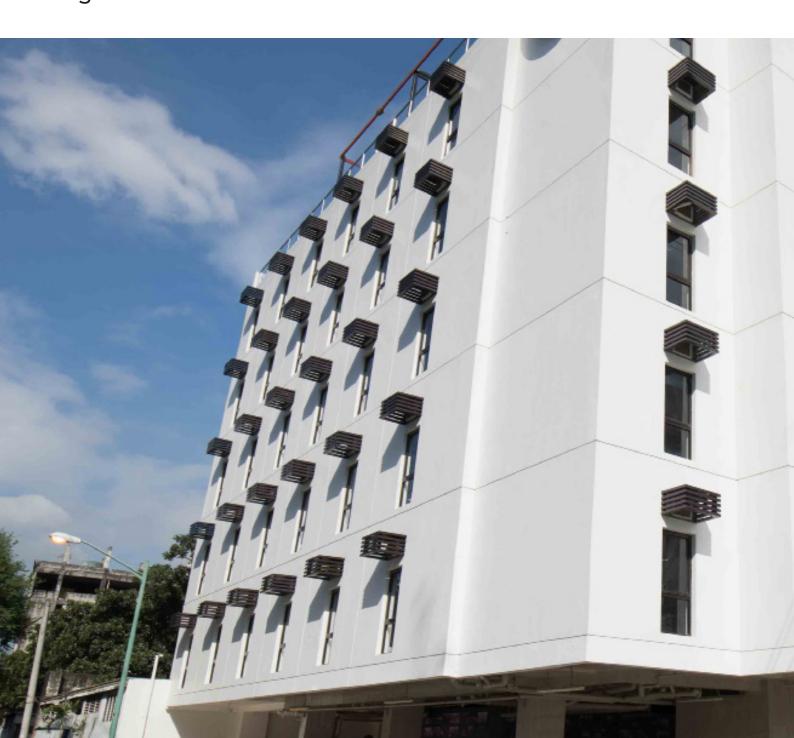
Co-Living Safety and Sanitation Handbook

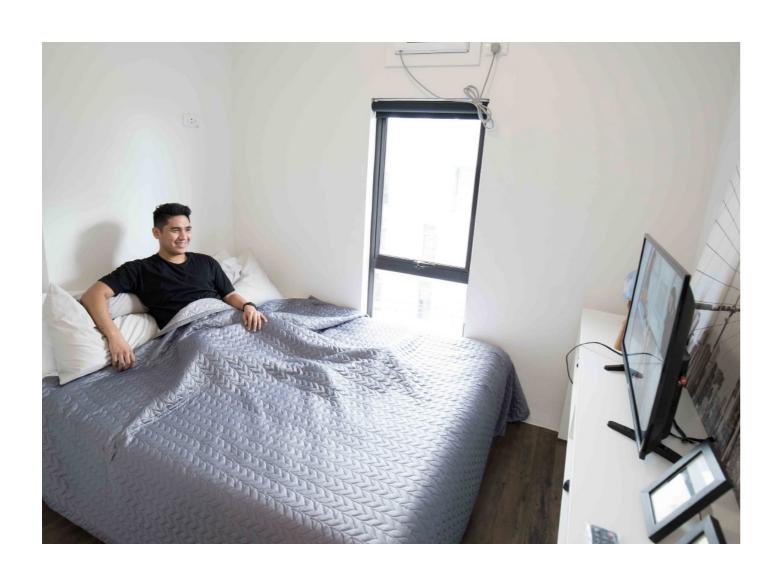
A best-practice coronavirus prevention and response framework developed for and successfully applied by co-living operators

August 2020



CONTENTS

BACKGROUND	1	THE NEED TO ACT	8
FOREWORD	2	THE FRAMEWORK	9
INTRODUCTION	3	CONCLUSION	24
METHODOLOGY	7	ANNEXES	26



BACKGROUND

When news of the novel coronavirus turned global in early 2020, the two co-living companies who co-authored this whitepaper understood they had an obligation to adjust their operations to ensure the continuation of a safe and healthly lifestyle for their tenant communities.

MyTown set up a response team to review the operational impact, preparations, and mitigation measures it had to implement. From early January it had a coronavirus response that it has updated whenever medical, regulatory, or other changes present themselves. PeoplePods in turn worked with INSEAD students to perform a review of best-in-class health and safety measures, validated these with industry experts, and in response enhanced their implemented health and safety measures with the help of their partners in Filipino industrial parks.

In May 2020, the parties jointly decided to publish their experiences and findings. MyTown largely caters to young professionals in urban centers in the Philippines, whereas PeoplePods provides housing to migrant workers in suburban/rural industrial parks, so together they provide housing to a wide range of employees.

The combination of experience and expertise that the authors have together culminated in this whitepaper, which seeks to inform about the benefits of co-living in times of a pandemic and measures co-living operators can take to mitigate risks of infections among their tenant and employee population.

ABOUT THE AUTHORS

Jelmer David Ikink, MyTown Co-living

Jelmer established MyTown in 2012, now one of the largest asset-heavy co-living companies globally, and a pioneer in co-living in the Philippines. With over 4,500 beds in its portfolio in the Philippines, MyTown has 18 purpose-built properties with unparalleled amenities as of 2020. It helps young professionals achieve work-life balance by offering a home close to work with rents starting at the cost of their typical commute, and helps corporate clients achieve lower staff attrition and higher employee productivity.

Daniel Layug, PeoplePods Philippines

Daniel is Founder and CEO at PeoplePods Philippines, which provides dignified co-living accommodation to female industrial workers by partnering with industrial park developers for projects that lease accommodation to employers. Manufacturers improve productivity and business continuity, while employees see improvements in health and happiness. PeoplePods is the first developer to receive regulatory approval for rental accommodations inside a Philippine Economic Zone, and provides women not just with decent facilities, but a place where they can live with dignity.

Roos Nijzing and Giselle Teixeira, INSEAD

Roos and Giselle are MBA students from the class of 2020 and performed much of the research for this handbook.

The authors would also like to acknowledge the contributions of:

Alexandra Roulet, INSEAD University, who is Assistant Professor of Economics, and has published on labor economics in leading academic journals such as the American Economic Review or the Journal of Public Economics.

Shona Loong, University of Oxford, who has published on worker dormitories in Thailand and Singapore, and was Head of Public Engagement at Singaporean non-profit organization "Transit Workers Count Too" (TWC2).

FOREWORD

The coronavirus has deep and lasting impact on the global economy, and how we interact with each other. This includes how we live, and live with each other. Being in the business of providing a home for people, we feel responsible to continue to offer a safe and sanitary sanctuary to tenants.

When considering the implications of the pandemic for the *modus operandi* of coliving spaces and dormitories, the knee-jerk response might be that it elevates the risk of infections as tenants live in close quarters. Indeed, we have heard of some dormitories in parts of the world that have been a hotbed for coronavirus cases. Nevertheless, we believe that, with the proper care and preventative health and safety measures in place, co-living spaces and dormitories can be one of the safest options available for young professionals and working individuals during a pandemic.

Co-living, in fact, reduces the number of people someone is in contact with on a daily basis, since it allows tenants to walk to work, live with a fixed group of roommates, and avoid cramped public transportation and long commutes that inevitably result in touching numerous unknown bodies and surfaces. Our research indicates that a person can reduce his or her exposure to other individuals by more than 95% (from 163 to three) when living in co-living spaces, compared to when going through a typical daily commute. Peer-reviewed research shows that reducing the daily number of contacts significantly lowers the risk of infection.

However, this simple truth does not diminish the responsibility for co-living operators like ourselves to put in place a comprehensive prevention and response strategy to secure the safety and health of tenants. Together with our academic partners, we spent the last months performing desk research, interviewing international NGOs and academics, and reviewing our own measures and experiences. From this, we prepared a 'Prevent and Respond Framework,' where we see that measures focused around education, mitigation, preparation and communication best help us best to stay ahead of the pandemic since early January 2020. Until printing in August 2020, this response has resulted in zero in-house coronavirus cases.

Our aim with this handbook is not to be exhaustive or academic; it is meant as a way to share our research and experiences in the hope that it will provide best practices in our sector and beyond. Whereas this handbook is mostly based on our experiences in the Philippines, our desk research has been global, and we believe that the derived lessons can be generalized to a broader, global context.

We believe that sharing resources, experiences and lessons are things we can do to collectively fight the pandemic. The real remedy is cooperation, not silofication.

We hope you find it helpful.

Jelmer David Ikink
MyTown Co-living

Danier Layug PeoplePods

Roos Nijzing
INSEAD MBA '20

Giselle Teixeira
INSEAD MBA '20

INTRODUCTION

The Original Case for Co-living

In pre-coronavirus days, the main argument for staying in co-living spaces and dormitories in Southeast Asia was to provide tenants with higher quality of life by offering affordable accommodation that is located near work and therefore avoids a long daily commute.

Public transportation is the main mode of transportation for the working population in many of Southeast Asia's metropolises, yet is often combined with long queues, long commutes, and unreliable commuting times.

Urbanization has brought social challenges, including informal settlements due to a growing affordable housing gap. Urban sprawl has resulted in unsafe and unsanitary housing, necessitating the development of dignified co-living, both in urban centers and suburban industrial parks.

Co-living spaces seek to address these social issues and improve productivity as well as quality of life of early adult employees. A 2019 survey performed by property services company Colliers International Group Inc. found that about 45% of working professionals in Metro Manila are "willing to stay in a coliving facility" as a result of the financial and personal costs of their worsening commute.

Employee housing has become attractive to employers too. In a time when workplace wellness is a top priority for most employers, providing safer and cleaner housing close to the workplace increases productivity, reduces tardiness, and improves employee wellness. Moreover, amenities and tenant events help employee satisfaction and retention, and being part of a community helps create a sense of belonging to those who moved to the city.

45% of Metro Manila working professionals are "willing to stay in a co-living facility"

The New Case for Co-living

Today, as a result of the coronavirus pandemic, these advantages are more relevant than ever before; many governments have (temporarily) stopped or reduced the capacity of public transportation options. This makes traveling to and from work more tedious than it has been before, and especially impacts low-cost public transportation options.

Moreover, ride fares have increased in several Southeast Asian countries, sometimes by as much as two or three times the precoronavirus rates, due to capacity restrictions and increased sanitation expenditures.

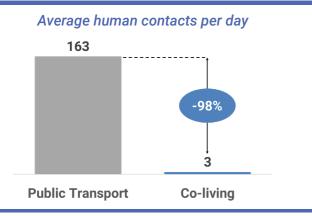


The average young professional in Metro Manila commutes 3.5 hours per day

The safety and health of the rider is affected, too. A third-party study performed by Tangere Marketing Survey for MyTown in 2019 indicated that the average young professional in Metro Manila commutes 3.5 hours per day, and has 4-5 modes of transportation per trip. As expected, the most densely utilized public transportation options are also most used by young professionals; jeepneys and buses are used by nearly 90% of respondents.

These findings indicate that on average, a young professional comes in close contact with up to 163 unique individuals during its daily commute. Moreover, most of this interaction is in confined, poorly ventilated spaces, which are found to be riskier places to get infected with the coronavirus. Adding the touching of surfaces that have been touched by other individuals in earlier trips, and this number further increases.

When comparing a commute where someone shares these confined spaces with up to 163 individuals and lives in a house or condo with family members, to someone who walks to work and resides in an apartment shared with the same 2-3 people every day, this can result in a possible 98% reduction in the interaction someone has with others in confined spaces.





General Learnings

It is still too early to fully understand the pandemic's consequences and to derive an exhaustive list of lessons learnt. However, one can already carefully discuss some of the early lessons.

While the number of daily human contacts of a co-living tenant is reduced significantly, thereby limiting the risk of spreading of the coronavirus, the pandemic also taught us that conditions in undignified co-living spaces can facilitate a rapid spread of infectious diseases if preventive measures are not implemented in an early stage of the pandemic.

Examples of lessons learnt, as gleaned through our own experience and third-party interviews, are:

- An emergency plan in case of infections within the co-living space, should be prepared before the pandemic. All employees should be trained such that they are aware of the protocols to evacuate potential infected tenants to enable a quick and adequate reaction;
- Operators should ensure there is an environment where tenants feel safe and open to share healthcare concerns. Potential barriers (e.g., language, or access to health care), should be taken away or lowered;
- An adequate communication policy should be in place to inform tenants on new house rules and health and safety measures in order to mitigate the spread of infectious diseases;

- Tenants should be able to ask questions and provide feedback, in their own language, to enable open communication and to increase understanding of the measures and adherence;
- All health and safety measures should be designed from the perspective of the tenant. If there are any negative consequences on the daily life of the tenants (e.g., limited possibility to travel to their preferred food market), alternative options should be offered, if possible;
- Positive incentives can be implemented to motivate tenants to adhere to enhanced health and safety measures.

Prevention in Shared Accommodation

Despite being a safer option when compared to daily commutes, co-living spaces and dormitories have an obligation to ensure a sanitary stay, and take a holistic and long-term approach when reviewing their enhanced measures to prevent the occurance and spread of coronavirus in their facilities.

A thorough desk review, combined with an understanding of crisis management, and a joint decade-long experience in the co-living sector, has resulted in the authors recommending the following fourpart framework: education, mitigation, preparation and communication.

Providing measures mitigating the risk of

coronavirus will have limited effect when not combined with educating tenants on how to avoid bringing coronavirus into the premises. Similarly, the willingness of tenants to participate in these measures, or in fact continue their stay at a co-living space, will be lower if and when tenants do not feel informed by the operator on which mitigating measures are implemented and how they are preparing for a coronavirus positive case.

We hope the following pages provide helpful and practical guidance to all those interested, and we encourage you to share these with others.

METHODOLOGY

As introduced in the previous section, the Prevention and Response Framework in this handbook consists of four components i.e., education, mitigation, preparation and communication, to structure the various steps required to mitigate the spread of infectious diseases in shared accommodation. These four components were the result of a planning session by the response team of one of the co-living companies who co-authored this handbook, and has implemented the framework since January 2020.

Furthermore, a list of mitigation measures was created to guide co-living spaces in the prevention of infectious diseases. This practical guide is based on desk research, expert interviews and sector experience.

While this list of measures covers mostly the 'mitigation' component of the framework, a successful and effective prevention and response process in a co-living space requires sufficient effort to be placed in all four components.

To assemble the list of mitigation measures, we adopted a three-step approach:

- Create a long-list of recommended health and safety measures, classified in key categories, through thorough desk research and expert interviews. Examples of sources are: World Health Organization, Singapore Ministry of Manpower, an industrial company that houses workers in co-living spaces, and an NGO for Singapore migrant workers;
- Narrow down the long-list of preventive measures based on the relevancy and fit of the measures in the context of Southeast Asian co-living providers. The measures were as well evaluated from a tenant's perspective to assess the impact on the livability of a resident;
- Score all measures on effectiveness, feasibility of implementation and cost impact to prioritize the preventive measures that are most value adding. Consequently, measures with low effectiveness, low feasibility of implementation and high costs were filtered out.

The resulting list of preventive measures was crosschecked in June 2020 with a legal team to ensure compliance with several governmental bodies (in this case, Philippine government departments such as DOH, DOLE, DTI, PEZA) and local regulations.



THE NEED TO ACT

Moral Obligation

The best way to fight the novel coronavirus, until a vaccine is found, is to prevent or at least slow down transmission. This means that every member of society bears a responsibility in fighting the spread of the virus, including coliving operators. Failure to do so risks a higher reproduction number, thereby putting further stress on human lives, the healthcare system, government budgets, and the financial health of individuals and the private sector.

Essential Supply

Co-living provides essential affordable accommodation in urban centers and industrial parks for millions of individuals whose disposable income does not allow for alternatives. Lower-density accommodation is unaffordable, and often unavailable, for this demographic and their income-bracket. The restrictions imposed on public transportation (and resulting fare increases) in certain countries have underscored the importance of the availability of affordable accommodation close to centers of work.

Moreover, as discussed in the Foreword, residing in a co-living space reduces the number of human contacts significantly, and therefore reduces the risk of exposure to unknown individuals and frequently-touched surfaces. The supply of co-living spaces is therefore essential, now and in the future. Operators are therefore recommended to respond pro-actively and responsibly to the new environment.

Business Continuity

Companies that provide worker accommodation are better able to ensure business continuity and a healthier and happier workforce. The Philippine government in fact mandated call centers and construction companies

for several months in 2020 to provide housing to its employees to ensure the health of workers and continuity of operations.

Legal Considerations

The necessity to abide to local law needs hardly be explained further. Many governments have put in place restrictions on individual movement, business operations, and public gatherings. Often, there are penalties in place when violating these restrictions, which may be a financial fine, business closure or imprisonment.

Leadership and Social Capital

Leading the way to show care for the well-being of customers creates social capital during a period when decisions sometimes have to be made that negatively affect these same customers. Some measures lowering the risk of coronavirus may have a (temporary) impact on the livability of co-living spaces, and could otherwise reduce compliance from tenants.

Leading with a well thought-out strategy and communication plan therefore promotes social trust, the individual sharing of information, and puts constraints on individual opportunism. As an example, MyTown's tenant satisfaction scores have increased from 92% in March to 98% in June, largely on the back of its proactive care of its tenants and implementation of mitigating measures during the pandemic.

Financial Effects

Failure to implement a solid prevention and response strategy harms co-living operators when infections are found among the tenant population. Aside from the human cost, the financial burden in responding to this outbreak, as well as the risk of losing revenues, are significant and likely to outweigh the cost of implementing preventive measures.

THE FRAMEWORK

Although there are many excellent theoretical risk and crisis management models, the authors have implemented a custom framework in formulating a coronavirus prevention and response framework for its co-living spaces.

This is not because other frameworks are less effective, but simply because the authors' desk research, field studies, and practical experience resulted in the framework laid out. The authors encourage readers to assess what tool works best for them.

The four steps in this framework highlight the necessity for interaction between the co-living operator and its tenant population; education is a two-way street, as the operator educates tenants on the pandemic and its impact on

tenants and business operations, but tenants similarly provide feedback to the operator that enable it to continuously improve its approach. Likewise, mitigation measures are futile if they do not have the support of the tenant community, and communication is only effective when it is a bilateral obligation between the operator and tenant.

The following pages will dive into each of the four components of the framework in more detail. The authors tried to be as practical as possible, without being prescriptive. As mentioned, there is no 'one size fits all' approach and factors such as location, size, government action, and budget all play a part in planning a prevention and response strategy.

Education

Provide tenants with an understanding of the biological and medical characteristics of the novel coronavirus as well as the social, economic, and financial impact it has.

Mitigation

Incorporate measures that reduce the risk of a spread of the virus. This covers both (i) a first case being brought into the premises, and (ii) subsequent outbreak inside the premises.

**** / \

Train staff to deal swiftly and effectively with any coronavirus positive case.

Prepare against supply chain disruptions and other issues that

impact operations.

Preparation

Make tenants able and willing to inform operators about symptoms or test results, and have operators provide quick, consistent and transparent communication to all.

Communication



EDUCATION



A well-informed community is a community at lower risk of contamination. Educating the tenant population on the symptoms, causes, risks, transmissions, diagnosis, prevention measures, and treatment of coronavirus is a critical first step to reduce the risk of a coronavirus case in the premises.

This means continuous education on the part **Tenant Events** of the owner/manager to stay abreast on the latest science (from reliable sources), and an understanding that scientific knowledge on a new pathogen like SARS-CoV-2 evolves over time, and that new understanding of the (i) scientific and medical characteristics of the disease, (ii) societal impact, and (iii) ways to manage the disease may lead to changes in how co-living operators and tenants should behave inside the premises.

If there are changes in the house rules of the coliving space in response to new developments, it is important to adequately inform tenants about the reasons driving these changes and to provide the opportunity to ask questions and provide feedback (in their native language).

Lack of information around the motivation behind restrictive measures often has an adverse effect on compliance, and leads to feelings of alienation. For example, in some Southeast Asian dormitories, tenants were re-allocated and quarantined after coronavirus cases were identified within the premises.

However, limited information and explanation was provided to the tenants, leading to tenants not adhering to the rules e.g., tenants left the premises to visit food markets while this was not allowed.

To ensure the highest absorption of all this information, an education strategy using multiple communication channels is most effective. Some examples performed in our co-living spaces include:

For those tenants who learn best through oral communication, organizing talks and round tables with experts works best. This may include a wide range of topics, including infection prevention measures, advice on financial management following the economic fallout of the coronavirus pandemic, or mental health tips and awareness following months of quarantining measures.

MyTown held such events face-to-face in January 2020, when the pandemic had not reached the Philippines yet, and through Facebook Live, Google Meet, and Zoom videoconferencing platforms thereafter. All are lowcost platforms to educate tenants.

Posters and TV-Displays

Infographic posters and TV-displays on health information help increase knowledge transfer and change people's attitudes and behavior.

These visuals are prominently displayed in various frequently visited areas within the coliving facility, and talk about (i) the basics of coronavirus, (ii) recommended step-by-step procedures from local governments and health practitioners for people who show symptoms and/or have a history of exposure, and (iii) guidelines from the co-living operator to keep the premises free of COVID-19. Annex A provides sample posters used by the authors.

Email Blasts

Most co-living operators have a registered email address of each tenant, which enables them to send out information that is useful as long-term reference, such as hygiene best practices, nearby medical center contact information, updated service guidelines, etc.

Push Notifications

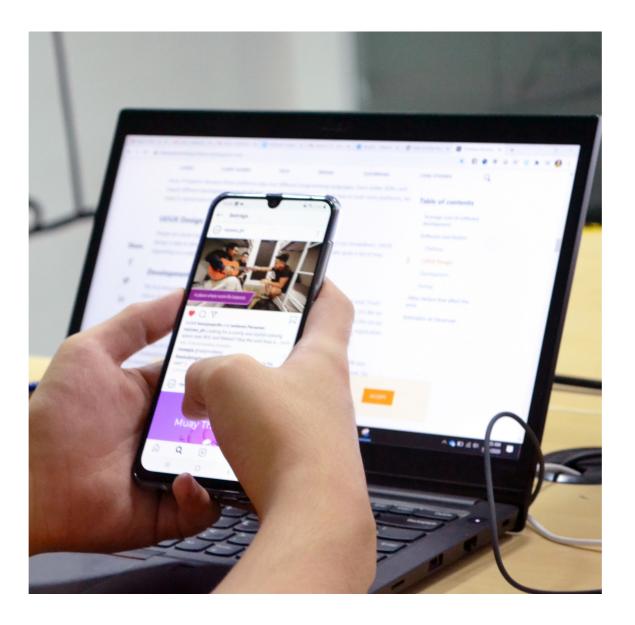
Using smart technology to communicate with tenants enables operators to inform tenants instantly and in a low-cost manner. MyTown has a smartphone application that each tenant downloads upon move-in, which allows it to send reminders via push notification in a quick and an affordable way. Alternatively, messenger platforms such as Viber and WhatsApp can be set up to allow only one-way communication.

Information Webpage

Governments, health organizations, the scientific community, and epidemiologists publish updates to the coronavirus and its impact on communities daily. These changes often have an impact on the operations of a coliving space and/or the tenant community living there.

To avoid sending daily email blasts or printing advisory posters that may be outdated soon after, it is wise to develop a single information repository that can be updated continuously by the co-living operator whenever changes take place.

An online webpage with a simple content management system (CMS) does just that, and can be used as a guide with resources to keep tenants updated on any developments. PeoplePods and MyTown have <u>information webpages</u> for all tenants for this purpose, and co-living operators such as <u>WeLive</u> and <u>The Collective</u> have similar webpages in place.



Social Media Platforms

Social media platforms are a good channel to disseminate more general advice, updates and explanations. These platforms can also be used to spread positive information developments, thereby becoming channels of positivism.

Front-desk Employees

The role of the employees on the ground is as important as that of the tenants in minimizing, if not eliminating, the risk of coronavirus. They are in a unique position to ensure that the safety measures in place are implemented successfully. By listening to tenant concerns, communicating and speaking with them in human terms, and sparking solidarity, employees create a sense of shared purpose.

Front-desk officers serve as a co-living operator's safety champions, and are actively engaged in doing and promoting its coronavirus safety program. Being a role model for the tenants, the officers "walk the walk" by following the rules as they would expect everyone else to, such as, wearing of face mask when on duty, washing of hands frequently, observing social distancing, and enforcing contactless delivery, to name a few. They can also offer tips to maintain proper hygiene, such as setting the phone alarm for every two hours to encourage a frequent hand washing routine.



MITIGATION



An educated tenant population alone is insufficient to avoid coronavirus in the premises; the manager has an obligation (morally, legally and financially as discussed in the "The Need to Act" section above) to implement enhanced measures to reduce the risk of coronavirus.

These measures go beyond social distancing alone; there are unique sets of mitigation measures for each different carrier of coronavirus; (i) droplets containing a virus are caught by the use of face masks and avoided through social distancing, (ii) air particles carrying a virus are best reduced through frequent ventilation of confined spaces, and (iii) transmission through fomites and hand-to-hand contact is best reduced through disinfection measures.

The following overview plots a long list of these measures on their cost and feasibility. Cost is purely assessed from a financial perspective, but can include direct as well as indirect costs. Feasibility refer to the ability of a typical coliving space or dormitory to quickly implement the measures. The size of the bubble relates to the deemed effectiveness of the measure in reducing the risk of coronavirus.

Similarly, from an operational perspective, the authors classified each mitigation measure in three categories: those that impact (i) the facility and design of the premises, (ii) the operator's rules and regulations, or (iii) the operational processes of the co-living space.

These variables were chosen to allow dormitories and co-living spaces with different budgets, designs, and internal policies to personally assess what set of measures are best suited for their premises. Moreover, operators likely would want to implement a tiered approach to implementing these measures based on the severity and number of coronavirus cases in the operator's geography, as certain measures negatively impact liability, operating expenses, or both, and negatively impact the livability of the tenants.





Page | 16 Page | 17

Facility and Design

The following measures outline ways to enhance social distancing within the premises of the co-living property, both within the unit as well as in its common areas. Several of these measures may involve significant upgrades of the property and therefore imply substantial capital expenditures, whereas others are more easily implemented.

#	Measure	Feasibility	Cost	Effectiveness
Α	Use of bed blinds inside unit and/or "feet-to-feet" sleeping directions			
В	Include co-working spaces inside premises to reduce need to leave premises			
С	Provide private bathrooms for each unit instead of common bathrooms			
D	One-way entry/exit points at building entrances			
E	Have hand washing and alcohol stations at building entrances, and sufficient supply of face masks for tenants and employees			
F	Additional stairways to provide unidirectional flow and decrease of traffic			•

Rules and Regulations

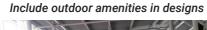
The following measures can largely be introduced through changes in the co-living operators' house rules, and be effectuated through staff and CCTV monitoring. Incentives and penalties can be included to enhance compliance, which may range from freebies such as internet speed upgrades or rent discounts, to fines or an offence points system.

#	Measure	Feasibility	Cost	Effectiveness
G	Access to buildings and rooms are exclusive only to assigned occupants			
Н	Regular visit by doctor to co-living tenants (every two weeks)			
I	Temperature screening and online health declaration form upon entering premises			
J	No lingering in hallway and common areas (reduced capacity and >1 m distance)			
K	Residents need to open their windows at least twice per day to ventilate their rooms			
L	Penalty and no entry policy for staff and residents for not wearing face mask			
М	Increased cleaning and disinfection of common areas (every 2 hours)			
N	Registration of origin or destination when entering/leaving the building			

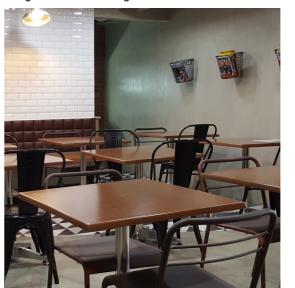
Install private bathrooms in each unit

Create co-working spaces to reduce need to leave premises











Arrange social distancing measures in common amenities
Disinfect frequently touched surfaces every two hours

Operations Process

The following measures highlight changes in operational processes that largely seek to enhance sanitation in and around the premises and reduce risk of surface contamination.

#	Measure	Feasibility	Cost	Effectiveness
0	Staff wears gloves for cleaning high-contact surfaces			
Р	Care packages for tenants offered at cost price (e.g., wet wipes, gloves, masks)			
Q	Contactless food deliveries and disinfection of all goods upon arrival			
R	Set up real-time one-way communication platform with tenants			
S	Provision of house and boarding for employees to limit exposure during commute/outdoor eating			
Т	Provide instructions to third-party service providers on adjusted rules and hygiene measures 2-3 days before visit			
U	Daily facility disinfection (includes disinfection of grounds)			
V	Regular testing of employees and tenants, with immediate home quarantining in case of positive result			
W	Utilize UV-C light for 30-60 min in closed amenities/common areas (avoid skin contact)			

Utilize UV-C light in rooms and common areas



Test tenants/employees regularly for COVID-19





PREPARATION



No matter how well the tenant population supports and participates, and how many measures the owner/manager puts in place, there are several operational contingency plans that will need to be prepared to ensure the organization can respond swiftly to a worst-case scenario.

Because time is of the essence to avoid further contamination in the tenant community and beyond, advance planning for as many as possible worst-case scenarios is advised. These may include: one or more tenants with coronavirus, a mass moveout of tenants, the contamination and/or quarantining or hospitalization of critical employees, government lockdown measures, shutdown of utilities or public transportation, closure of critical supply chains, community demonstrations, and business closure.

Conduct a thorough, realistic risk assessment, and business impact analyses that includes steps for testing, improving, and implementing those contingency plans. The following paragraphs provide a highlevel thought starter – there are models, courses, and systems available that are significantly more detailed, and business continuity plans are highly specific for each organization, depending on location, size, clientele, and other factors.

Health and Safety

There will always be a non-zero risk of a tenant, employee, supplier, parcel, or other item that may bring coronavirus into the premises. Once an individual in your premises is found to have contracted coronavirus, it is crucial that the response is adequate, accurate, and immediate.

Set up a crisis response team, which is comprised of key officers in the company who together have a broad understanding of company operations, and can respond quickly to any new development.

Prepare employees to receive tenants who indicate symptoms, identify those showing them, and how to best provide care while minimizing risk of infection of others.

A checklist for handling possible COVID-19 positive cases should be available to

employees at all times. A sample template checklist is included in Annex B of this handbook.

Test employees' understanding of and adherence to prevention, identification and response measures, through mock tests and drills. These tests should be performed regularly to ensure retention of knowledge and employees' ability to quickly perform the necessary steps in an emergency.

Operational/Supply Chain

In many parts of the world, the effects of the coronavirus have an impact on supply chains of goods and services. This could be through import bans, but also temporary or permanent factory and business closures due to the negative operational and financial impact that the coronavirus has had throughout the world.

Similarly, employees fulfilling crucial roles in

your organization may be unable to visit the office due to closure of public transportation systems, a mandatory quarantine period, or closure of kindergarten facilities.

To ensure business continuity throughout this crisis and the next, co-living spaces need to prepare for such supply chain and employee attendance disruptions. Some ways to ensure this are:

- Plan expected consumption of essential cleaning materials and other consumables and prepare purchases with the expectation of longer lead times and possible order cancellations;
- Update supplier lists, maintain frequent communication, and ensure purchasing is done through multiple parties to avoid dependency on single supplier;

- Ensure all systems are remote-accessible in case of work-from-home government orders;
- Allow room for accommodation of critical frontline employees, to limit risk of infection of said staff and risk of no shows;
- Offer essential employees, as well as critical retail tenants (e.g., canteen operators, restaurants, supermarkets, convenience stores) located in-premise, with in-house accommodation as well as food pick-up/ delivery to ensure continued operations for the benefit of tenants and neighborhood.





COMMUNICATION



Despite all preparations, a virus infection may still happen. Operators should provide how-hurdle avenues for tenants to quickly communicate their symptoms and test results, and offer incentives to inform (or penalties for failure thereof). Thereafter, operators should inform stakeholders and keep them abreast of developments.

Tenant to Operator

It is important to create an environment where tenants feel they have safe and private channels to disclose any symptoms, test results, or anxiety with the operator. Many low-income workers, the target market of most Southeast Asian co-living operators, have little savings and often support their families as one of the only breadwinners. These stresses are compounded during the pandemic, and as a result may lead to worries that sharing information about their symptoms or test results will result in loss of income or accommodation.

Operators are therefore encouraged to support their tenants and avoid putting penalties or threats of eviction in their policies. It needs to be made clear that reporting symptoms immediately and proactively is the responsible thing to do, and ensure that the tenant is incentivized to do so.

Aside from any affected tenant, ensure there are open and direct lines of communication between the wider tenant population and coliving operator. Some tenants may feel anxiety from hearing that a tenant in their building was found to have a positive coronavirus test result. Take any and all questions seriously, and answer them calmly. PeoplePods and MyTown both have community managers and tenant engagement officers who provide this support, and ensure compliance to all house rules. Other communication channels are 24/7 phone lines for calls and messenging, online health



declaration forms, or a smartphone app.

Operator to Tenant

Meet with the crisis response team and update the communication templates prepared for this situation. Sample templates prepared by the authors are shared in Annex C. Define what each stakeholder group should know about what happened, keep the message simple, and provide sufficient context to increase understanding of the changes. Adapt the messaging to different forms of media as well.

Send communication out as quickly as possible to the tenant community through multiple, standardized communication channels. Time is of the essence, especially to conduct contact tracing efforts and inform tenants about any disinfection and quarantining measures.

Update the company's coronavirus information webpage when developments happen.

Ensure fast, uninterrupted internet connection so that tenants can stay in touch with their families and friends at all times. Prepare front-office employees to be able to answer questions from tenants, and circulate 'cheat sheets' for all employees to ensure all information provided to stakeholders is consistent and accurate.

Provide regular updates to stakeholders after the first communication. It is important to send out the first notice swiftly, but equally important to update stakeholders on developments thereafter, either to alleviate concerns or inform them on escalations and the steps that follow from that escalation.

CONCLUSION

Co-living is a much-needed, critical form of urban affordable accommodation that provides a home to a growing number of young professionals and other working people. Especially in Southeast Asia, the focus of this handbook, alternatives to shared living are unaffordable, impractical or unlivable. Co-living developers therefore provide an essential and unique form of dignified housing, and a higher quality of life to the backbone of Southeast Asian economies; the young working population.

What has become a thriving real estate sector in normal times, co-living has now proven essential in times of crises. The coronavirus pandemic not only impacts the economy but also affects how corporations operate and people live.

Due to the inability of employees to go to work, or work productively from home, companies are forced to consider all facets of their business operations and craft business continuity plans (BCPs) beyond the corners of the office. Both employers and employees have increasingly become conscious of the importance around the health and wellbeing of the workforce, and the coronavirus pandemic has reiterated the responsibility both parties have to ensure they help reduce the risk of community infections.

Co-living helps with this. It reduces the number of people one is in contact with by up to 98%, as tenants can walk to work and avoid the daily inconvenience of relying on cramped and enclosed public transportation options. Moreover, a well-rested and healthy workforce is less likely to have a weakened immune system that is susceptible to a viral infection.

How else can co-living operators do their part in the global fight against the current pandemic, and be prepared for a next crisis? By having a holistic and well-researched prevention and response framework in place against pandemics and other crises.

This handbook aimed to be a thought starter for co-living operators around the globe, and provide practical guidance based on both academic expertise and on-the-ground experience. It highlighted that whereas most real estate operators tend to focus solely on implementing coronavirus mitigation measures inside their premises, equally important are the need to educate and communicate with the tenant population, and prepare all stakeholders for the worst.

The authors also sought to show that the need to act is evident from a moral, economic, social, legal, and financial perspective, and that implementing a prevention and response framework like the one presented here is not detrimental to the sustainability of a co-living space - in fact, it enhances it. At the time of publishing this handbook, COVID-19 has continued to show resilience, and co-living operators are therefore encouraged to implement policies that have a

long-term sustainability at their core, and assume a scenario where coronavirus may become endemic.

Co-living was designed to elevate the quality of life of its tenants; in a time when health and wellness is at the forefront of our collective minds, this is relevant now more than ever. As in any sector, achieving this and elevating best practice is best done through cooperation and conversation, and this handbook seeks to help on that journey.





Annex A - Sample Educational Posters



COVID-19 GUIDELINES



Kapag natutulog, siguraduhin na ang mga paa ang magkatapat sa isa't isa.



Sumunod sa "Entrance Only" and "Exit Only" policy.



Laging gamitin ang mga handwashing at alcohol stations sa entrada ng dormitoryo.



Hinihikayatan ang mga residente na manatili sa sariling kwarto.



Humihingi ng kaunting pagunawa sa temperature screening at online health declaration form pagpasok ng dormitoryo.



Hinhikayatan ang mga residente na wag tumambay sa hallway at common areas at panatiliin ang social distancing.



Laging panatiliing nakabukas ang bintana ng kwarto para patuloy ang paglabas-pasok ng hangin.



Bawal pumasok ang residente at staff kung walang suot na face mask.



Irehistro ang pupuntahan/pinangalinan kapag umalis/bumalik sa dormitoryo.

LET'S KEEP OUR COMMUNITY SAFE AND CLEAN!





Annex B - COVID-19 Case Handling Checklist

NAME		BLDG/UNIT#	DATE		
STEP	ACTIVITY	IN-CHARGE	TIME ST.		STATUS
1	Have tenant wear face mask and gloves, calm him/her down, and show our support/care Isolate tenant and restrict access Shut down all remaining open amenities Disinfect the room and public areas				
2	Reach out to emergency contacts of the tenant to inform them of the situation				
3	Offer assistance to find an alternative accommodation				
4	Provide for care package including waiver of rental				
5	Get a direct line with doctor or DOH official				
6	Send push notification to tenants of impacted building				
7	Email tenants of impacted building				
8	Send push notification to tenants of impacted building				
9	Send push notification to tenants of other buildings				
10	Email tenants of other buildings				
11	Send push notification to tenants of other buildings				
12	Email corporate clients				
13	Post public advisory on social media accounts				
14	Post printed public advisory in elevators and announcement boards				
15	Provide updates to crisis response team				

ACCOMPLISHED BY	SIGNATURE	COMMENTS

Annex C – COVID-19 Case Handling Communication

EXHIBIT A - Initial Push Notification

Dear tenant, we just received information that a tenant from your building tested positive for COVID-19. We are in direct communication with the tenant, hospital, and the DOH. We will email you shortly with next steps. For now, please remain inside your unit.

EXHIBIT B – Initial Email Blast

Dear Tenant,

We just received information that a tenant from your building tested positive for COVID-19. We are in direct communication with the tenant, hospital, and the DOH. Please remain inside your unit and self-quarantine until further notice.

We can imagine you are worried and scared. We are there for you and hope to help you through this! Over the last weeks, we have prepared for this unlikely event and have arranged the following:

- 1. Case Isolation: We have isolated the tenant, who is currently at a medical facility.
- 2. Direct Communication: We are in direct communication with the tenant and the DOH and will notify you as and when there are relevant updates. Stay close to your phone for additional push notifications or emails from us.
- 3. Building Disinfection: We have disinfected the entire building with an organic, human-friendly antiviral disinfection spray.
- 4. Obligation to Notify: If you experience any of the following symptoms, notify us immediately through (indicate mobile no of contact person)
 - a. Fever
 - b. Cough/Cold
 - c. Shortness of breath
 - d. Sore Throat
 - e. Sudden loss of smell
- 5. Self-Quarantine: The best you can do for your health and safety, and that of your fellow tenants and the general public, is to stay in your unit and limit your risk of infection. All common areas in the building are closed until further notice. Please stay inside your unit for self-quarantining purposes.
- Meal Purchases: We have partnered with a food delivery service provider to provide you with meals during the quarantine. Please find their menu options attached, and go to our webpage to fill out your desired meal(s) for today if you choose to pick one.
- 7. Counseling: it's OK not to be OK feeling sad or anxious is normal during a health emergency. We are here for you, but there are also health professionals available to you through the following government hotlines (include phone numbers)
- 8. More information: For more information on how we are responding to COVID-19, see [enter website http]

We are here for you and naturally will keep you updated regularly. For any issues or concerns, please report these through our smartphone application.

Be safe.

EXHIBIT C - Follow-up Push Notification

Dear tenant, we have sent you an email to your registered email address detailing the next steps in handling the (indicate building name) tenant who was tested positive for COVID-19. If you did not receive the email, please contact [enter email address]

EXHIBIT D - Initial Push Notification to other Buildings

Dear tenant, we just received information that a tenant from (indicate bldg name) tested positive for COVID-19. Your building is not affected and we remain vigilant with additional cleaning and disinfection measures. We will email you with further information. Please contact us directly if you experience symptoms.

EXHIBIT E - Initial Email Blast to other Buildings

Dear tenant,

We just received information that a tenant from (indicate building name of COVID-19 positive tenant) tested positive for COVID-19. There is no need to panic, as your building remains unaffected; we do not allow for interbuilding movement of tenants, staff, or guests, so there is no cross-contamination risk.

Nevertheless, we can imagine you are worried and scared. We are there for you and hope to help you through this! Over the last weeks, we have prepared for this unlikely event and have arranged the following:

- 1. Case Isolation: We have isolated the tenant, who is currently at a medical facility
- 2. Direct Communication: We are in direct communication with the tenant and the DOH and will notify you as and when there are relevant updates. Stay close to your phone for additional push notifications or emails from us
- 3. Building Disinfection: We are disinfecting the entire building with an organic, human-friendly antiviral disinfection spray
- 4. Obligation to Notify: If you experience any of the following symptoms, notify us immediately through (indicate mobile no of contact person)
 - a. Fever
 - b. Cough
 - c. Shortness of breath
 - d. Sore Throat
 - e. Sudden loss of smell
- 5. Counseling: it's OK not to be OK feeling sad or anxious is normal during a health emergency. We are here for you, but there are also health professionals available to you through the following government hotlines (include phone numbers)
- 6. More information: For more information on how we are responding to COVID-19, see [enter website http]

We are here for you and naturally will keep you updated regularly. For any issues or concerns, please report these through our smartphone application.

Be safe.

EXHIBIT F - Follow-up Push Notification to other Buildings

Dear tenant, we have sent you an email to your registered email address detailing the next steps in making sure that your building remain COVID-19-free. If you did not receive the email, please contact [enter email address]

EXHIBIT G - Email Blast to Corporate Clients

Dear Valued Client,

We just received information that a tenant from (indicate building name of COVID-19 positive tenant) tested positive for COVID-19. There is no need to panic, as your building remains unaffected; we do not allow for interbuilding movement of tenants, staff, or guests, so there is no cross-contamination risk.

Over the last weeks, we have prepared for this unlikely event and have arranged the following:

- 1. Case Isolation: We have isolated the tenant, who is currently at a medical facility
- 2. Direct Communication: We are in direct communication with the tenant and the DOH and will notify you as and when there are relevant updates. Stay close to your phone for additional push notifications or emails from us
- 3. Building Disinfection: We are disinfecting the entire building with an organic, human-friendly antiviral disinfection spray
- 4. Obligation to Notify: If your employees experience any of the following symptoms, notify us immediately through (indicate mobile no of contact person): fever, cough, shortness of breath, sore throat, sudden loss of smell
- 5. More information: For more information on how we are responding to COVID-19, see [enter website http]

EXHIBIT H - Social Media Post

(Indicate date and time) -- In the last hour, we received information that a tenant from (indicate building name of COVID-19 positive tenant) tested positive for COVID-19. We wish our tenant a speedy recovery and are in direct communication with the affected tenant, medical professionals, and the DOH for any additional assistance and support we can provide.

All other buildings remain unaffected, as we have put in place additional contamination mitigation measures as early as January, as well as restrictions around interbuilding movement of tenants, staff, or guests, so there is no cross-contamination risk.

Our priority is the safety and health of our tenant community and employees, and we have taken extensive precautionary measures for months to mitigate exposure. We are taking care of all remaining tenants in (indicate building name of COVID-19 positive tenant) and are reaching out to those we determined to have come in close contact with the affected tenant.

We encourage everyone to do their part to limit the risk of exposure, and urge anyone who experiences symptoms to contact the designated hotlines.

For more information on how we are responding to COVID-19, see [enter website http]













BEYOND ACCOMMODATION

INDEPENDENT STUDY PROJECT, MBA 20D

This communication is not intended to constitute "research" as that term is defined by applicable regulations. The authors shall have no liability to the user or to third parties, for the quality, accuracy, timeliness, continued availability or completeness of the data nor for any special, direct, indirect, incidental or consequential loss or damage which may be sustained because of the use of the information in this communication or otherwise arising in connection with this communication, provided that this exclusion of liability shall not exclude or limit any liability under applicable any law or regulation. This report is part of an Independent Study Project of INSEAD.

The Innovation for Social Impact Partnership (ISIP) aims to support promising innovative Social Enterprises (SEs) in the Philippines to be able to collectively contribute to the acceleration, achievement, and sustainability of the UN Sustainable Development Goals (SDGs). ISIP is co-implemented by the United Nations Development Programme in the Philippines (UNDP Philippines) and the Philippine Development." Foundation (PhilDev), with generous support from the Australian Embassy in the Philippines.