



ALBION
SALES & LETTINGS

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*A guide to letting your property
& frequently asked questions*





ALBION SALES & LETTINGS

From the very start we want to ensure that we offer you the best possible service that we can. We will guarantee that the service you will receive will be efficient, professional and friendly. Established in 2004 we have built a reputation as being a well respected and professional agency. We have a wealth of knowledge and experience in the Lettings Industry and Customer Services. We will go the extra mile and put the personal back into letting your property as the personal touch is too often overlooked, we believe that this makes all the difference. The majority of business is generated through recommendationof this we are very proud.

We understand that whether this is the first time you have rented a property or you have a vast portfolio of properties, renting your property can be very daunting, but it really doesn't have to be in the least stressful or complicated with our support. We cover all of Northampton and the surrounding villages.

This guide has been designed with you in mind and has a series of frequently asked questions, so whether you are new to this business or an old hand we are sure that you will find it informative and helpful.

I look forward to being of service to you soon

A handwritten signature in white ink that reads "Sally". The signature is fluid and cursive, with a long, sweeping tail that extends downwards and to the right.

Sally Knights - Principal & Branch Manager

Choosing the right tenant



When does the tenant pay the rent and when does it get paid to me?

If we are managing your property, the tenant will pay us by standing order on the same day every month, and then the rent minus our fee is paid to you directly into your bank account. You should expect to receive your money within 5 working days of the due date. If you are managing the tenancy yourself the tenant will pay you directly after the first month.

What happens if the tenant doesn't pay the rent?

We offer all landlords who are on the full management programme a rental guarantee warranty product free of charge for the first 12 months. You can continue with the warranty after the first 12 months but you will have to finance this yourself, the current cost of this starts from £120 per year as little as (£10 per month for peace of mind). The rental warranty is not available to Landlords who chose to self manage.

Can the rent be increased?

Yes, but only once within a 12 month period. You can increase the rent during a fixed term tenancy but only if the Tenants are in agreement and the appropriate amount of notice has been given to the Tenants.

Once the tenancy agreement is signed can it be ended early?

Strictly speaking once you have committed yourself to a fixed tenancy term you will be required to honor the length of time that you have signed for. In some cases if the tenant agrees they may allow you to take back possession of the property and this may be subject to your covering their costs of moving and re housing (administration/agents cost/ removal costs etc). It is possible to start possession proceedings against tenants if they are in breach of their tenancy agreement before the end of the fixed term.

What happens when the tenancy comes to an end?

Most tenants will be happy to continue the tenancy and will sign up for another fixed period of 6 or 12 months, some will ask if they can have a rolling contract. A rolling contract is more commonly known as a periodic contract as it rolls on from the original agreement but is for no fixed time period. It is a more flexible arrangement for both parties. We won't charge you to renew the tenancy regardless of our management status.

Am I responsible for repairs to the property?

As a landlord you have a statutory obligation to repair certain things. For example, if a tenant reports loss of hot water and or heating, or if a fence has blown down in the garden, it will be up to you to pay for the repairs or replacement. If we are managing your tenancy we will arrange with our contractors to obtain quotes and if you approve for the works carried out, or if you prefer you can use your own contractors. You will be given the opportunity to supply us with your preferred contractor's names & contact details so that we can make them the first port of call if we have to get any maintenance issues attend to.

We recommend that you look into taking out some form of maintenance cover on your central heating and plumbing as these are the most common things can go wrong in the property, it may be worthwhile contacting your gas or electricity suppliers to see what they offer.

In some cases it is not always the landlord's responsibility to pay for maintenance. We often receive reports of blocked toilets or sinks and it's normally due to something that has been flushed or poured down that shouldn't have. In this instance any charge for the unblocking of the drain will be charged to the tenants.

Can the Tenant make any alterations to my property?

The tenancy agreement lays out the things the tenants can and can't do. You can't reasonably withhold consent for the tenant to decorate as long as they use a neutral colour and the decorating is carried out to a good standard.

Will I have to change my insurance?

Most policies will only apply to owner occupied properties. You will need to speak to your current insurers and tell them that you will be letting the property. Your insurer may not carry on insuring your property if it's going to be rented, you will then have to approach other insurance Companies who will consider insuring your property for rental purposes.

You **MUST** have an insurance policy geared towards letting. If you are letting your property fully furnished then it will be your responsibility to insure anything of any value, the tenants will only be responsible to insure their own belongings. Please ask for a leaflet for LETSURE buildings and contents insurance. If you own a flat in a block of flats, the likelihood is that your buildings insurance will be included in the ground rent & service charge.

Will I have to pay tax on rental income?

Changes are being gradually phased in by the Government, starting from April 2017. You could reduce your tax liability by offsetting any allowable expenses against your rental income these could include:

- ✓ letting agent's, and lawyers/legal fees
- ✓ building and contents insurance
- ✓ mortgage/loan interest for your property (this is changing soon check the new legislation)
- ✓ maintenance and repairs – (improvement costs are not tax deductible)
- ✓ rent, ground rent and property service charges
- ✓ Council Tax
- ✓ advertising your property to rent
- ✓ other costs, such as phone calls
- ✓ Check out these web pages for more information:
www.gov.uk/renting-out-a-property/paying-tax
- ✓ www.gov.uk/government/publications/restricting-finance-cost-relief-for-individual-landlords/ restricting-finance-cost-relief-for-individual-landlords

What happens if I am living overseas?

If you are going overseas whilst your property is being let then it is advisable that you inform the Inland Revenue. If you do have to pay tax then we will deduct this from your monthly rent or you may be entitled to receive UK tax exemption on any profit that you make from the rental. For more information you should contact the Inland Revenue or your local tax office.

Please be aware that if you own the property jointly with another person, you will each need to apply for tax exemption for your share of the rent: for detailed information please go to: www.hmrc.gov.uk/international/nr-landlords.htm

Are there any Safety Regulations that I need to know about?

There are safety regulations in place set by the Government to protect both you and the tenant. The regulations below should be adhered to. Failure to comply could result in heavy fines or even imprisonment in severe cases.

Gas regulations "The gas safety (installation & Use) Regulations 1998

The above law is in place to ensure the safety of all gas appliances and installations are safe in a let property. Badly maintained and incorrectly installed gas appliances can kill

YOU MUST HAVE A SAFETY CHECK CARRIED OUT BY A GAS SAFE REGISTERED ENGINEER EVERY 12 MONTHS

- ✓ All gas appliances supplied by the landlord including mobile gas heaters must be properly installed and maintained by a registered GAS SAFE gas engineer.
- ✓ The gas safety check should be carried out every year without fail even if you have never had any problems with any of the appliances or installations
- ✓ All rooms with a solid fuel appliance MUST have a carbon monoxide alarm fitted. We strongly recommend that a carbon monoxide alarm in any property that has a gas appliance
- ✓ The tenant should have a copy of the certificate for the rented property.
- ✓ The landlord should not under any circumstances allow the tenant to arrange the gas check themselves. It is the Landlords responsibility to ensure that the gas safety check is carried out. We have a duty of care to you to ensure that you are aware of your obligations.
- ✓ All gas safety certificates must be kept for a minimum period of two years after they expire.

Case law records show that landlords have been prosecuted and imprisoned for manslaughter following deaths of tenants as a result of carbon monoxide poisoning

The Health & Safety Executive can fine individuals up to £5,000 if they are found to be in breach of the regulation. (For more information on this you should obtain a copy of the Health & Safety executive code of practice.)

We can arrange for the safety certificate to be carried out by our GAS SAFE registered contractor.

Electrical Regulations

You have a duty of care to the tenants to ensure that all of the electrical installations & appliances are safe to use, in other words it is against the law to knowingly leave them in an unsafe condition.

Although there is no actual legislation that Landlords must have electrical safety certified at present, you do have a duty of care to the tenants to ensure that all of the electrical installations & appliances are safe to use. It's a criminal offence to knowingly supply unsafe electrical appliances & fixed wiring, as a responsible Letting Agent we want to be sure that ALL of our tenants are not at risk of injury. Case law has shown that tenants have successfully sued landlords for lack of due diligence - this applies also in the case of brand new appliances that can be faulty when they have just left the Warehouse.

As a responsible Letting Agent we will insist that you have a Electrical Installation Condition Report (EICR) carried out and if your property is over ten years of age, this is a check of all the fixed wiring and electrical installation of your property & it is recommended that this test is carried out every 5 years.

Any appliances that you are leaving for the tenants to use should be checked for their safety. The appliances should be checked & certified as safe every year and is referred to as a Portable Appliance Test (PAT).

You must ensure that you leave written instructions for all appliances that are being left in the property. If you haven't got the instructions you must download them from the internet or ask the manufacturers to send you a copy.

We can organise the above to be carried out by our contract electrician, MGL Electrical.

Fire Regulations

You have a duty of care to your tenants as a Landlord as do we as the Agent and the following are recommendations by the Health & safety executive.

- Ensure that there is ONE working smoke alarm installed in the property on each level of the property. Ideally there should be a smoke alarm in the hall way and on every landing. The battery operated alarms are acceptable but we do strongly recommend that a mains powered alarm is used.

All properties built from 1992 will have mains wired smoke alarms to comply with Building regulations. If using battery operated alarms you will need to check that the batteries are working at the start of the tenancy, the tenants will be responsible for checking the batteries throughout the tenancy.

- Consider installing a small fire extinguisher and /or fire blanket in the kitchen area.

Furniture Regulations (Furniture & Furnishings (Fire Safety regulations 1988))

The furniture and Furnishings regulations apply to all furniture and soft furnishings which must be fire safety compliant. Items such as mattresses, padded headboards, pillows, sofas, arm chairs, padded dining chairs should carry a fire retardant label (normally a picture of a cigarette with a line through it).

Any item of furniture that does not display the safety label should be removed and cannot be left for the tenant to use.

Risk of Legionnaires disease

The Health & safety Executive have implemented legislation regarding the potentially life threatening condition of Legionnaires Disease. A risk assessment MUST be carried out by a competent person and should be repeated every two years. You can complete the risk assessment yourself if you feel competent to do so. We can organise this for you for with our independent risk assessor at the cost of £75.

General Health & Safety

It is against the law to leave anything in the property in an unsafe condition.

Most of this is down to common sense, just for example, stairs rails MUST be fitted properly and secured to the wall and not left hanging loose, garden ponds should be covered with mesh & all locking windows should have keys etc. Many Landlords who buy a property to Let or who are thinking of renting out their own homes over look most of the basic health & safety issues mentioned above.

The Housing Health and Safety Rating System (HHSRS) was implemented by the Government as part of the 2004 Housing Act you can view the whole guide at: www.gov.uk/government/publications/housing-health-and-safety-rating-system-guidance-for-landlords-and-property-related-professionals

Did you know that ALL rented properties require an Energy Performance Certificate?

All rented properties will have to have an Energy Performance Certificate (EPC). An independent assessor will check your property (boiler, windows, cavity wall/loft insulation etc). Your property will be graded on its level of efficiency and we are obliged by Law to make the energy efficiency information available for prospective tenants to see during the marketing of the property.

This assessment must be carried out every 10 years. This law is not forcing landlords to have lots of work carried out, for example replacing windows & heating systems it is just enforcing the need for a certificate. We can arrange for this to be carried out by our qualified assessor at the cost of £75. To check if your property already has an EPC please visit: www.epcregister.com

Tradesmen we recommend



Locksmith

Fensome Locksmiths Limited

A reliable locksmith is what you need when you are locked out. C.R. Fensome Locksmith is an independent locksmith who works all areas of Northampton and beyond.

- ✓ 24 hour call out
- ✓ Honest and reliable service
- ✓ 30 minutes response time in local areas
- ✓ No call out charge
- ✓ 12 months warranty on all parts and labour

Contact Craig Fensome on **07939 007867**

Electrician

MGL Electrical

Domestic electrical matters including safety testing (PAT testing), rewires, routine work, new installations. A very reliable and efficient service

Contact Mark Lillyman-**07899 957271**

Gas and Plumbing engineer

Hunsbury Heating – Gas, Heating & Plumbing

All aspects of gas work and plumbing undertaken, member of the Gas Safe Register, Karl offers a reliable and professional service to include gas safety testing and routine servicing, boiler breakdowns and general plumbing.

Contact Karl on **07919 008441**

Wayne Merry - Heating & plumbing

All aspects of heating & plumbing work undertaken and Wayne is a member of the Gas Safe Register & offers a reliable and professional service for all your plumbing and heating requirements

Contact Wayne on **07850 614526**

Turner Plumbing & Heating - Gas & Plumbing

All aspects of gas work and plumbing undertaken, member of the Gas Safe Register, Bobby Turner offers a reliable and professional service to include gas safety testing/routine servicing, boiler breakdowns, boiler installations and new bathroom/shower room installations & general plumbing.

Contact Bobby on **07792 070006**.

Bateman Property Services

Gas boiler/fire servicing, Gas safety testing, Boiler changes ,routine & emergency call outs, Member of the Gas Safe Register, a friendly and reliable service at a reasonable price. Contact Darren **07949 529032**

Drain specialists

Drain Serve - drainage

Craig offers a full 24 hour per day seven day per week service with no call out charges and fixed-price, no obligation quotes with a full guarantee on all work. All drainage work undertaken!

Contact Craig on **07549 078812**

Domestic appliance repairs

The New Moulton Electrical

For repairs and spares for all your domestic appliances (most makes & models of washing machines, dishwashers, ovens, vacuum cleaners etc covered)

Contact Donna on 01604 713232

General Maintenance

LJD Plastering & Maintenance

Lee & Glen Dougal can assist you with plastering, carpentry, general building decorating and water plumbing. No job is too small!

Contact Lee & Glen on **07540 520278**

GWS Property Services

Glyn Spencer is on hand to deal with all day-to-day property maintenance issues

Contact Glyn on **07770 684388**

KH Carpentry

Karl is a highly skilled carpenter and can also turn his hand to most general household maintenance.

Contact Karl on **07703 122856**

Tony Nevin – Decorating services

An experienced and reliable decorator – competitively priced.

Contact Tony on **07722 807142**

General Builder

Neil Twelftree of Twelftree Builders is a skilled builder and will take on building work from new builds to extensions and garage conversions etc.

Call Neil on **07903 153605**

Double Glazing repairs

JB Double Glazing repairs

John is available for all double glazing related repairs for a very quick response and professional service.

Contact John Barron **07702 175570**

Pest control

Front Row Environmental

Covering the whole of Northampton for all aspects of Pest control.
Contact Martin on **01604 552408**
www.frontrowservices.com

Cleaning services

Oven clean

If you don't have time to clean your oven, these guys will bring it up as good as new !
Contact Emmanuel on 07814 200360

Hand in Glove Cleaning Services

The Hand in Glove Cleaning Services team pride themselves in leaving your home gleaming, from a one off deep clean to a regular weekly cleaning service.
Contact Mandie Southgate on **07703 122856**

Property sales

We offer a fully comprehensive property sales service, if you simply want to know the current value of your property or are thinking of selling please give Colin a call in the office on 01604 874400 or email colin@albionresidential.com

Mortgage Advice

Kennedy Mortgage Practice

For advice on all your mortgage needs.
Contact Haley Kennedy on **01604 422440** or **07986 726935**
www.kennedymortgagepractice.co.uk

We are a member of the following organizations:



Our Mission

*“Every customer should
feel like they are our only
Customer”*



*Sally Knights – Principal
Albion Sales & Lettings*