



Providing Homes for Professionals

Landlord Information Pack

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Providing Homes for Professionals

Guide For Landlords

There are various matters that need to be considered before, during and after a property has been let. The sections below cover these in more detail. If you require further advice or assistance with any matter, please do not hesitate to contact us.

Mortgage

If your property is mortgaged, you should obtain written consent to the letting from your mortgage provider. They may require additional clauses in the tenancy agreement, in which case you must inform us.

Leaseholds

If you are a leaseholder, you should check the terms of your lease, and obtain the necessary written consent before letting your property.

Insurance

You should ensure that you are suitably covered for letting under both your buildings and contents insurance. Failure to inform your insurers may invalidate your policies.

Council Tax

Council tax is the responsibility of the occupier. You should inform your local collection office that you are leaving the property if applicable and we will inform them of the new occupants but during vacant periods the charge reverts to the owner.

Income Tax

When the landlord is resident in the UK, it is entirely their responsibility to inform HM Revenue & Customs of rental income received, and to pay any tax due. However, where the landlord is resident outside the UK during a tenancy, under rules effective from 6th April 1996, unless an exemption certificate is held, we as landlord's agents are obliged to retain and forward to HM Revenue & Customs on a quarterly basis, an amount equal to the basic rate of income tax from rental received, less certain expenses. An application form for exemption from such deductions may be obtained from HM Revenue & Customs.

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Preparing The Property

Presentation is extremely important as this is the single most effective key to securing a tenant.

Quality properties attract quality tenants and if the landlord has maintained the property to a good standard the tenant is more likely to treat their home (your investment) with more respect.

Décor

Décor should be light and neutral. The chosen colours may not necessarily be to your own taste, but they should appeal to the broadest range of tenants. The fixtures and fittings should complement the style and standard of your property, as tired and dated properties will attract a lower rental income and a lower quality tenant.

Furnishings

The furnishings should be of a standard representative of the type of property that you are letting, and should cater for the tenants that you are aiming at. Furniture that is of inferior quality, or falling apart is not acceptable, given the quality of property available in the current market. Furnishings and décor in a rental property are likely to last around half of those in your own home so be prepared to invest in this on an ongoing basis.

If you are letting unfurnished, the property should contain as a minimum, carpets, curtains or blinds, and white goods.

Cleaning

The property should be cleaned to a professional standard in advance of the tenancy, including carpets, curtain and soft furnishings. At the end of each tenancy it is the tenant's responsibility to leave the property in similar condition and where they fail to do so, cleaning would be arranged at their expense by ourselves. Cleanliness is one of the main areas of contention at the termination of a tenancy, and this can be avoided if the property is properly cleaned to start with.

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Other Preparation

Energy Performance Certificate (EPC)

Government legislation now requires all commercial and residential properties being sold, built or leased, to make available an energy performance certificate to prospective purchasers or tenants. This will enable Tenants to make more informed decisions relating to the energy efficiency of a property and the ongoing costs of fuel. Professionals on the Move are able to organise an EPC for your property.

Inventory

We recommend that an inventory of contents and schedule of condition be prepared, which should help to avoid misunderstanding or dispute at the end of a tenancy. Without this, it will be impossible for the landlord to prove any loss, damage, or significant deterioration of the property or contents. As part of our full management service we will prepare an inventory and schedule of condition, and it is available as an optional service as part of letting only.

Mail Forwarding

We recommend that you make use of the Post Office redirection service which incurs a small charge. It is not the tenant's responsibility to forward mail and generally not something that the tenant will do.

Information For Tenant

It is helpful if you leave general property information for the tenant, for example instructions on how to operate the central heating & hot water system, appliance manuals, security alarm instructions, refuse collection day and any other details which may be relevant to the property.

Keys

You should provide one set of keys for each tenant. Where we are providing a Full Management Service we will arrange to have duplicates cut as required.

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Landlord Safety Regulations

The following safety requirements are the responsibility of the landlord, and where we are managing the property, they are also ours. Therefore to protect all interests we ensure properties are fully compliant with the appropriate regulations, at the owner's expense.

Gas Appliances and Equipment

Under the Gas Safety (Installation and Use) Regulations 1998 all gas appliances and flues in rented accommodation must be checked for safety within 12 months of being installed, and thereafter at least every 12 months by a Gas Safe registered engineer. Records must be kept of the dates of inspections, of defects identified, and of any remedial action taken. We are able to organise this for our Landlords and do so on an annual basis.

Electrical Appliances and Equipment

There are several regulations relating to electrical installations, equipment and appliance safety, and these affect landlords and their agents in that they are 'supplying in the course of business'. They include the Electrical Equipment (Safety) Regulations 1994, the Plugs and Sockets Regulations 1994, the 2005 Building Regulation - 'Part P, and British Standard BS1363 relating to plugs and sockets. Although with tenanted property there is currently no specific legal requirement for a qualified electrician to carry out an inspection and issue a safety certificate (as in the case of gas appliances), it is now widely accepted that the only safe way to ensure safety is to have a qualified electrician to inspect the property and appliances.

Smoke Alarms

The Building Regulations (1991) state that all properties built since June 1992 must be fitted with mains operated interlinked smoke detectors/alarms with at least one detector per floor level. In the case of an older rented property, technically there is no legal requirement for landlords to provide a smoke alarm. However, it is strongly recommended that landlords do provide a battery operated smoke alarm to each floor of the a rented properties.

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Furniture and Furnishings

The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (amended 1989, 1993 & 1996) provide that specified items supplied in the course of letting property must meet minimum fire resistant standards. The regulations apply to all upholstered furniture, beds, headboards, mattresses, sofa-beds, futons and other convertibles, nursery furniture, garden furniture suitable for use in a dwelling, scatter cushions, pillows, and non-original covers for furniture. They do not apply to antique furniture or furniture made before 1950, bed clothes including duvets, loose covers for mattresses, pillowcases, curtains, carpets or sleeping bags. Therefore all relevant items as above must be checked for compliance, and non-compliant items removed from the premises. In practice, most (but not all) items which comply must have a suitable permanent label attached. Items purchased since 1st March 1990 from a reputable supplier are also likely to comply.

General Product Safety

The General Product Safety Regulations 1994 specify that any product supplied in the course of a commercial activity must be safe. In the case of letting, this would include both the structure of the building and its contents. Recommended action is to check for obvious danger signs - leaning walls, broken glass, sharp edges etc., and also to leave operating manuals for all electrical equipment or other written instructions about high risk items, such as hot surfaces, electric lawnmowers, etc. for the tenant.

Landlords Insurance

All Landlords/Owners should ensure that they are suitably covered for letting under both buildings and contents insurance. Failure to inform insurers may invalidate any policy. We can arrange for a representative of our referencing company to contact you to offer the Landlords insurance service, at a competitive premium, on behalf of Professionals on the Move. This includes:

- * Buildings Insurance
- * Contents Insurance
- * Rent guarantee
- * Legal expenses cover

Just let us know your renewal date.

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