional circumstances — all new house will be sold on a freehold basis.

We are committed to taking bold action to reform the sector and will be pressing ahead as soon as parliamentary time allows — helping us delivery our promise to make the home buying and selling process quicker, cheaper and easier.

The government's proposals have already had a fundamental impact on the housing market since they were unveiled, with the sale of leasehold houses falling from 11% to just 2% this year.

### Plans for deposit passporting

More than 4 million people live in the private rented sector, yet when moving home, some tenants can find it a struggle to provide a second deposit to their new landlord — risking falling into debt or becoming trapped in their current home. Ministers want to understand the scale of this problem.

Ministers are inviting proposals to make it easier for renters to transfer deposits directly between landlords when moving from one property to the next.

Freeing up deposits and allowing a renter's hard-earned cash to follow them from property to property — as they move to take that perfect job, to move nearer to family, or find a place that suits their changing needs — will create a fairer housing market that works for all.

### New garden communities to be created

An extra 19 garden villages will be created across the country, with the potential to deliver 73,554 homes, it has been announced today.

The government is providing £2.85 million to support the development of plans for housing from County Durham in the North to Truro in the South West.

Each of the projects will be given £150,000 to progress planning applications and specialist reports needed before homes are built.

The new settlements include a dementia-friendly community village at St George's Barracks, in Rutland, which would allow the elderly to live safely and independently in their own homes.

### Planning bureaucracy cut

Councils will be able to approve planning applications more quickly under radical new measures to remove bureaucracy from the system.

The new accelerated planning green paper, to be published later this year, will dramatically improve the planning process.

This is part of a renewed and refreshed focus on making sure planning authorities have the resources they need to act for the benefit of homeowners — delivering a better service, faster than ever before.

### Leasehold changes

New measures will also be taken to prevent developers selling leasehold houses through the Help to Buy Scheme — preventing taxpayers' money from directly supporting the unjustified sale of leasehold houses.

The Communities Secretary has today instructed Homes England to renegotiate contracts with all Help to Buy developers to explicitly rule out the building and selling of leasehold houses, other than in exceptional circumstances.

This all comes as a further 18 leading property developers, managing agents and freeholders — including Crest Nicolson and Keepmoat Homes — have signed up to the government's industry pledge, committing them to freeing existing leaseholders trapped in onerous deals where ground rents double every 10 or 15 years. This takes the total number of signatories to over 60.

### New Homes Ombudsman

The government wants to see more good quality homes that people are proud to buy and proud to live in - and a New Homes Ombudsman, will protect the rights of homebuyers and hold developers to account.

Today Ministers have launched a consultation on redress for purchasers of new build homes and the New Homes Ombudsman. This seeks views on the detail of the proposed legislation and how a new homes ombudsman can be delivered and will run until August 22.

They are also exploring the options to appoint a New Homes Ombudsman in shadow form — someone to work closely with industry, consumer groups and government to ensure improvements and standards are delivered quickly and help shape the future scheme.

### £2 billion long-term affordable homes funding

The Communities Secretary opened the bidding process for £2 billion in long term strategic partnerships to deliver additional affordable homes with funding available until March 2029.

This marks the first time any government has invested such long-term funding

in new affordable homes through Housing Associations, supporting the development of more ambitious long-term plans to build the homes this country needs.

These new bids will continue to build on the over 430,000 affordable homes delivered since 2010.

### Office address and general enquiries

2 Marsham Street

London SW1P 4DF

Contact form <a href="https://forms.communit...">https://forms.communit...</a>

General enquiries: please use this number if you are a member of the public 030 3444 0000

### Media enquiries

Email newsdesk@communities.gov.uk

Please use this number if you are a journalist wishing to speak to Press Office 0303 444 1209

#### Social media - MHCLG

Twitter - https://twitter.com/mhclg
Flickr - http://www.flickr.com/photos/mhclg

LinkedIn - http://www.linkedin.com/company/mhclg

### **Government reveals student loan** contribution

Data published today shows forecasts for student numbers, the cost of student loans and loan repayments in England.



New figures today (27 June) reveal that around 45% of the value of student loans being taken out in England will actually be covered by the taxpayer.

Student loan repayments for those on the latest undergraduate student loan system are only made while the graduate earns over £25,725 and are time limited to 30 years. The system is deliberately designed in the knowledge that not everyone will end up paying the full amount.

Mr Hinds has also emphasised how the student loans system is enabling millions of people from all walks of life, including record proportions of disadvantaged 18-year-olds, the opportunity to study at university to improve their career prospects.

It is estimated that 70% of full time undergraduates starting university in 2018/19 will benefit from a government contribution; on average across all student loans, the contribution is around 45p in the pound. In total, this contribution equates to £7.4 billion in the financial year 2018-19.

In turn, this investment will boost the country's skills, and help many do jobs that have significant social and cultural importance to the world we live in.

Education Secretary Damian Hinds said:

It is often overlooked just how much the Government, and therefore the taxpayer, contributes to student loans being taken out in England. Student loans are unlike commercial loans, in a number of different ways — but fundamentally because you don't have to pay unless you're earning over the income threshold, and after 30 years it is written off.

A subsidy of around 45% is a substantial amount, but a deliberate design of the system intended to make sure our world-class education is open to anyone who can benefit from it.

Today's figures highlight just how progressive our system is, but also reiterates the need for universities to deliver value for money on courses — not just for students, but the taxpayer as well.

Student loans can contribute to living costs and tuition fees, which means this subsidy represents a substantial funding stream for university income.

The figures published today are part of the Government's Resource Accounting and Budgeting (RAB) charge, which outlines the amount of value of student loans written off by the government e.g. when they cannot be repaid by graduates after 30 years.

Today's data has also revealed that the Master's loan system does not require any subsidy from the government, with the majority of students studying at this advanced level going on to pay back their loans in full.

It is expected that overall, full-time undergraduate entrants eligible for tuition fee loans, at higher education institutions, are forecast to grow over the five-year period, rising to 397,000 in 2023/24. In 2018/19, this figure is estimated to be 384,000.

### New group to boost support for disabled students

The Universities Minister announced that a new group will be created to improve support for students with disabilities in higher education.



A new group will examine the barriers faced by disabled students in higher education and improve support for them to succeed, the Universities Minister has announced today (27 June).

Speaking at the Festival of Higher Education, Chris Skidmore praised the work that is set to be undertaken by the new Disabled Students' Commission, which is being developed by the Office for Students and will help the group thrive in higher education.

The Minister's announcement follows the package of measures launched by the Prime Minister on Tuesday to tackle barriers faced by disabled people, including in employment and housing, so they can fully participate in society.

Mr Skidmore wants to highlight the barriers disabled students face in higher education, and has instructed the Commission to identify and promote good practice which helps those with disabilities have a positive experience at university. The Commission, formerly Disabled Students' Sector Leadership Group (DSSLG), will use the DSSLG's existing guidance for providers on supporting disabled students inclusively and look at what more needs to be done.

The Minister is also encouraging institutions to make sure their access and participation plans, being submitted to the OfS this summer to implement in 2020-21, include ambitious actions that set out how they will improve equality of opportunity for students from all backgrounds — ensuring disabled students are carefully considered within their plans.

Universities Minister Chris Skidmore said:

Living with a disability should never be a barrier to entering higher education and as Universities Minister, I am determined to ensure disabled students get the support they need to have a positive, life-changing university experience.

There are a record number of students with a disability going to university, but we must do more to level the playing field and improve the experience and outcomes for disabled students.

It's my personal priority that those living with a disability have

an equal chance to succeed in higher education. I want to see all universities face up to their responsibilities and place inclusion at the heart of their access and participation agenda.

The Commission will look at approaches which work well to improve support for disabled students, such as more inclusive curricula, restructuring support for students and enhancing learning and teaching environments.

The group of expert commissioners will include appointments from the sector, students and employers, and will offer independent advice to the Government and the OfS on issues affecting disabled students.

Last month, Minister Skidmore attended a round table event at Birmingham University to discuss what more can be done to improve the student experience of visually impaired students. The Minister highlighted the need for universities to face up to their responsibilities to be truly inclusive and ensure every student has equal chance to succeed.

Higher education providers have legal responsibilities to support disabled students under the Equality Act 2010.

Eligible students can apply for support through the Disabled Students' Allowance (DSA) for equipment and resources. Research published earlier this year showed that disabled students receiving the allowance had a higher continuation rate (91 per cent) than students without a disability (90 per cent).

Minister for Disabled People Justin Tomlinson said:

It's unacceptable that disabled students still have to overcome barriers to access an education which many others take for granted. While Britain has a world-leading university system, we must do more to ensure it's truly inclusive.

The new Disabled Students Commission will help to level the playing field for disabled students so that everyone can enjoy the benefits a university education can bring.

### <u>Button batteries campaign: how to stay</u> <u>safe</u>

Button batteries can badly injure or even kill a child, if swallowed.



https://www.gov.uk/government/organisations/office-for-product-safety-and-sta
ndards

We rely on button batteries to power everyday objects like car key fobs, remotes and children's toys but they can badly injure or even kill a child if they are swallowed.

This is because the button battery reacts with saliva to create caustic soda — the chemical used to unblock drains. This can burn a hole in the throat and cause internal bleeding or even death.

Larger lithium 'coin cell' batteries are the most dangerous. It sounds scary, but there are simple ways to keep your child out of danger.

### Store spare batteries securely

Store spare button batteries securely and out of children's reach. Don't leave them loose in drawers or on surfaces. Watch out when opening multipacks of button batteries in case they fall on the floor.

### Know which toys and gadgets use button batteries

This includes everyday toys and gadgets, such as: robot bug or fish toys, fidget spinners with LED lights, slim remote controls, car key fobs, calculators, scales, gaming headsets, watches, hearing aids, nightlights and novelty items like singing Santas.

### Check your home

Have a look around your home, if you find things powered by button batteries where the battery compartment isn't secured by a screw, move them out of reach of small children. If it's faulty, get it fixed or get rid of it safely. You can also report faulty toys to your local Trading Standards.

### Teach older children the dangers

Teach older children why button batteries are dangerous and why they shouldn't give them to young children.

Children often find discarded button batteries lying around or under sofa cushions. 'Dead' button batteries can still have enough power to badly hurt a small child. When you remove one, store it securely and recycle it properly promptly.

### If your child swallows a button battery

Symptoms may not be obvious. Your child might be coughing, gagging or drooling, or pointing to their throat or tummy. Unclear symptoms mean it's important to be vigilant.

If you think your child has swallowed a battery, take them straight to the nearest A&E department or call 999 for an ambulance.

#### Do:

- take the battery packaging, toy or gadget if you can to help staff identify the battery
- trust your instincts and act fast, even if there are no symptoms

#### Don't:

- let your child eat or drink
- make your child be sick

You can download our:

Button batteries campaign leaflet (PDF, 672KB, 2 pages)

Button batteries campaign poster (PDF, 1.3MB, 1 page)