Don’t be a Space Invader: stay safe, stay back

While a small minority of tailgating is deliberate, most is unintentional by drivers who are simply unaware they are dangerously invading someone else’s space.

And a survey for Highways England found that while more than a quarter of drivers admitted to tailgating, nearly nine in 10 people say they have either been tailgated or seen it.

Today the company is using the well-known Space Invader video game character to alert drivers to the anti-social nature and risks of tailgating, and to give the simple message: Stay safe, stay back.

Mark Byard, Director of Health, Safety and Wellbeing at Highways England, says:

> We’ve got used to social distancing during the pandemic. Now we’re reminding you to also keep a safe distance from the vehicle in front.
>
> Good drivers leave plenty of safe space for themselves and others. But driving too close is dangerous, can be intimidating and can cause collisions that could be avoided.
>
> We want everyone to travel safely, so we can all get home safe and well. Our advice is simple: stay safe, stay back.

The Highway Code states that drivers should allow at least a two second gap between you and the vehicle in front on roads carrying faster-moving traffic, and the gap should be at least doubled on wet roads and increased further on icy roads or when visibility is poor. Dependant on the vehicle type, a greater distance may be necessary.

Tailgating is an offence of driving without due care and attention, carrying a minimum £100 fine and penalty points and in some cases more severe penalties or court appearance. But more so, it is unsafe, and a factor in around one in eight road casualties.

Safety and recovery organisations are supporting the ‘stay safe, stay back’ message.

Katie Shephard, Corporate Partnership Manager at Brake, the road safety charity says:

> Brake is pleased to support the campaign Highways England are

> running to raise awareness about the dangers of tailgating. We work with families affected by road crashes and know first-hand the vital importance of all drivers taking care and being safe on the road.

Richard Goddard, Chairman of Professional Recovery Operators Federation (PROF):

> PROF welcomes this important campaign. We see many examples of accidents caused by tailgating, and are pleased that Highways England is raising awareness of this significant safety issue.

Further results from the survey show more than two thirds of people think tailgating is a serious problem and that more can be done to tackle poor driver behaviour, with almost 80% agreeing that they would favour a clampdown on drivers who drive too close to the vehicle in front.

If you are tailgated, then avoid speeding up, slowing down or staring in the rear-view mirror. Reduce the risk to yourself by driving normally, signalling clearly and allowing people to overtake.

Dramatic footage previously released by Highways England shows the importance of keeping a safe distance.

Highways England has a dedicated webpage where drivers can find more information about tailgating and what they can do to stay safe.

General enquiries

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

Media enquiries

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

CMA stops Lloyds 'bundling' business accounts with loans

'Bundling' is where a bank requires small business customers to open a business current account (BCA) with them when applying for a loan. This restricts competition and limits choice because customers may want to hold an account with one provider while using a different bank for their loan.

This action comes after Lloyds Banking Group (Lloyds), which includes Lloyds Bank and the Bank of Scotland, notified the Competition and Markets Authority (CMA) that it had not complied with certain aspects of legal undertakings designed to protect customers from these anti-competitive practices.

The CMA found that Lloyds breached these undertakings from 8 May 2020 onwards. It is requiring around 30,000 customers that were running the finances of their business through a personal current account (PCA) also to open a BCA with them in order to obtain a loan through the government's Bounce Back Loan Scheme.This scheme is intended to help businesses access finance quickly during the coronavirus (COVID-19) pandemic.

While the CMA notes that Lloyds' new BCA customers would not initially be charged, small business customers may keep their account open for longer than the fee-free period, resulting in charges for an account that may not be well suited to their business.

Working with the CMA, Lloyds has agreed to a number of actions to become compliant and make sure all affected customers are made aware of their options. This includes writing to customers during September to inform them that:

- if they opened a BCA with Lloyds, they are not required to maintain this account for the purposes of a loan under the Bounce Back Loan Scheme, and can choose to switch to another provider at any time while keeping the loan; and
- they will be offered the option to switch to a fee-free loan servicing account

Lloyds will also ensure that any customer that retains the BCA will be reminded of these options two months prior to any newly introduced charges, as well as reporting back to the CMA on its progress.

From the middle of September, customers making new applications for loans under the Scheme will have an upfront choice to either open a BCA or a fee-free loan servicing account.

Adam Land, CMA Senior Director of Remedies Business and Financial Analysis, said:

> The Bounce Back Loans Scheme is a key part of the support provided by Government to small businesses during the coronavirus (COVID-19) pandemic. It is important that signatories to our undertakings participating in this Scheme do not restrict the choices of small businesses by bundling loans and business current accounts.
>
> By forcing businesses to open current accounts as a pre-condition to access this Scheme, Lloyds breached the CMA undertakings it signed, reduced choice and put their customers at risk of being unnecessarily charged.

Following our action, Lloyds is taking the steps necessary to become compliant and will shortly be contacting existing customers to inform them of their rights.

Notes to editors

1. Lloyds (Lloyds Banking Group) refers to the two brands within the group, Lloyds, and Bank of Scotland.
2. The SME Banking Undertakings came into force in 2002. They were signed by eight of the UK's longer-established banks and limit bundling while also providing clear pricing information and faster methods of switching. The eight banks are generally improving their procedures to monitor and promote compliance with the SME Banking Undertakings, as illustrated in the CMA's 2019 Report on SME Banking compliance, an annual report published on whether the banks are complying with the rules. The 2018-2019 reporting period shows that no banks breached these undertakings.
3. The following eight banks are currently subject to the bundling prohibition: AIB Group (UK) plc; Bank of Ireland; Barclays Bank plc; Clydesdale Bank plc, HSBC Bank plc, Lloyds Banking Group, Danske Bank and NatWest Group plc (formerly the Royal Bank of Scotland Group which includes Ulster Bank Limited in Northern Ireland).
4. All media enquiries should be directed to the CMA press office by email on press@cma.gov.uk, or by phone on 020 3738 6460.
5. The Bounce Back Loan Scheme was launched by the Government on 4 May 2020.

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25 Argentine students return from studying in the UK with Chevening

World news story

2019/2020 cohort finished their studies in UK Universities after being awarded a Chevening scholarship.

Every year, the Secretariat organises a Farewell event in London for Chevening Scholars. This is the end-of-year event and a chance for scholars to say goodbye to one another, look back on a year of study, achievements and cultural activities in the UK, and also to open up new opportunities as the scholars become part of the global Chevening Alumni network.

This year the event was held online on August 20 and 21. The Secretariat worked really hard to ensure that the 2019/20 cohort of scholars received an excellent send-off as they ended their award year, despite the circumstances of the past 5 months. They came up with a truly innovative, modern and celebratory package to match the usual face to face Farewell event! The event took place on an exclusive Chevening island powered by the platform VirBELA. Scholars were able to interact in real time as avatars, while enjoying a programme of specially curated speeches and entertainment.

The event featured inspirational keynote speakers, TED-style talks, networking opportunities, regional networking events, a Chevening choir and other fun activities.

Complete list of 2019/2020 cohort

- Milagros Balparda – Building and Urban Design in Development – UCL (University College London)
- Matias Belacin – Public Policy – London School of Economics and Political Science, University of London
- Laura Cécile Eva Buchet – Governance, Development and Public Policy – University of Sussex
- María Luz Casal – Public Policy – King’s College London, University of London
- Gabriel Eduardo Cejas – Public Policy – King’s College London, University of London
- Romina Viviana Colman – Media and Communications (Data and Society) – London School of Economics and Political Science, University of London
- Carlos Martin Demaria – Risk, Disaster and Resilience – UCL (University College London)
- Francisco Fernandez Funes – International Communication – University of Leeds
- Francisco Jose Grosso – Law – Queen Mary University of London
- Juan Ignacio Judas – Public Policy and Administration – London School of Economics and Political Science, University of London
- Enzo Leone – Economics and Policy of Energy and the Environment – UCL

(University College London)
- Juan Cruz Loureiro – Behavioural Science – London School of Economics and Political Science, University of London
- Patricio Daniel Mendez Montenegro – Economic, Social and Cultural Rights – University of Essex
- Ignacio Odriozola – Migration and Mobility Studies – University of Bristol
- Juliana Outes Velarde – Politics, Big Data and Quantitative Methods – University of Warwick
- Marina Ponce – Global Governance and Ethics – UCL (University College London)
- María Portabales – International Social and Public Policy – London School of Economics and Political Science, University of London
- Agustin Reboursin – Managing Innovation in Creative Organisations – Loughborough University London
- Ariel Ignacio Saban – Criminal Law and Criminal Justice – University of Edinburgh
- Lucila Sarquis – Social Innovation and Entrepreneurship – London School of Economics and Political Science, University of London
- Pablo Javier Sgalla – Public Administration – University of Leeds
- María Eugenia Simhan – Media and Communications – Goldsmiths, University of London
- Laila Sprejer – Applied Social Data Science – London School of Economics and Political Science, University of London
- Maximo Tettamanzi – Emergent Technologies and Design – Architectural Association School of Architecture
- Carolina Ludmila Zaccato – International Relations – London School of Economics and Political Science, University of London

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Jenrick unveils huge £12 billion boost for affordable homes

- Housing Secretary launches billions of pounds of new investment in housing to help the country build back better, including homes for social rent to help the most vulnerable
- Half of the new homes being made available for ownership and revamped Shared Ownership scheme to help the next generation onto the property ladder
- Consultation launched to make all new homes more accessible for older and disabled people

Housing Secretary Robert Jenrick has today (8 September 2020) announced that the prospectus inviting bids for the government's massive investment in affordable housing and new measures to make it easier to get a foot on the property ladder are being launched this week.

In total, the new programme represents the highest single funding commitment to affordable housing in a decade.

The £12.2 billion overall investment in affordable housing was confirmed at Budget, which also includes £700 million on new homes through the 2016 to 2022 programme.

A new £11.5 billion Affordable Homes Programme will be delivered over 5 years from 2021 to 2026, providing up to 180,000 new homes across the country, should economic conditions allow.

The programme will unlock a further £38 billion in public and private investment in affordable housing. New homes will be made available from next year.

Today, the government is announcing that around half of the new homes will be available for affordable home ownership, helping even more people to get a foot on the housing ladder.

In order to support people from all backgrounds, the rest will be made available for discounted rent, including 10% for supported housing – to support those with physical or mental health challenges.

Nearly £7.5 billion will be delivered outside London by Homes England, the government's housing accelerator. This is over £2 billion more than the amount given under the previous Affordable Homes Programme, underlining the government's commitment to levelling up the whole country.

The Greater London Authority has been offered £4 billion and negotiations about what they will deliver with this funding are in progress.

Homes England will publish their Affordable Homes Programme prospectus this week, inviting councils, housing associations and private providers to start preparing their bids. New homes will be delivered from next year.

Housing Secretary Rt Hon Robert Jenrick MP said:

> Today's announcement represents the highest single funding commitment to affordable housing in a decade and is part of our comprehensive plans to build back better.
>
> This government is helping hard-working families and prospective first-time buyers get their feet on the housing ladder in an affordable way.
>
> Thanks to the range of flexible ownership options being made available, more families across the country will be able to realise their dreams of owning their own home, with half of these homes

being made available for ownership.

As well as delivering homes for affordable ownership, the new programme will deliver homes for Affordable and Social Rent. Funding for Social Rent, which is typically 50 to 60% of market prices, will be available to housing providers across the country, providing secure, affordable housing to families who need it most.

Today the Housing Secretary is also announcing a new model for Shared Ownership to help more people onto the property ladder by vastly reducing the minimum initial share, and launching a consultation to ensure new homes deliver the accessibility that families need.

The new Shared Ownership model announced today will:

- reduce the minimum initial share you can buy in a property from 25% to 10%
- allow people to buy additional shares in their home in 1% instalments, with heavily reduced fees
- introduce a 10-year period for new shared owners where the landlord will cover the cost of any repairs and maintenance

A Right to Shared Ownership will be available on the vast majority of rented homes delivered through the new programme, providing tenants with a pathway into ownership by giving them the right to purchase a stake in their home.

Additionally, the Housing Secretary has today launched a consultation to consider how best to raise accessibility standards for all new homes in recognition of the importance of suitable homes for older and disabled people.

Nick Walkley, Chief Executive of Homes England, said:

> We welcome the launch of the new Affordable Homes fund, which gives Homes England a unique opportunity to work on behalf of the government to accelerate the delivery of high-quality, affordable homes.
>
> The fund will support improved productivity in construction and unlock new economic opportunities across the country. Despite the challenges of COVID-19, this long-term funding settlement gives our partners the confidence they need to invest in new homes and the communities they work for.

Today’s announcements follow proposals unveiled last month to overhaul the country’s outdated planning system, including a new and simpler system of developer contributions to ensure firms play their part in funding affordable homes.

A new Infrastructure Levy has been proposed that would deliver more funding for affordable housing, including at least as many affordable homes as the current system.

More than 1.5 million new homes have been delivered since 2010, including more than 460,000 affordable homes. More than 644,000 households have been helped to purchase a home since spring 2010 through government schemes including Shared Ownership, Help to Buy Equity Loans, Help to Buy ISAs and Right to Buy.

Building the homes the country needs is a priority for the government to ensure everyone can live in a decent, accessible and secure home, and to support our recovery from the impact of coronavirus.

That’s why recent government support for the sector includes supporting smaller developers with an extra £450 million through the Home Building Fund, providing £400 million to build new homes on brownfield land and proposing an overhaul of the planning system to streamline the process cut red tape and harness technology to deliver homes faster.

The new announcements today include:

- The amount of funding allocated to Homes England and the amount offered to the Greater London Authority for delivery of the new Affordable Homes Programme
- The publication by Homes England of their Affordable Homes Programme prospectus this week
- The new model of Shared Ownership, including a 10% initial stake, 1% staircasing and the 10 year repair and maintenance period. This is the government’s response to a consultation on Shared Ownership launched last year
- The new consultation on making homes more accessible

These changes apply to England only.

The new measures will make it easier for a new generation to realise their dream of home ownership. 87% of people would choose to own given free choice, however the proportion of people under the age of 35 owning a home has declined from 65% to 27% since the 1990s.

The new model of Shared Ownership will be implemented on all new build Shared Ownership homes delivered through the new Affordable Homes Programme, which will begin in 2021.

We will be publishing a further technical consultation on the implementation of the new model of Shared Ownership in due course.

The majority of rented homes built using the AHP will have the Right to Shared Ownership attached. The Right to Shared Ownership will give many social housing tenants the opportunity to purchase a stake in their home and take their first step into home ownership. The following categories of property will be exempted:

- council homes

- homes in designated protected areas and rural exemption sites
- supported housing
- alms houses
- homes where the landlord is a co-operative housing association
- homes where the landlord or freeholder is a Community Land Trust

Eligibility criteria for the Right to Shared Ownership include:

- being a social tenant for at least 3 years and having lived in the current property for at least 12 months
- not being subject to bankruptcy proceedings
- demonstrating that you can afford and sustain homeownership. All prospective purchaser will need to undertake an affordability assessment having an annual household income of £80,000 or less (£90,000 in London)

The existing minimum standard for accessible housing in England requires 4 main criteria that make it accessible for most people, including wheelchair users: level access to the main entrance, a flush threshold, sufficiently wide doorways and circulation space, and a toilet at entrance level.

This applies as the minimum for all new build homes. Additionally, where there is a material alteration to a building's access, the building cannot be made less compliant than it was.

We are consulting on views on how to raise accessible housing standards further, including the option to raise this minimum standard for all new homes. A higher minimum standard would require additional features including having a living area at entrance level and step-free access to all entrance level rooms and facilities, wider doorways and corridors as well as clear access routes to reach windows.

It would also include further features to make homes more easily adaptable over time to a wide range of occupants, including older people, those with reduced mobility and some wheelchair users, for example sanitary provisions that can be adapted easily for installation of grab rails and stairs designed to allow easy fit of a stair lift.

Public safety boost with more secure accommodation for prison leavers

- 200 more beds means closer supervision of an extra 1,700 prison leavers each year
- extra £10 million on refurbishment to bolster security
- spending on construction and renovation work to directly support local tradespeople
- police back plans to make the public safer

Commonly known as probation hostels, approved premises (APs) provide a temporary, yet vital base for offenders upon release – allowing probation staff to closely monitor and support them in the community and boosting public safety. APs are staffed all day, every day by trained probation staff and offenders living there are subject to night-time curfews and regular drug and alcohol testing.

An extra 200 new bedrooms will be created by extending and reconfiguring existing approved premises – an increase in places of 10 per cent. By providing stable accommodation to prison leavers, APs help lower the risk of reoffending and, in turn, reduce crime rates.

A further £10 million will be spent on refurbishments and security, including upgraded CCTV systems and personal alarms for staff.

The construction and renovations will generate millions of pounds in work this year for tradespeople across England and Wales, from plumbers and electricians to roofers and builders.

Prisons and Probation Minister Lucy Frazer QC MP said:

> Approved Premises are vital for monitoring prison leavers – reducing the likelihood of them reoffending and helping to cut crime. They provide a stable base helping them access services, find jobs and start to turn their lives around.
>
> This extra investment in building and renovation, along with the improvements we're already making to prisons and courts, will also put millions of pounds into the pockets of local tradespeople across the country.

The plans have also been welcomed by police chiefs, who work closely with the Probation Service to manage high-risk prison leavers in the community.

National Police Chiefs' Council lead for the Management of Offenders, Chief Constable Michelle Skeer, said:

> The UK has some of the most effective tools in the world to manage offenders when they are initially released from prison. It is a joined up effort across many services and agencies and the police work very closely to reduce risk.
>
> Approved Premises play a vital role in offering stability, support and supervision that helps prevent reoffending, which ultimately keeps the public safer.

In partnership with the local council, we are also building a new, replacement approved premise in Southwark, which will be open in early 2021 and house 24 prison leavers at any given time.

Offenders will have the chance to carry out some of the renovation work through a Handyman Scheme, helping them learn new skills and boost their chances of finding a job. A trial at St Catherine's approved premises in Guildford, saw an offender shadow local builders when they renovated its kitchen, residents' lounge and bedrooms. The project gave him a new-found focus and confidence, and could inspired offenders to seek work in construction.

The scheme follows swiftly on from plans to recruit 1,000 new probation officers this year to further boost public safety. Probation officer numbers are now approaching a 4 year high.