

Specialist Letting Agents, Property Managers & Estate Agents

Simply Residential



**Updated July 2017*

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Thank you for choosing Simply Residential Management. This brochure is intended as a general guide to some of the many services we undertake for landlords in the course of running our successful letting and management business. If you have any queries or questions regarding the service please do not hesitate to ask a member of our management team for more information and we will be pleased to assist.

THE TENANCY TERMS

Most residential properties these days are let on what is known as 'Assured Shorthold Tenancies', these are the most secure forms of tenancy with which to let residential properties from the landlords perspective and are widely used in the market today. Simple contractual tenancies can be offered for periods shorter than 6 months but offer little protection for landlords. Contractual agreements with company lettings also fall outside the Shorthold Tenancy but remain secure.

An Assured Shorthold Tenancy must have a minimum initial period of 6 months after which unless it is extinguished by the tenant or landlord/agent it will continue to run on a month by month basis until such time as the agreement is ended by either party. Tenants may give one months notice at any time ending the tenancy no sooner than at the end of the sixth month of the tenancy. Landlords may give 2 months notice under Section 21 of The Housing Act which requires **MANDATORY** possession, at any time ending the tenancy no sooner than the end of the sixth month of the tenancy.

POSSESSION

The **Housing Act 1988** as amended by the Housing Act 1996 lays down certain circumstances (grounds) under which a landlord may successfully apply to court for possession. The **grounds for possession** fall into two categories: mandatory, where the tenant will definitely be ordered to leave if the landlord can prove breach of contract, and discretionary, where the court can decide one way or the other.

There are now some 17 grounds for possession of residential property with most being either not normally applicable to the properties here in the area or are discretionary to the court. Those that are discretionary are costly to bring to court and in our experience very rarely result in a judgement for possession. The main **MANDATORY** ground for possession other than that demonstrated above (Section 21) is Ground 8 which relates to arrears.

Ground 8 says that were a property is let on a monthly tenancy and the tenant is at least 2 months in arrears you may serve this notice, after 14 days you may apply then to court for possession and provided the tenant is still in at least two months arrears by the date of the hearing, possession will be awarded in the landlords favour. If the arrears are reduced under two months at any time leading upto a hearing, the hearing will be withdrawn.

In our experience as property managers for over 25 years tenants who fail to pay the two months rent rarely attend court and are more likely to try simply to string out their stay at the property and then leave just prior to the possession proceedings hearing, or having received notice of the hearing they agree to pay the rent due.

The greatest failing of the current system is that other than calls and letters warning of action nothing can be done to speed up the action to retake possession of the property and any threats toward a tenant could result in costly action against the landlord. Legal expenses (solicitors) can not be added to claims against tenants although interest and the actual court fee's are included. The problem is usually finding the tenant once they have vacated to enforce the payment due and if they actually have the funds to pay. Provided arrears are managed quickly and the tenant is made fully aware of the consequences most cases are resolved quickly with either a payment or a vacation.

DEPOSITS, BONDS AND RESERVATIONS

Since April 2007 and as a result of 'bad practice by landlords & agents' the government brought in new legislation to stop rouge landlords & agents retaining tenants bonds/deposits for unfounded reasons. From April 2007 landlords and agents taking deposits/bonds covering future damage on their property must place the money in one of two schemes:

It was usual for tenant to pay a one month deposit/bond and the first months rent in advance prior to the introduction of the scheme and few are able to pay a large amount of money regardless of whether it is classed as deposit or rent in advance.

1. The DPS (*Tenancy Deposit Scheme*) is a body set up by the government. When a deposit is taken, it must be paid into the scheme and the tenant/landlord must be given the reference number and details of how to contact the scheme. At the end of the tenancy the tenant & landlord/agent must apply for the monies return and in the case of dispute the matter is referred to an arbitrator. The arbitrator will ask for documentary evidence to explain each case fully and on the basis of this decide who to return the monies to. (There are no meetings all this is by written correspondence only)

Since most tenants who know they have caused damage do not pay the last months rent claiming the deposit from the arbitrator should be straight forward but we have seen cases where even in these circumstances the tenant chances his arm in applying to the arbitrator for the funds accusing the landlord/agent of wrong doing. The fact remains that whilst the deposit/bond may cover the last months unpaid rent it does little to resolve the damages and here the only prospect is to issue a county court claim and risk being able to find the tenant when, and if you win judgement and indeed if the tenant has the funds to pay?

Establishing damage to your property is not as straight forward as you might imagine. For an arbitrator to be confident in your claim against a tenant a highly detailed inventory will be required not only detailing the fittings in every area of your property but also its condition and the advice here is to employ an outside inventory clerk with insurance cover and membership of the Association of Inventory Clerks. A detailed inventory before and again after your tenancy will cost many hundreds of pounds but will give you a strong case if the issue of damage arises.

Arbitrators are reluctant to rule for landlords on the basis of basic inventories and photos since its often admitted that there was damage before the tenancy such as missing screws in door hinges, holes in walls etc but the arbitrators view is that unless all these minor issues are catalogued at the outset claiming for damages at the end for new damage could just be things missed at the outset and so unless landlords are prepared to complete rigorous inventories making a future claim is fraught with difficulty if it is for damages.

2. If an agent is managing properties he may join an insurance backed scheme where he may, as was practiced prior to the new regulations, hold the deposit but he must log it with the insurance scheme when he takes it from the tenant and as with (1) advise both landlord and tenant within 14 days where the funds are held, the insurance company covering the funds and how to contact them together with the funds reference tag. In the event there is a dispute at the end of a tenancy the agent must send the funds to the insurance arbitrator who will work very much in the same way as that of the government led scheme.

..complicated isn't it.

There are a number of problems with the above schemes from a practical perspective:

- The inventories are too costly when they only help you claim the deposit.
- A tenant damaging a property is unlikely to pay the last months rent in any event and so to claim the damages court action will be required.
- Because the tenant must be in 2 months arrears before serving the Ground 8 notice it is then usually at least 5-8 weeks before the matter reaches court allowing more arrears to accumulate.

So is there a better solution ?

Simply Residential and other quality agents no longer take deposits/bonds as we feel there ability to secure a tenancy from damage is weak and so limited as to the value of such damages without recourse to legal action. Further, the lack of ability to issue the Ground 8 notice sooner is frustrating.

We draw our tenancies to have rent due two monthly in advance from the start, if you like to think of it as the first and last months rent. The tenant may pay 2 months rent every two months to keep in step with the contract or after the initial first month pay rent monthly thus keeping two months in advance with payments.

If the tenant pays rent every two months the day he misses a payment you can issue the Ground 8 notice as he is effectively in two months arrears as the payment is due two months in advance. If the tenant pays monthly after the first month whilst you are unable to issue the Ground 8 notice , the landlord is not actually at this point out of pocket and the agent can be ready to serve the notice the day the next rent falls due.

When the notice is issued in the above scenarios the landlord is not yet in a loss making situation, although whilst the notice and court action are reaching fruition the tenant may not pay rent but this is far more productive than perusing possession in the deposit schemes where rent is due only monthly in advance and in practice saves landlords around two months arrears.

To protect against damages and indeed arrears Simply Residential take Guarantors against most tenancies.. Guarantors are referenced and must be home owners and effectively form a backstop to any claim against the tenant and are far more reliable options to chase for money if all goes wrong and of course your claim against such parties is effectively unlimited. In practice where tenancies go wrong guarantors agree to pay the agreed loss immediate but in theory could still need to be pursued legally to resolve a claim. We are often asked if taking a guarantor put off tenants and our reply is simple - if the tenant can't find a relation, employer or friend who trusts them enough to stand guarantor why would you want to let them live in your property worth £££££. In extreme cases and with careful judgement professionals and none residents moving into the UK from abroad may be aloud to proceed without guarantors but we will usually look for a much larger amount of rent in advance in these cases to provide some security.

All our tenancy agreements are signed on a six month contract with two months rent in advance and a guarantor with no deposit unless otherwise instructed in writing.

Simply Residential comply with the governments obligations in assigning tenancies under 'The Right to Rent' and ensure all the appropriate documentation is provided.

SAFTEY PROCEDURES

Whilst letting any property whether landlords use agent's or not they are doing so 'during the course of a business' and as such must ensure the recipient of their services is generally safe. There are a number of specific issues we wish to address here :

LANDLORDS GAS SAFTEY RECORD

It is incumbent on the landlord to ensure that let properties are checked and certificated by a qualified body to ensure they are safe and comply with all the regulations. Whilst many landlords believe that any heating engineer can provide the certification only those with **GAS SAFE REGISTRATION** and qualifications to test appliances provide the required protection. Details of all qualified engineers are shown at the Gas Safe website.
www.gassaferegister.co.uk



Your test must be completed by an engineer appropriately qualified. If you don't employ the right contractor you are not protecting the tenant and are exposed to a fine of upto £5000 or prison sentence should there be an incident at your property.

Simply Residential employ only qualified highly trained engineers and the cost of the gas certificate is from £55.00 + Vat.

ELECTRICAL SAFTEY REGULATIONS 1994

Whilst the premises let to tenants must be safe there is currently no compulsory regulation to have a check completed on the wiring in your property, however in the event of an incident if the wiring was deemed unsafe you may be the subject of an action. In 2014 it was rumoured that NICEIC certificates will be required for all residential properties let.



In addition to NICEIC is Portable Appliance Testing (PAT) and all appliances in rented accommodation plugged into the mains sockets should have an annual test for compliance. Failure to have the testing will result in a hefty fine and could result in legal action or prison. Our PAT testing contractors charge very little for this service (£30-50.00) and further details are available from our team for your specific property.



LEGIONELLA CERTIFICATION

If you rent out a property, you have legal responsibilities to ensure you conduct your undertaking in such a way that your tenant(s) are not exposed to health and safety risks. Unlike the gas certification there is no legal obligation and certification required however, Section 3(2) of the Health and Safety at Work Act 1974 (HSWA) places the responsibility of carrying out a risk assessment and keeping these records for 5 years on the property owner. If you do not wish us to complete a check annually we will require this in writing.

Follow the link for full details :

<http://www.hse.gov.uk/legionnaires/legionella-landlords-responsibilities.htm>

A manual for the safe use of every appliance should be provided at the property for your tenant without exception. Failure to provide the manual could result in action against you should the tenant be injured using an appliance.

(These can usually be downloaded from the internet if you have misplaced them)

- **The Electrical Equipment Safety Regulations 1994.**
- **Maximum penalty for none compliance is a fine of £5000 and six months imprisonment enforced by the trading standards office.**

FURTHER SAFETY REQUIREMENT REGULATIONS

There are many more regulations to be aware of when letting your property especially if its furnished and these include :

Glass doors, table tops and covers: Many old doors still contain thin 4mm glass and must now have safety glass fitted or be over boarded, all tables and glass furnishings should carry a kite mark for safety or should not remain at the property for use by the tenant.

Foam filled furnishings: All must comply with The Furnishings Fire Safety Regulations 1988 and if you are unable to find the label confirming the goods comply or that you have had them independently tested they must not remain in the property.

Ladders leading to children's beds: The bunk & bed safety regulations 1987. There are a number of issues here the least of which being that children's heads are disproportionately large in relation to their body size and ladders can pose a risk of hanging. We recommend you visit the Trading Standards website for more information.

The gap width of spindled staircases: Again an issue with visiting children as well as those living in the property.

Smoke alarms on all floors of your property are a legal requirement and must be fitted prior to a tenancy commencing.

...if in doubt , check it out or remove it.

APPLIANCE MANUALS

If you provide your tenant with any form of appliance for instance a washing machine, Hoover, kettle or lawnmower your duty is to provide them with a guide on how to use this safely. If you don't have the original appliance brocher the manuals can usually be downloaded from the internet. All appliances for outdoor use such as lawnmowers require an RCD cut off to be supplied in addition and should be serviced in accordance with the manufactures guidance.

In most cases unless your furnishings are new not only will your property achieve no better rent than if unfurnished but your risk as a landlord is much greater and so to are the costs required to ensure your are adhering to the regulations.

If you are letting your property you must provide Simply Residential with :

- Copy of your gas certification unless we are instructed to have this completed.
- Copy of any PAT tests unless we are instructed to complete these.
- All manuals for appliances.
- List of foam filled goods with confirmation they comply with regulations.
- Inventory of all items.
- Legionella risk assessment.

We can not proceed with your letting unless we have all the required certificates in advance of letting the property.

SERVICES TO THE PROPERTY

Third parties are no longer able to deal with your service accounts and so it is imperative that you ensure all services including gas, water, electric, council tax, telephone, TV licence etc are finalised before a tenant moves into your property. We can not be responsible for services left supplying tenants at your property.

- During vacant periods in cold months you are advised to have water systems drained to reduce the risk of bursts.
- Don't forget to redirect any mail to your new address and be aware unscrupulous tenants may receive confidential mail regarding your finances.
- It is a good idea to advise the local Police of your departure and perhaps your details or those of our offices.
- Remove all items from loft spaces and garages/sheds. Locking these in rarely protects them from inquisitive tenants and whilst you may not have intended to provide them with equipment anything they find and use could leave you open to legal action should they be injured using the item.
- Do not leave any form of combustible liquid or gas at the property. Such items are not only dangerous but may invalidate your insurances.

YOUR LENDER AND INSURANCE

If you have a mortgage on the property being let you are obliged to ask the lender for written permission to let out your property and we will require a copy of this. Ensure your buildings insurance is both updated for value and that you have informed them the property is to be let out. Contents insurance is notoriously difficult to make a claim on when the property is rented but if you choose to keep this in place ensure you have told them the property is rented and remember to keep the inventory, receipts and perhaps photographs of all larger items which will help should you need to make a claim.

Simply Residential offer a range of specialist policies geared to the requirements of landlords and tenants and further details of these are available on request from our team without obligation.

REPAIRS & KEYS

In the event of repairs being required at your property we will endeavour to dispatch contractors quickly and provide estimates as to the cost of repair. In some cases the cost of sending the contractor versus the repair cost itself may mean that we instruct repairs on site without notice however, for larger requirements we will liaise with you before completing the repair.

If we are unable to liaise with you (3 days) we will use our judgement to effect an emergency repair upto £500.00+Vat without direct authorisation especially if the repair is seen to be urgent. Our aim is to keep your tenant happy and safe.

We will require from you three **FULL** sets of keys and any fobs for car parks and doors, in addition we suggest you too keep one set although you may NOT gain access with these without the tenants specific consent. We accept no responsibility for the loss of keys although these are kept in strict security at our offices when not in use. The third set of keys we request is usually kept at our offices, the other two normally go to the tenants.

ADVERTISING

We aim to promote your property in the widest possible manner to ensure we reach as many possible applicants as is practical. Your property will be marketed on web portals such as Rightmove, Zoopla, Prime location, although we reserve the right to change these portals from time to time as commercially viable.

Internet advertising results in around 90% of all enquiries to our offices with boards, and our office displays making up the balance.

ACCOUNTS AND PAYMENTS

Our accounts staff will provide you with a monthly payments statement usually by email the day payment is made to your bank account. Annual statements are available on request. The cost of any repairs, our commission and any other costs attributable to your property will be deducted from the next months rent before payment is made to your account.

All rent payments made to Simply Residential by tenants are processed and paid to landlords within three-five working days of receipt into our account. We can not be responsible for tenants late payments of rent and we advise you check your bank statement regularly to ensure you do not miss important payment obligations.

OVERSEAS LANDLORDS

If you are an overseas landlord you will be charged the current rate of tax on all your income every month (20%) and this will be paid to the inland revenue in the UK as we have been instructed by the Inland Revenue. If you do not wish to have the tax paid you must provide us with a valid and current FICO overseas landlords registration certificate obtainable free of charge from the inland revenue. For a free application download go to their website :

http://www.hmrc.gov.uk/cnr/nr_landlords.htm.

ENERGY PERFORMANCE CERTIFICATE

In 2008 the government in line with European directives brought in the EPC for all rental property in the UK. It is now illegal to market/advertise any property for rent without having the EPC displayed or available for immediate inspection. Our cost for the production of the EPC report and certificate is from £50.00+Vat. Certification must be provided before marketing can commence. Certification lasts 10 years.

YOUR EPC MUST BE A MINIMUM 'E' RATING TO BE RENTED IN THE UK UNDER 2019 GOVERNMENT REGULATIONS



“Over 25 years successful Letting & Management”



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AGENCY AGREEMENT

LETTING AND MANAGEMENT

This Agreement is made between the Owner/s of the property as named at the end of this Agreement, hereinafter called "The Owner", and the Agency named above acting as Agent for the Owner, and hereinafter called "The Agent".

A. THE SERVICE

- 1) Providing a rental valuation of the property, and offering advice as required.
- 2) Advertising as necessary, selecting tenants, arranging/carrying out viewings, obtaining references, dealing with negotiations.
- 3) Preparing and signing as Agent for The Owner a suitable tenancy agreement in accordance with current law.
- 4) Advising on and assisting in the transfer of utility service accounts.
- 5) Collecting and holding as stakeholder rent in advance.
- 6) Receiving ongoing rental payments, preparing and forwarding to The Owner and/or their accountant financial statements on a monthly basis, and remitting the balance of rental payments within one month of the due date, provided the same shall have actually been received. The Agent will not be responsible for paying any interest on monies held on behalf of the tenant or The Owner.
- 7) Making payment of certain regular outgoings provided The Agent has agreed to do so separately in writing and that sufficient funds are held in credit by virtue of paragraph 6 above.
- 8) Advising of current compliance with the Gas Safety (Installation and Use) Regulations 1998 with regard to the inspection, maintenance, and keeping of records in respect of gas appliances in tenanted premises. Landlord must supply a Legionella risk assessment or written instructions otherwise. The Owner being responsible for all costs involved.
- 9) Advising on compliance with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 (amended 1989, 1993 & 1996) with regard to minimum fire resistant standards of specified items supplied in the course of letting property, The Owner being responsible for all costs involved.
- 10) Advising on compliance with the Electrical Equipment (Safety) Regulations 1994 and other relevant legislation with regard to the condition and safety of electrical equipment and appliances in tenanted premises, The Owner being responsible for all costs involved.
- 11) Arranging any repairs, maintenance or replacements to the property or contents which come to or are brought to The Agent's notice and which The Agent considers necessary, up to an estimated cost of £500+Vat for any one item or job, The Owner being responsible for the cost involved. Where the estimated cost exceeds £500+Vat, notifying the owner or their nominated representative who will be responsible for arranging and paying for such work or replacement.
- 12) Dealing with any necessary insurance claim on The Owner's behalf, at a charge equivalent to 10%+Vat

13) Taking appropriate initial action in the event of rent arrears or any other breach of condition of the agreement in an effort to remedy the situation. Where such arrears or breach persists, informing the Owner or The Owner's nominated representative who will be responsible for taking any further action and meeting any costs involved.

14) Liaising with the tenant on a routine basis, arranging renewals of the agreement or check-outs, re-advertising and re-letting to new tenants as appropriate.

B. NOTES AND GENERAL TERMS

1) If a mortgage exists on the property, The Owner must obtain the lender's consent to let.

2) If The Owner is a leaseholder the terms of the lease must be checked and any necessary consent obtained to let.

3) The Owner must ensure that adequate cover exists under both building and contents insurance, and must inform the insurers that the property is to be let.

4) The Agent's Service does not include supervision of the property whilst unoccupied although visits may be made by staff in the process of re-letting.

5) The Owner hereby agrees to ratify all lawful actions taken by The Agent under this Agreement.

6) It is hereby agreed that The Agent may deduct from rental received all fees commissions charges and expenses payable or reimbursable to The Agent under the terms of this Agreement.

7) The Agent will not accept responsibility for frost or cold weather damage to water systems or subsequent damage caused thereby at any time, and The Owner should therefore ensure that such risks are covered by insurance. It is recommended that adequate arrangements are made with a third party to protect water systems from cold weather. It is the landlords obligation to provide a suitable inventory for the property in advance of the tenancy agreement being created.

8) Where The Owner is resident in the UK income tax on rental from property is entirely The Owner's responsibility. However where The Owner is deemed to be resident overseas, unless exemption has been agreed, The Agent must deduct tax from rental received and forward the same to the Inland Revenue.

9) Whilst The Agent shall use their best commercial judgement in the selection of tenants and the execution of their Service hereunder, The Agent shall not under any circumstances be liable for non-payment of rent or any other outcome of the tenancy or for any legal costs resulting there from. Insurance policies are recommended to cover such risks.

10) The landlord hereby certifies that the property, furniture, fixtures and effects to be included within the property during the tenancy comply with all of the following regulations and shall produce such documentation as might be necessary to prove same as and when requested to do so by the agent.

11) This Agreement will remain in force until terminated by service of three months' notice by one party on the other provided that The Agent may terminate this Agreement forthwith and without service of notice in the event of any action or omission by The Owner or The Owner's representative which frustrates the continued performance of The Agent's Service hereunder.

12) If after signing our management agreement, the owner decides to decline our services for whatsoever reason, at any stage prior to the prospective applicant or applicants signing the assured shorthold tenancy, then the owner shall be liable to pay to us an administration charge of £180.00 Inc Vat (£150+Vat).

14) The Owner will need to supply 3 copies of keys to The Agent and ensure that a spare is retained. The Owner gives permission for the locks to be changed if required by The Agent.

C. FEES

1) Letting Fee -A set up fee of £234.00 Inc Vat (£195+Vat) is payable to cover marketing/viewings, if fully managed for at least 12 months. Should the owner terminate our contract within 12 months of a new tenancy being signed a fee of £540.00 Inc Vat (£450.00+Vat) will be charged as a finders fee from the beginning of the tenancy.

2) Management Commission equivalent to be agreed with our valuer (9% +Vat dependant on property) of rental received.

3) Let Only service fees charged at a fee of 7%+Vat of the equivalent of a 1 year rental figure.

4) Preparation of Inventory - we advise an outside inventory company be used who are covered by an insurance policy. Charges for preparation of an inventory and schedule of condition are subject to the company chosen and costs must be met by The Owners upon request.

5) Sale of Property

In the event of a tenant or prospective tenant introduced by The Agent completing the purchase of the property at any time, a commission will be payable by The Owner to The Agent 1.5% +Vat of the selling price.

For Let Only - only the following clauses of this agreement apply : A 1,2,3,4,8,9,10. B 1,2,3,4,5,6,7,8,9,11 C. 3,4,5. All clauses apply for managed properties.

I/we* confirm that I/we* have read this Agreement and wish to appoint The Agent to act on my/our* behalf in accordance with the Service, Notes & General Terms and Fees as herein laid out. I/we* further confirm that I am/we are* the sole owner/joint owners* of the property. I/We* confirm that we have obtained consent if required from our mortgage lender to let this property and will provide a copy of this consent to us as your agent.

Full address of property to be Let and Managed:

.....
.....POSTCODE.....

Signed:.....

Print Name/s: **Date:**

(IF PROPERTY IS JOINTLY OWNED ALL PARTIES SHOULD SIGN)

Signed by or on behalf of Agent: **Date**

Do you require: **Fully managed** / **Let Only** (please circle the service required)

MANAGEMENT INFORMATION AND INSTRUCTIONS

YOUR CORRESPONDENCE ADDRESS.....

.....
.....

Home Number:..... **Work Number:**.....

Mobile Number:..... **Email:**.....@.....

YOUR BANK DETAILS Bank name:

.....

Branch address:

.....

Sort code:..... **A/c No.**.....

A/c holder name:.....

UTILITIES

Gas Supplier:..... **Electricity Supplier:**.....

GENERAL MAINTENANCE: We have reliable tradesmen on call who we can recommend (e.g. plumber, electrician, w/machine engineer, gardener, handyman etc.). However if you wish to nominate your own trades-men please give details below. Where we are unable to contact yours, we will instruct our own.

.....
.....
.....

Bin Day:.....

Instruction Manuals:.....

MAINS SERVICES: Please give the exact location of the following in case of emergency:

Water stop cock – internal:..... **external:**.....

Electricity consumer unit (fuses and switch):.....

Gas stop cock:.....

Is there an alarm if so what is the code:.....

Any other details of which we or the tenants should be aware of:

.....
.....

Signature..... **Date**.....

LANDLORDS CHECK LIST

Below are a list of reminders which we suggest you tick off as you instruct us to let your property:

- Gas certificate— either provide or ask our team to complete this
- Electrical PAT certificate— either provide or ask our team to produce this
- Inventory—either provide this yourself with photos/text for all rooms or consult our team for more advice
- 3 sets of keys needed by agent & perhaps keep one yourself
- Furnishings comply with current regulations (glass/foam fillings/ladders)
- Read all meters and finalise your accounts for Gas, Electric, Water, Telephone, Internet, TV licence etc
- Redirect all mail to your new address and ensure important contact have been provided with your new address
- Check no valuables left in the property or loft/garage/garden
- Advise local residents that we are managing the property in case of issues arising later
- Check house/contents insurance is upto date and that they have been informed the property is being let out as this may effect your cover
- Check you have permission from your mortgage lender to let the property
- If you are an overseas landlord you need to complete the FICO registration or you will be charged 20% tax at source on your rent
- Have you provided instruction manuals for heating/fires/appliances/cooker etc if not you will need to either download these from the web or ask our team for advice since you are obliged to supply these to all tenants. You may face a fine if the manuals have not been provided and the tenants are injured as a result of improper use. You may also like to write a note yourself on how to clean filters etc...
- Have you provided your properties security alarm code?
- Is regular servicing of the security/fire alarm arranged
- Have we got the latest contact numbers/email/address for you to be contacted if required

“With that all complete your tenants and the letting of your property should run smoothly and without difficulty.

Many thanks for checking this list off with us.”