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# Residential Lettings Guide



# Lettings Guide

Dart & Partners Ltd are specialists in all aspects of residential letting, providing a comprehensive, flexible service. We manage and find tenants for an ever growing portfolio of properties for landlords based locally, nationally and internationally.

To the best of our ability we give landlords the comfort of knowing that all matters relating to the letting of their property will be well cared for. Landlords are given a friendly, efficient service that removes the worry of understanding the many complex legal issues relating to letting their property.

We are members of The Property Ombudsman Scheme for Lettings and licensed members of the Association of Residential Lettings Agents (ARLA PropertyMark) which gives landlords the reassurance that we work to strict regulated guidelines and that clients' monies are protected.

We use our ever increasing database of applicants, full colour lettings lists, window cards, local press advertising and national marketing via the Dart & Partners Ltd website and other leading portals such as Rightmove and On The Market to attract an excellent level of good quality, potential tenants.

Our efficient, local team operates from our offices in the centre of Teignmouth 7 days a week, ideally situated to offer a first class service for the area. Dart & Partners Ltd is a well known and trusted independent estate agent, since 1971.

We are happy to arrange a no obligation rental valuation and discuss your individual requirements so please contact us today on 01626 879741 or email [lettings@dartandpartners.com](mailto:lettings@dartandpartners.com)

Trust Dart & Partners Ltd to find you tenants fast and earn you rental income within the shortest possible time!



# Property Rental Appraisal

In order for us to provide a first class service, a member of our team will visit you at your property to offer advice on all aspects of renting. We will advise the rental valuation we feel achievable in the current market and answer any questions you may have. This service is offered free of charge and without obligation.

We will suggest any improvements or alterations which would help to encourage a swift let and ensure tenants' safety. The amount of rent achievable will depend on a number of factors including location, condition, accommodation, facilities and level of furnishings and decor.

When letting residential accommodation, it must be accepted that a speculative venture is being undertaken and tenants may not always adopt the same standards as an owner occupier. There is always a risk that the tenant may default in the payment of rent. The managed service that we offer has been created to minimise such risks. However, set against these risks is the fact that you will be retaining your capital investment and, if it is your home, you will be preserving it until such a time as you wish to return.

Once we have instructions from you to commence with the letting of your property we will ask you to complete our Letting and Management Instruction Agreement. We will visit the property to take photographs and create property particulars for marketing. The length of time taken to find a suitable tenant varies in line with prevailing market conditions but our experience suggests that there is always a high demand for quality residential property at competitive rental prices. We do not usually recommend tenants sharing as this can lead to complications and we generally find we have a good supply of tenants without resorting to this method.

Recent lifestyle changes where professionals choose to be flexible to relocate for job opportunities, company relocations and short to medium term employment contracts contribute to the demand for all types of rental properties.

From our extensive database of prospective tenants and our local and national advertising we will endeavour to find the most suitable tenant for your property. We aim to minimise void periods whilst achieving a high rental yield for the longest period of time and within the shortest possible time from initial marketing.

When you instruct us to let your property you can rest assured that it is in safe hands from start to finish. Our team always accompany potential tenants on viewings to enable your property to be shown at its best and to get to know the applicants. On receipt of tenants' application forms, identity and address verification we obtain your agreement in principal before submitting their application for professional third party referencing.







# Property Rental Appraisal



## **PETS**

Pets are generally allowed at landlords' discretion and an extra £10 rent per pet is taken. We find that a large number of applicants have pets so it is advisable to market your property as "pets considered" to attract the maximum number of potential tenants. However if, for example, the head lease of a block of flats does not allow pets in the building we can market as "no pets".

## **INFORMATION FOR TENANTS**

Instruction manuals and operating instructions, particularly for central heating and hot water systems, cookers, washing machines, fridge freezers, gas fires etc, need to be left at the property for use by tenants. It is also useful if details of refuse collection are noted.

## **INVENTORY**

We instruct a detailed professional, third party inventory at the commencement of the tenancy with much photographic evidence included. For managed tenancies a signed copy is retained in our files for use when checking the property at the termination of the tenancy and interim property visits.

## **DEPOSIT**

Tenants have to pay a deposit, of maximum 5 weeks rent. As from 6 April 2007 it is a legal requirement that tenants' deposits are protected. The scheme used by Dart & Partners is The Deposit Protection Service Custodial Scheme who hold the deposits to be returned to the tenant upon the termination of the tenancy, providing all the terms and conditions of the tenancy agreement have been met, allowing for fair wear and tear dependant on the length of the tenancy.

## **TENANCY AGREEMENTS**

We use Assured Shorthold Tenancy (AST) Agreements, normally for a minimum fixed term of six months. The agreements are accepted in the courts of law and by all major building societies/banks. At the end of the fixed term the tenancy converts to a contractual periodic tenancy. There are some circumstances where an AST cannot be used and we will advise accordingly.



# Landlords Guidance Notes

We have found that a good relationship with tenants is the key to a smooth tenancy. It is important that tenants should feel comfortable in their home and it is a legal requirement that they are allowed quiet enjoyment.

## **PREPARING THE PROPERTY**

A well presented and maintained property in good decorative order will help to achieve a higher rental value. Experience shows that properties which are let in a good decorative order tend to attract longer term tenancies and are usually well looked after by the tenants.

Electricity, gas, plumbing, waste, central heating and hot water systems must be safe, sound and in good working order. Repairs and maintenance are usually a landlord's expense unless tenant mis-use is established. Interior fittings and decorations should be in good condition and ideally neutral wherever possible.

## **FURNISHED OR UNFURNISHED?**

Your property can be let unfurnished, part furnished or fully furnished. The choice is yours as there is little difference in achievable rent, although it is often easier to find tenants for unfurnished properties. The Housing Act does not differentiate between furnished and unfurnished tenancies in cases of repossession. There will be wear and tear on the property and any items provided for the tenancy. The length of tenancy is taken into account on check out at the end of the tenancy when repayment of the deposit is authorised with the landlord's agreement.

Personal possessions (ornaments, pictures etc) should be removed from the property. Cupboards and shelf space should be left clear for the use of the tenants, unless the property is furnished.

## **GARDENS**

Gardens should be left neat, tidy, clear of rubbish and with lawns and hedges cut. Tenants are required to maintain the garden to a reasonable standard. However, not all tenants are keen gardeners so you may wish to consider arranging a regular gardener. It is usual practice for landlords to maintain trees and hedges rather than tenants as a tenant cannot be reasonably expected to have to work at height or with power tools etc.





# Landlords Guidance Notes

## **RENT PAYMENTS TO LANDLORDS OF MANAGED PROPERTIES**

All rents are due monthly in advance and rent received by us will be transferred into the landlord's nominated account within a maximum of 10 working days of receipt of cleared funds, however in practice usually much sooner (normally next working day). A statement of account will be forwarded detailing the rent collected and expenditure incurred while acting on your behalf as your managing agent. We have a comprehensive list of contractors we use regularly but are happy to work with landlords' nominated contractors.

Buy to Let investors might need to budget for periods where properties may be vacant, possible periods of rent arrears, ongoing repairs and maintenance, insurance and professional fees to set against the long term gain.

## **PROPERTY VISITS**

We make regular visits to all properties on our managed register. Landlords are advised of any problems that are apparent during these visits and receive verbal and written reports. We also visit the property for other reasons such as late or non payment of rent, following up problems reported by the tenants or if we believe that there may be a breach of the tenancy agreement.

## **TENANTS' BILLS**

Tenants are responsible for electricity, gas, water and council tax accounts during the period of the tenancy, unless landlords advise that the costs are included in the rent. We inform all authorities of tenancy changes, providing dates, forwarding addresses and meter readings.

## **LANDLORD VISITS**

If landlords wish to visit the property during the tenancy, prior arrangements always have to be made, as tenants have a legal right to refuse entry and must be given at least 24 hours' notice.

## **ENDING THE TENANCY**

Landlord's possession is gained after the fixed term of the tenancy by serving two months' notice; tenants give one month's notice. Breaching the terms and conditions of the tenancy may give other grounds for terminating the contract. Possession is effected by serving the correct notices and we deal with this on your behalf if we are managing the tenancy. In the rare event of a tenant failing to vacate the property on the due date it is likely that court proceedings will have to be instigated which can be both time consuming and expensive.

Legal expenses protection is included with our rent guarantee protection which will help with the formalities associated with an eviction and obtaining a possession order.



# Landlords Guidance Notes

## **TAX LIABILITY AND NON-UK LANDLORDS**

Income received from rented property is subject to Income Tax. There are some expenses which are treated as tax deductible. Some of these are listed below:

- The costs of some structural repairs and renewals.
- All agency fees.
- Insurance premiums.
- The interest element of your mortgage repayments. Restrictions are being phased in from April 2017 until April 2020 when there will be no mortgage interest tax relief.
- Accountancy and other professional fees.
- Water rates if applicable.
- Charges incurred for postage and telephone calls to your agent.

We strongly recommend that you consult a tax specialist or HMRC for further information.

If you are classed by HM Revenue and Customs as not normally resident in the UK (more than 6 non-consecutive months in any tax year) your managing agent will be responsible to HM Revenue & Customs for your income tax payments. We therefore need to withhold money each month at the ruling tax rate to meet your tax liability. You are allowed to claim the allowances as outlined above. Please discuss this with a tax specialist if you have any further queries. If you do not use a managing agent your tenant is liable to deduct tax and report to HMRC and all prospective tenants have to be made aware of this obligation.

Landlords who live abroad need to complete online form NRL1 to gain an approval number so that rental payments can be transferred without tax being deducted. We can help you with this. Until we receive an approval number for you directly from HMRC we are obliged to deduct tax at the current rate. Every recipient of rent has to receive a separate approval number.

## **MORTGAGED PROPERTIES**

Landlords must inform their building society or mortgage lender of their intention to let. Failure to do so may invalidate the terms of the mortgage. Our tenancy agreements comply fully with the legal requirements laid down by all major building societies and banks.

## **INSURANCE**

We recommend you have a Landlords' Insurance policy which combines the required Buildings insurance with a proportion of Contents cover for fittings and floorings as well as some public liability cover.

Tenants are responsible for their personal goods introduced into the property, and will not be covered under the terms of your policy should they suffer loss or damage to their contents for whatever reason.



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PARTNERS

[dartandpartners.com](http://dartandpartners.com)

To Let

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# Which Level Of Service Is Best For Me?



We offer a choice of services to suit individual requirements:

## **MANAGED SERVICE**

Our most popular service is perfect for landlords who want to be removed from direct contact with tenants whilst remaining confident that their property is in good hands. Rent is collected with regular rent reviews, regular property visits are reported, gas, electrical and legionnaires safety checks are arranged, day to day management queries are dealt with and all maintenance is arranged, in consultation with the landlord. We protect the deposit money with the DPS and deal with the check out procedure at the end of the tenancy. We contact our managed landlords with any changes to legislation.

There is the added benefit of free rent guarantee protection for the first 12 months of any new tenancy on our managed service. After the initial 12 months we will contact you to discuss renewing the rent guarantee protection.

## **TENANT FIND SERVICE**

The landlord deals with gas, electric and legionnaires safety checks, rent collection, day to day management and maintenance and property visits. The landlord has to register with the Deposit Protection Service. When we receive the deposit we pay it into our account and, once cleared, we transfer the money to the landlord's account, who then deals with the check out and any disputes at the tenancy end.

Experience shows that this can often be a difficult negotiation.

## **FEES**

Please ask for details of our competitive pricing structure. Our fee is not charged until the property is successfully let and the tenancy has started. We are usually able to set up a new tenancy for the first time with no upfront charges as fees and most set up costs can be deducted from the first month's rent.



# Which Level Of Service Is Best For Me?

	Let Only	Fully Managed
No let – no fee	*	*
Available 7 days a week	*	*
Rental assessment & letting advice	*	*
Extensive marketing via local press	*	*
Dart & Partners, Rightmove, On The Market websites	*	*
'To Let' boards	*	*
Proactive matching with our client database	*	*
Accompanied viewings	*	*
Right to Rent Checks	*	*
Money Laundering Checks	*	*
Professional referencing by a third party company	*	*
Produce Tenancy Agreement	*	*
Produce detailed inventory with colour photographs	*	*
Set up standing order for monthly rent	*	*
Protect deposit with registered scheme	*	*
Transfer deposit to landlord's account	*	*
Notify utility providers with readings	*	*
Arrange Energy Performance Certificate if required	*	*
Collect rent and forward landlord payment		*
FREE rent guarantee protection & legal cover for initial 12 months		*
Regular property visit reports		*
Arrange annual gas safety checks		*
Checkout & handle deposit repayment		*
Day to day management and maintenance		*
Arrange periodic PAT tests and electrical safety checks		*
Regular rent reviews		*
Issue legal notices		*
Update re lettings legislation		*

Please ask if you have any other specific requirements. We are happy to tailor a bespoke service for individual landlords.

# Fully Referenced Tenants

This is one of the most important factors in letting a property and we can assure our clients that we use highly reputable independent companies to ensure the tenants meet our requirements for renting.

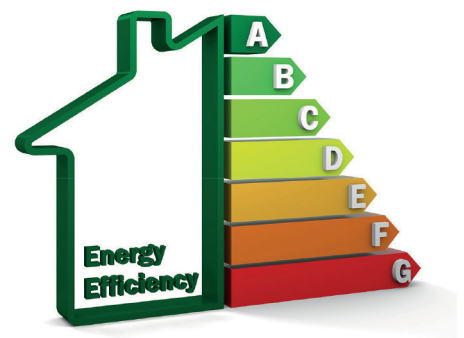
Please see below a list of some of the checks included in the referencing procedure:

- Credit scores checked
- Bankruptcy and CCJ checks
- Anti fraud check
- Detrimental credit history check
- Verification of the applicant's ID, Right to Rent status and current address
- Landlord or managing agent reference/recommendation
- Were they previously a good tenant?
- Did they pay their rent on time?
- Did they keep the property in a good condition?
- Confirmation of employment and income
- If self-employed, accountant's income verification
- Check for previous defaults on rental payments.



All reasonable steps are taken before gaining your agreement to reference prospective tenants.

# Energy Performance Certificate



From 1 October 2008 prospective tenants are entitled to be provided with an Energy Performance Certificate at the earliest opportunity for them to decide whether to view the property.

To market your property a valid EPC needs to be in place. We can arrange EPCs if required and have qualified Energy Assessors who can produce the EPC without delay, thereby saving you valuable marketing time.



# Safety Regulations



## **GAS SAFETY** (Installation & Use)

Regulations amended 1998

All landlords who let property with a gas supply are subject to this act. This covers gas fires, boilers, cookers and hobs, flues and installation pipework. Annual gas safety checks are required to be carried out by Gas Safe registered contractors and any remedial work undertaken. The tenants are to be provided with a copy of the annual gas safety check. Anyone contracted to install, repair or service gas appliances must be Gas Safe registered. We arrange the annual gas safety checks for our managed landlords.

## **ELECTRICAL SAFETY CHECKS**

If you let out a property the law states that you must prove that electrical equipment and the installation is safe under landlords' duty of care obligations to the tenants. If any fittings or appliances within a rental property cause harm to a tenant or their visitors the Landlord could be held liable.

It is worth remembering that each year in the UK around 30 deaths and 4,000 accidents occur involving electrics. This is one of the main reasons we always recommend landlords have regular electrical condition reports every 5 years backed up with visual inspections and PAT tests where required. This is expected to become a statutory requirement in 2019/20.

If you need further information or would like to discuss arranging an electrical test please do not hesitate to get in touch.

## **FURNITURE AND FURNISHINGS** (Fire & Safety) Regulations 1988

Any furniture should carry a fire retardant label. Furniture purchased since 1 March 1993 should comply.

The regulations require that all soft furnishings, upholstery or upholstered furnishings - which include beds, mattresses, pillows, settees, armchairs, scatter cushions and bean bags - should conform and comply with fire safety regulations. The furnishings must comply with the following three tests, each of which measure the flame retardant properties of the furnishings: The Cigarette test, The Match Test and Ignitability Test.

## **LEGIONNAIRES RISK ASSESSMENTS**

Landlords have a legal duty of care to ensure their tenants' exposure to Legionella is controlled. Most domestic properties will only require a basic risk assessment to confirm that there are no specific areas of concern and we can arrange this as part of a tenancy setup. Tenants are also given information about controlling the risk prior to moving into the property.

# Lettings & Management Specialists





# Why Choose

## **CUSTOMER SERVICE**

We pride ourselves on a friendly, efficient, local service to all our clients.

## **TRUSTED, WELL ESTABLISHED AGENT**

Dart & Partners Ltd is a well known and trusted estate agent, established since 1971.

## **THREE LOCAL OFFICES**

We operate from our three offices in the centres of Teignmouth, Dawlish and Shaldon, both open 7 days a week.

## **LOCAL KNOWLEDGE**

We have a knowledgeable team, dedicated to lettings, who all come from the local community.

## **SENSIBLE FEES WITH NO HIDDEN EXTRAS OR MARK UPS**

We believe our fees to be fair and cost effective, based on our experience. We offer a free, no obligation, rent assessment, advising the amount of rent we feel realistic in the current marketplace. Good connections with local experienced and qualified contractors can save our landlords money. Some letting agents add a surcharge to contractor invoices; however, we send a copy of the contractor invoice so that landlords can see that they are only paying for work carried out.

## **SUCCESSFUL AGENT**

With an ever growing register of managed lets we feel confident that our marketing strategies and ability to react to a changing market, utilising the latest technology, puts us in a prime, proven position to continue to grow our lettings business and to maintain our position as number one in the local area.

## **INCREASE IN RENTED PROPERTIES**

ARLA Propertymark predict that one in five will rent in the private sector by 2032 with new Buy To Let investors entering the market each year, so why not let us help you to get the most from your property investment portfolio?

We hope that this guide has answered any queries you may have regarding letting your property. If you require any further information, please do not hesitate to contact us.

We are always happy to arrange a no obligation valuation or discuss your individual requirements so please contact us today on 01626 879741 or email [lettings@dartandpartners.com](mailto:lettings@dartandpartners.com)



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