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made solutions

the legal essentials

- Moving your tenant in
- Service levels to suit you
- Landlord checklist

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**A landlord's guide to our stress-free letting service**

garner & green

*Stress-Free Letting*



# Tailor made solutions for busy landlords

**Garner & Green** offers a comprehensive letting and property management service to take the hassle out of letting your property.

## Expertise at your service

Are you looking for help with finding and screening suitable tenants? Perhaps you want the peace of mind and convenience of a comprehensive round-the-clock letting and property management service that takes care of everything? Whatever level of support you need, we can provide the service that is right for you.

We have more than 20 years' experience in letting properties in Bedford. Our clients range from private landlords with one small rental property to buy-to-let investment landlords with a property portfolio.

**As standard we have 4 different levels of service:**

- 1 Tenant Find Service**
- 2 Let Only Service**
- 3 Letting & Rent Collection Service**
- 4 Fully Managed Letting Service**

All our services can be tailored to suit your individual needs and we will provide a written quote with absolutely no obligation.

We understand that becoming a Landlord can be a daunting experience. Please take a look through this booklet for a step by step guide to what's involved in letting a property. We have included information on your legal obligations and practical matters as well as an overview of all the services we offer.

So whether you are thinking of letting your property for the first time or you're an experienced landlord looking for a new letting agent service, please get in touch to discuss your requirements.

## Professional recognition



## Why busy landlords choose Garner & Green

- ✓ Experienced, attentive and knowledgeable staff
- ✓ Flexible service options, competitively priced
- ✓ Open and transparent fees with no hidden charges
- ✓ Up to date legal documents and advice on property rental matters
- ✓ Independent property appraisals and achievable rental valuations
- ✓ Extensive internet advertising on the UK's top property websites
- ✓ A pre-qualified database of waiting tenants
- ✓ Comprehensive tenant referencing service with full credit check
- ✓ Professionally produced inventories
- ✓ Full client money protection
- ✓ Registered with the government-backed Tenancy Deposit Scheme
- ✓ Dedicated property manager (Fully Managed Letting Service only)
- ✓ Database of expert and reliable tradespeople on call
- ✓ Established in Bedford since 1995
- ✓ UK Medium Lettings Agency of the Year 2017



We tailor our marketing approach to the type of tenant you are looking for to attract genuine interest



# Getting started

Our knowledge of the local rental market coupled with a tailored approach to advertising will help you set an achievable rent and find the right tenant.

## Property appraisal and valuation

We offer an independent assessment of your property by one of our trained and experienced members of staff. This is free of charge and with absolutely no obligation.

We will visit the property and advise you of any work required to meet regulatory requirements.

We will also offer advice on any other actions you need to take before you let the property including necessary repairs or refurbishments.

It's important that you set a rent that is competitively priced, fair and achievable. Using our extensive knowledge of the local rental market, we will assess how much your property could fetch in the current climate. Our rental valuation will take into consideration the location, size, standard and condition of the property and whether it will be let furnished, part furnished or unfurnished.

During the assessment we will be happy to discuss the lettings process with you and answer your questions. If you are a first time landlord you will have plenty of opportunity to find out more about what is involved in letting a residential property.





## Effective advertising and marketing

At **Garner & Green** we use the very latest technology and proven marketing techniques to advertise our rental properties.

We use all the major property websites including **RightMove, OnTheMarket** and **Prime Location**. Our own website [www.garnerandgreen.co.uk](http://www.garnerandgreen.co.uk) is responsive which means it automatically optimises the display to work and look good on smartphones and tablets. This gives your rental property the highest possible online exposure, whichever device your potential tenant uses.

Our online marketing activity includes social media through our Facebook pages and Twitter account and we supplement this with press advertising, email marketing campaigns and our distinctive To Let boards.

We tailor our marketing approach to the type of tenant you are looking for to attract genuine interest. Once instructed, one of the first things we do is to match a property with our list of waiting tenants and send them your property particulars by email with alerts via SMS text message.

High quality photography and floor plans are fundamental to presenting your rental property in the

best possible way. We take the time to capture the best picture of each room and show off its best features, ensuring every picture looks professional.

Location is a primary factor for people when choosing somewhere to rent and our online property particulars include information on transport links, schools, shopping and leisure facilities and other local amenities with useful maps of the area.

## Securing the most suitable tenant

As a landlord, you need peace of mind that the right tenants will be living in your property. All potential tenants on our rental database are pre-qualified by us before we carry out viewings to ensure they are suitable.

All property viewings are accompanied and conducted by a fully trained member of our team and we provide prompt and honest feedback. We will keep you up-to-date on progress and will let you know as soon as someone applies to rent your property.

We take up tenant references and credit checks on your behalf using a specialist referencing agency. This vetting process is a critical step in securing a reliable tenant for you.



# Preparing your property to let – the legal essentials

Our experienced lettings team will provide the latest information and guidance to ensure you meet all your legal obligations as a Landlord.

## Energy Performance Certificate

All properties for rent must have an Energy Performance Certificate (EPC) before any marketing or viewings can take place. An EPC rates energy efficiency and its environmental impact and is valid for ten years for rental properties. A copy of the EPC must be made available to tenants before entering into a tenancy agreement. If you do not have an EPC for your property, **Garner & Green** can arrange an inspection for you.

## Safety

### 1 Gas Safety

Under the Gas Safety (Installation and Use) Regulations 1998, landlords have a legal obligation to make sure all gas pipework, appliances, fittings and flues are safe to use and maintained in a safe condition. Every gas appliance and flue must be tested for gas safety every 12 months. A Gas Safety record must be provided to existing tenants within 28 days of the annual safety check, or to new tenants before they move in, and you must keep copies yourself for two years. All installation, maintenance and safety checks must be carried out by a Gas Safe registered engineer. We can arrange this for you.

### 2 Furniture and Furnishings (Fire) (Safety)

## (Amendment) Regulations 2010

Upholstered furniture and soft furnishings supplied in a rented property must comply with current regulations. This includes, but is not limited to, bed frames, mattresses, headboards, sofas, pillows, cushions, seat pads and any garden furniture that may be used indoors. Items which comply will have a suitable permanent label attached. All non-compliant items must be removed before a tenant moves in. Bedding, carpets, curtains and any furniture made before 1950 are exempt.

### 3 Electrical Safety

Landlords are required to ensure that the electrical installation in a rented property is safe when tenants move in and maintained in a safe condition. As of 2020, new regulations require landlords to have the electrical installations in their properties inspected and tested by a qualified electrician, at least every five years. Landlords must provide a copy of the Electrical Installation Condition Report (EICR) to their tenants. We strongly recommend that you have Portable Appliance Testing (PAT Test) carried out once a year to ensure appliances are safe and fit for purpose.



Council inspectors look at **29** health and safety areas during an HHSRS inspection!

**4** *Smoke and carbon monoxide detectors*

New regulations introduced in October 2015 require landlords to install smoke alarms on every floor of their rental property and test them at the start of every tenancy, and to install carbon monoxide alarms in high risk rooms such as those where a solid fuel heating system is installed.

**5** *Housing Health and Safety Rating System (HHSRS)*

If you own a property and rent it out, your local council may decide to do an HHSRS inspection. Inspectors look at 29 health and safety areas.

**Consent to Let**

If your property is mortgaged, you must obtain written consent to let from your mortgage lender. If it is leasehold, your lease may require written consent from your landlord before you can sub-let.

**Houses in Multiple Occupation (HMO)**

If your property is let to at least three tenants who share toilet, bathroom or kitchen facilities but are not from one household or family – sometimes called a ‘house share’ – it is a House in Multiple Occupation’ (HMO). Depending on the size of the property, the number of tenants and the area, you are likely to need an HMO licence from your local council plus an HHSRS inspection. We can advise you on this.

**Buildings Insurance**

Landlords are required by law to take out buildings insurance for rental properties. We advise our clients to also consider contents insurance and policies to cover rent guarantee and legal expenses.





garner&green

*Stress-Free Letting*



# Letting your property— moving your tenant in

Our professional lettings service ensures everything is in place for a smooth and trouble-free start to renting out your property.



Our inventory provides a crucial legal reference in case of any discrepancy or claim against a tenant's deposit at the end of a tenancy

## Tenancy agreement

This is a legally binding agreement, setting out the rights and obligations of both Landlord and Tenant. Most residential property is let on an Assured Shorthold Tenancy (AST) for an initial fixed term of 6 or 12 months. We can advise on all options available to help you make an informed decision on areas of responsibility, conditions of tenancy, how and when the rent will be reviewed and notice terms. We will prepare all the paperwork and draw up a comprehensive legal document for signing.

If we are fully managing your tenancy and rental property for you, then the tenancy agreement will include those activities we will be responsible for on your behalf.

## Inventory / Schedule of Condition

All of the inventories produced for **Garner & Green** clients contain a full written description of the property, its contents and schedule of condition inside and out including the walls, flooring and all fixtures, fittings and furnishings provided with photographic evidence. This provides a crucial legal reference in case of any discrepancy or claim against a tenant's deposit at the end of a tenancy.

## Utilities & Council Tax

Usually, it is the tenant's responsibility to pay utility bills and council tax. We can organise all meter readings and arrange the transfer of water rates, gas, electricity, telephone, TV licence and Council Tax accounts to the tenant.

## Deposits schemes

A deposit is paid by the tenant at the start of a tenancy to safeguard against damage. Since April 2007, all new Assured Shorthold Tenancies must be registered with a government-backed tenancy deposit protection (TDP) scheme within 30 days of receipt of the deposit. If we are



not providing our Fully Managed Letting Service to you, then you would need to register the deposit with a TDP scheme yourself. Landlords should be aware that there are significant penalties for failing to comply with deposit protection requirements.

We normally collect a deposit from the tenant which is equal to one month's rent. **Garner & Green** is registered with the Tenancy Deposit Scheme which means your tenant's deposit will be held by the Tenancy Deposit Scheme for the duration of the tenancy. We will register deposits on your behalf and liaise with their dispute service should the need arise at the end of a tenancy. We will also provide your tenant with the name and contact details of the TDP scheme and its dispute resolution service, which is a legal requirement.

## Keys

You should provide at least one set of keys for each tenant. Where we will be managing the property for you, we will also require a full set which will be coded for security purposes. We can arrange to have duplicates cut.

# Letting your property – day to day management

Once your tenant has moved in we can take care of your property, tenancy arrangements and your landlord duties throughout the tenancy and beyond.

## Collecting rent

Garner & Green offers a rent collection service on its own or as part of its Fully Managed Letting Service for busy landlords. We collect rent monthly unless the Tenancy Agreement specifies otherwise. Occasionally, tenants may experience financial difficulties and our rent collection service includes chasing any late payments. We will notify you at the earliest opportunity of any rent arrears. You can protect against loss of rental income with an insurance policy; we can suggest one if you wish.

We pay the rent to landlords monthly by BACS (net of our fees and any disbursements, bills and income tax if appropriate) and provide monthly income and expenditure records.

## Rental income and Taxation

As a landlord, you are responsible for assessing your own tax for rent received. Below is some basic guidance on taxation matters relevant to landlords; however we would always recommend you seek independent financial advice from an accountant on tax matters.

### 1 Income Tax

Rental income is liable to tax, although a number of expenditure items can be offset against rental profit. You would also need to pay Class 2 National Insurance if the work you do counts as running a property business.

### 2 Overseas Landlords

Under the Non-resident Landlord (NRL) Scheme, your lettings agent will need to deduct tax from the rental income and pay the tax directly to HM Revenue & Customs. If you choose not to use a lettings agent to collect rent, then your tenant will be legally responsible for collecting and paying the tax to HMRC. Alternatively, landlords living overseas can apply for approval to receive rental income with no tax deducted. Full details of the NRL Scheme are available from HMRC.

## Inspections, maintenance and repairs

The practicalities of being a landlord can be very time-consuming. With our Fully Managed Letting Service we take care of all the day to day management and upkeep of your rental property so you don't need to worry about it.

We will carry out regular routine inspections – usually quarterly – at a mutually convenient time agreed with the tenant. This will involve visual inspections, assessing any wear and tear, and organising maintenance and compliance checks. If we identify any problems we will advise you and, depending on our agreement with you, we can arrange for repairs and any work to be done on the property and pay for this out of the rent received. We have a network of reliable and trustworthy contractors we can call on to deal with routine repairs or emergencies at very competitive rates.

With our Fully Managed Letting Service we take care of all the day to day management and upkeep of your rental property so you don't need to worry about it



### Tenancy renewals, reviews and notices

We will handle all tenancy renewals, including rental reviews, for you. If you decide to increase the rent we will issue the relevant notice informing your tenants. If you wish to end a tenancy, we will serve notice to your tenants in line with all legal process and timing requirements and manage all the end of tenancy administration.

### End of tenancy checks and deposit returns

At the end of a tenancy the landlord should ensure the property is in a good, clean condition before the tenant checks out, take back the keys and formally take

possession of the property. Assuming there are no issues and all paperwork is completed, utility companies notified and you have a forwarding address for the tenant, the landlord should return the tenant's deposit. This is all included as part of our Fully Managed Letting Service.

### Remarketing

No landlord wants a vacant property. If a tenancy is not renewed, we offer landlords who take our Fully Managed Letting Service an automatic property appraisal, rental valuation and remarketing service until we find a new tenant.



# Service levels to suit you

Garner & Green offers landlords a choice of 4 different levels of service. The option you choose will depend on how hands-on you want to be, the level of risk you are prepared to accept, and the time and energy you have available to manage your property investment and tenancy.

## 1 Tenant Find Service

Perfect for landlords who have the time and experience to manage their own investment but want the reassurance and convenience of a professional marketing and tenant vetting service

## 2 Let Only Service

Perfect for landlords who want to manage the tenancy themselves but want to ensure all the paperwork (tenancy agreement, inventory and statement of condition) is completed professionally

## 3 Letting & Rent Collection Service

Perfect for landlords who will manage the upkeep of the property themselves but don't want to take on the hassle of rent collection

## 4 Fully Managed Letting Service

Perfect for landlords who have limited time, or are travelling/living overseas, and want to outsource the entire day to day tenancy management and upkeep of their property investment to a professional property management agent



Any level of service can be tailor-made to suit your needs; simply contact us to discuss your requirements



	1	2	3	4
Property appraisal and rental valuation	✓	✓	✓	✓
Marketing and advertising	✓	✓	✓	✓
Source suitable tenants	✓	✓	✓	✓
Accompanied viewings and feedback	✓	✓	✓	✓
Take up references and credit checks	✓	✓	✓	✓
Draw up tenancy agreement		✓	✓	✓
Inventory and statement of condition		✓	✓	✓
Collect deposit and first month's rent		✓	✓	✓
Register deposit with TDP scheme			✓	✓
Oversee tenant check-in			✓	✓
Transfer utility supplier accounts			✓	✓
Rent collection and payment to landlord			✓	✓
Deal with any arrears			✓	✓
Conduct regular property inspections				✓
Arrange routine servicing and maintenance				✓
Advise on any repairs required				✓
Arrange emergency repairs				✓
Arrange mandatory safety checks				✓
Handle insurance claims				✓
Monthly itemised statement to landlord				✓
Deal with tenant issues and queries				✓
Tenancy renewals and rent reviews				✓
Serving and receiving notices				✓
End of tenancy inspection				✓
Oversee tenant check-out				✓
Arrange deposit return				✓
Remarketing at end of tenancy				✓



# Peace of mind for busy landlords

Choose our Fully Managed Letting Service and all you have to do is sit back and enjoy the rent. Your dedicated Property Manager will take care of everything and keep you fully informed.

Once your property is let the work doesn't stop there. Today's tenants can be quite demanding, expecting maximum value for their rental. Whether it is fridge failure or a leaking shower, you can be sure any tenant will want a swift repair, however inconvenient the timing may be for you.

This is why our clients value our full property management service where we look after any repairs and tenancy issues for you. And, for your peace of mind, we also visit the property regularly and organise any maintenance and safety compliance checks, assuring you that your property remains in sound condition and your legal obligations are met.

## Personal service

You will have your own Property Manager who will look after every aspect of the let and your property throughout the life of the tenancy. Our landlord clients tell us they appreciate the continuity and accountability of a single point of contact.

## Our fees

Each of our service levels is charged at a different rate to reflect the work involved. We charge a one-off payment of £250 for our **Tenant Find Service**, 1 month's rent for our **Let Only Service**, ½ month's rent + 8% a month for our **Letting & Rent Collection Service**, and ½ month's rent + 10% a month for our **Fully Managed Letting Service**.\*



## Landlord checklist

When preparing to let your property you don't want to overlook something important. If you feel comfortable with organising and managing the tenancy yourself, use our checklist to help you. While this is not comprehensive, it should give you a basis for planning the letting process.

- Ensure you have a valid energy performance certificate before any tenant viewings take place
- Obtain consent to let from mortgage lender or lease holder and arrange suitable buildings insurance
- Check that your Gas Safety certificate is up to date and provide a copy to your new tenants before they move in
- Ensure any furniture and soft furnishings comply with current fire safety regulations
- Ensure the electrical system is safe and fit for purpose, and arrange PAT testing of any portable appliances you are providing
- Check with your local authority to see if you require an HMO (House in Multiple Occupation) licence for your property
- Ensure the tenancy agreement covers all the required terms and obligations, is legally binding and signed by all parties
- Prepare a comprehensive inventory and schedule of condition, with photographic evidence
- Ensure smoke alarms and carbon monoxide detectors are fitted and all are working properly
- Notify your local authority of the new tenancy details for Council Tax purposes
- Arrange for all meter readings to be taken and transfer utility bills to the tenant
- Get a duplicate set of keys cut for each tenant plus an extra set for your own use for property inspections, maintenance checks and repairs
- Arrange for post to be forwarded on for any previous tenant or occupier of the property
- Ensure you have registered the deposit with one of the government-backed tenant deposit protection schemes
- Contact HMRC with any questions about self-assessment, or for details about the NRL Scheme if you are living or working overseas



Excellent service,  
they found me  
a great tenant  
and took care of  
everything

Mr C, **Bedford**

Superb service  
from all the staff  
– made the whole  
lettings process  
simple and easy

Mrs J, **Bedford**

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