



Your complete guide  
to renting your home  
with confidence

 charrison davis





## Renting your home with Charrison Davis

Renting a property can be a great way to increase your portfolio or create a secondary stream of income – but to get the best value from becoming a landlord, you need guidance and support to get it right.

Even if you're an experienced landlord, the assistance of a professional and committed letting agent can help you to manage your property and responsibilities without the headaches and hassle of going it alone.

### Why us?

The enthusiastic and knowledgeable team here at Charrison Davis have been helping landlords in the local area for over 70 years, finding and screening tenants, getting the best rental price, taking care of property maintenance and helping to ensure that you're meeting all of your legal obligations.

We believe in nurturing strong, ongoing partnerships, giving landlords the peace of mind that comes with a trusted service delivered by a reputable provider. We can take care of every part of the rental process, or hand over control for specific aspects that you choose – you just tell us what you want, and we'll make sure you get it.

Our reputation for getting fantastic rental results is just one of the reasons why landlords choose to use our letting services. Here are a few more:

- ✓ **FREE, no-obligation rental appraisals**
- ✓ **3 local offices**
- ✓ **Experienced and attentive staff**
- ✓ **In-depth local market knowledge**
- ✓ **Advertising on all major property portals.**
- ✓ **Eye catching full colour property brochures with informative floorplans**
- ✓ **Flexible services at competitive prices**
- ✓ **Proven track record in lettings success**
- ✓ **Members of The property Ombudsman scheme and D.P.S**
- ✓ **Members of the Association of Residential Letting Agents**
- ✓ **Members of Relocation Network**
- ✓ **Up-to-date knowledge of the legislation**
- ✓ **Comprehensive database of pre-qualified tenants**





Whether you have multiple properties, or one private let to manage, we'll do everything we can to ensure you have a positive experience

- ✓ Targeted online, national, regional and local advertising
- ✓ Up-to-date knowledge of the legislation
- ✓ Reliable maintenance team for fast resolution of any issues
- ✓ Open transparent fees with no hidden extras
- ✓ Registered with the government-backed Tenancy Deposit Scheme
- ✓ Dedicated property manager (fully-managed service only)
- ✓ Tenant referencing and credit checks
- ✓ Landlords rent protection & legal protection insurance policy
- ✓ Professionally produced inventories
- ✓ Rental advice and legal documentation
- ✓ Arrange rent protection
- ✓ Arrange inventory & check in/check out

### Flexible, tailored solutions

We know that there's no such thing as a 'one size fits all' lettings solution, and the degree of support you require will vary according to experience, time, individual circumstances, location, expectations and many other factors.

Through our many years of offering rental advice and assistance, we've identified two key areas of support that different landlords require. This has enabled us to develop a range of different service packages that suit most of our clients.

Our two standard service levels are:

- 1 Letting & Rent Collection
- 2 Fully Managed Lettings Service

In order to cater for every landlord's unique requirements, we're happy to tailor our services to suit your specific needs, so please feel free to contact us for your own bespoke solution and we'll happily provide a written quote under no obligation.

Our focus is always on your complete satisfaction and rental success, so if there's anything else we can do for you please just ask and we'll do our best to oblige. Whether you have multiple properties, or one private let to manage, we'll do everything we can to ensure you have a positive experience.

## Getting started – unlocking your letting potential

There are lots of things to think about when you decide to let out your property, but we're here to help you make the best decisions and find the best tenant...

### Our lettings strategy – realistic rents, effective advertising

The essential first step is setting a realistic and achievable rental price. Our lettings experts are fully trained and have the most up-to-date knowledge of the local market, ensuring that their assessment and appraisal of your property is accurate and fair. We don't charge for this service, and you're never under any obligation (or pressure!) to proceed.

We'll advise you on any items that need attention prior to letting, such as:

- Regulatory requirements
- Repairs
- Refurbishments

Setting a rent that's competitive in the current climate is crucial, so we'll provide a valuation based on various factors, including location, size, standard and condition of the property and whether it's fully, part or unfurnished

### Promoting your property

As technology has moved along, so have our services – so when a potential tenant looks on our website, they'll get the very best visuals and an easy-to-use format whatever type of device or computer they're using.

We also maximise your market reach by advertising your property on various formats, including all the main online portals and social media:

rightmove 

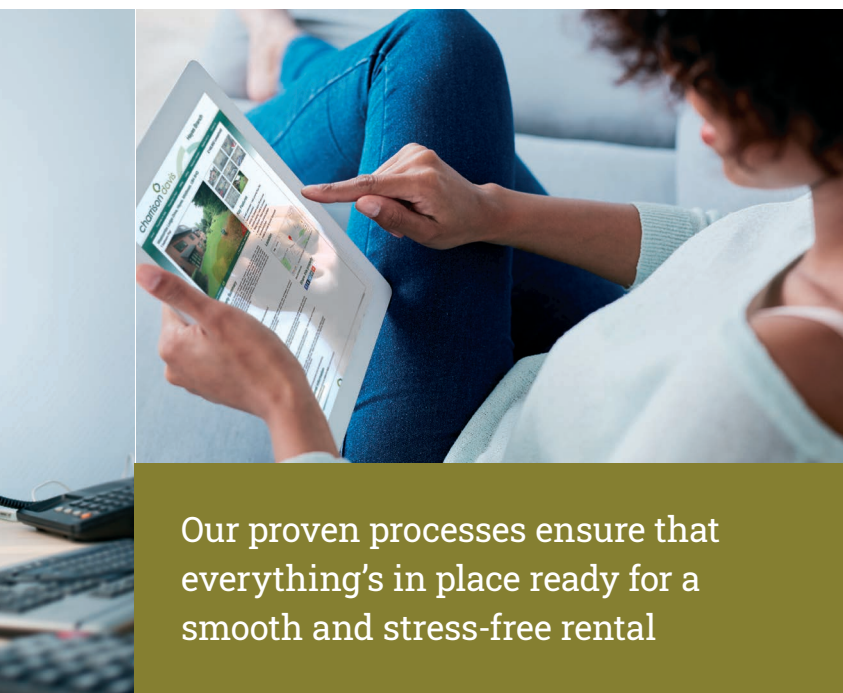
Zoopla.co.uk

 nTheMarket.com

- Press adverts
- Email marketing
- To Let boards







Our proven processes ensure that everything's in place ready for a smooth and stress-free rental



Every detail is designed to draw attention to your property's best features, so we take high quality photographs, create accurate floor plans and also include information on transport, schools and local amenities. This means that every enquiry is generated from tenants who are fully informed and genuinely interested – plus we'll also send these details to our database of waiting tenants.

### Securing suitable tenants

We understand that you want the best tenants living in your property, so we pre-qualify all potential applicants prior to any viewings to ensure they're completely suitable.

Viewings are conducted on your behalf by our trained team, who will provide fast and honest feedback afterwards, and advising you as soon as someone applies to rent your property.

We'll then conduct credit and reference checks to ensure they're a reliable candidate.

## The big move – a smooth start

Our proven processes ensure that everything's in place ready for a smooth and stress-free rental – both for you and your tenant...

### Tenancy agreement

We'll tailor your tenancy agreement according to your requirements, advising you all the way. A legally binding document that sets out the rights and obligation of the landlord and tenant, we'll help you to decide on conditions, rent reviews, notice terms and all other aspects – then prepare the paperwork on your behalf. Generally, residential properties are let on an Assured Shorthold Tenancy (AST) for an initial fixed term of 6 or 12 months.

If you're using our fully managed service, we'll also include details of our own responsibilities in the document.

### Inventory/schedule of condition

We can arrange this crucial document, it provides a legal reference in the event that you need to make a claim against the tenant's deposit at the end of the tenancy, it will include detailing and photographing all contents alongside a schedule of condition internally and externally, including:

- Walls
- Flooring
- Fixtures
- Fittings
- Furnishings



### Utilities and council tax

If you opt for the full management service we'll arrange everything for you to ensure the bills accrued from the property are sent to the right person – usually the tenant. Our support includes taking meter readings and transferring accounts for water rates, gas, electricity, telephone/internet, TV licence and council tax.

### Deposit schemes

Paid by the tenant at the start of the letting period, a deposit acts as a safeguard against any damage. All Assured Shorthold Tenancies must be registered with a government backed tenancy deposit protection scheme (DPS) within 30 days of receipt – failure to comply can lead to significant penalties.

We usually collect a deposit that's equal to one month's rent, and if you're using our fully managed service, we'll take care of the DPS process for you – if not, we strongly advise you to register the deposit as soon as possible after receipt.

For fully managed clients, we'll also liaise with the DPS's dispute service should the need arise, and we'll take care of the additional legal requirement to provide the tenant with the name and details of the scheme, including its dispute resolution service.

### Keys

Each tenant should be provided with their own set of keys, and we'll also require a full set – which will be coded for security purposes – if you're using our fully managed service option. We're happy to arrange for

duplicates to be cut if required.

### Day-to-day dealings and duties

Once we've found the right tenant and they've moved in, there are a few other things that need taking care of as part of the management process – but don't worry, because we can take care of most of these for you!

### Rent collection & introduction service

Whether you just want a standalone rent collection service or require this support as part of a fully managed service, Charrison Davis is here to help. We'll collect the tenant's rent payments according to the terms laid out in the tenancy agreement – usually monthly – and will chase any late payments and advise you of any arrears straight away.

We then transfer the rent to you by BACS every month, net of our fees and any disbursements and bills – and we'll provide you with monthly income and expenditure records too.

### Rental income and tax

As a landlord, you'll be responsible for assessing any tax you're liable for in relation to your rental income. Here's a brief guide to help, but we would recommend seeking independent advice from an accountant to ensure you've got everything covered.

- **Income tax – you'll be required to pay tax on your rental income, but can offset some expenditures to reduce your liability**





We'll make  
sure everything  
meets your  
legal obligations  
and that all  
administration  
is taken care of



- National insurance – if your work as a landlord counts as running a property business, you'll need to pay Class 2 National Insurance
- Overseas landlords – under the Non-Resident Landlord (NRL) Scheme, either your letting agent or your tenant (if you don't have an agent) will be responsible for deducting tax and paying it to HMRC. Alternatively, you can apply to receive rental income without tax deductions – please contact HMRC for further information

### Inspections, maintenance and repairs

These essential responsibilities can prove to be very time-consuming – but you can leave these tasks safely in our hands if you opt for our fully managed lettings service.

Routine inspections are usually conducted every quarter and include:

- Agreeing a mutually convenient time with the tenant
- Visual inspections
- Wear and tear assessments
- Compliance checks
- Organising required maintenance
- Advising you of any problems

Depending on our agreement with you, we can arrange to take care of any repair via our trusted and competitively priced network of reliable contractors, and simply deduct the cost from the rent received from the tenant.

### Tenancy renewals, reviews and notices

We'll handle all renewals and reviews on your behalf, issuing the appropriate notice to your tenants if you decide to increase the rent or wish to end the tenancy. We'll make sure everything meets your legal obligations and that all administration is taken care of.

### End of tenancy checks and deposit returns

Prior to accepting the keys and taking back possession of the property at the tenancy's end, you'll need to check that the property is in a good, clean condition, so that you can confidently arrange for the deposit to be returned to the tenant.

As part of our fully managed service, we'll carry out all the necessary checks, and ensure that all paperwork is completed correctly, that utility companies have been notified and that we have a forwarding address for the tenant.

### Remarketing

If your tenant is leaving and you've chosen our fully managed letting option, we'll offer you an automatic property appraisal, rental valuation and remarketing service – helping you to find a new tenant quickly and to minimise any vacant period.





We'll handle  
everything for you...  
...ensuring your  
property is well  
maintained and  
meets all your legal  
and compliance  
obligations



# Your legal obligations as a landlord

We keep up with the latest legal information to ensure that you meet all your obligations, offering our support and guidance all the way...

Prior to advertising, you'll need an Energy Performance Certificate (EPC). This rates the property's energy efficiency and environmental impact, and is valid for 10 years. A copy of the EPC must be issued to tenants before the rental agreement is signed. If you don't have a current EPC, we can arrange an inspection on your behalf.

From April 2018, proposed legislative changes will make it unlawful to let residential or commercial properties with an EPC Rating of F or G (i.e. the lowest 2 grades of energy efficiency).

## Safety matters

### **1. Gas Safety (Installation and Use) Regulations 1998**

Landlords must meet a range of regulatory requirements regarding gas supply. All pipework, appliances, fittings and flues must be safe and maintained in a good condition. Gas appliances and flues must be tested every 12 months, and a gas safety record must be provided to existing tenants within 28 days of the safety checks, and to new tenants prior to moving in – you must keep copies of the safety check documents for 2 years. All gas works and checks must be conducted by a Gas Safe registered engineer – we can arrange this for you so you don't have to worry.

### **2. Furniture and Furnishings (Fire) (Safety) (Amendment) Regulations 2010**

Any upholstered furniture and soft furnishings must comply with current regulations, including bed frames, mattresses, sofa beds, headboards, pillows, cushions, seat pads and even garden furniture that may be used indoors – items manufactured prior to 1950 are exempt. Look for the compliance label attached to these items, and ask your agent if you're in any doubt.

### **3. Electrical safety**

The electrical installation in any rented property must be safe when a tenant moves in and maintained for the duration of this or any subsequent rental period. While not a legal requirement, we also strongly advise all landlords to have the property inspected and tested by a registered electrician every five years, and arrange Portable Appliance Testing (PAT) once a year to ensure all items are safe and fit for purpose.

### **4. Smoke and carbon monoxide detectors**

Landlords are required to install smoke alarms on every floor of the rental property and test them at the start of every tenancy. You must also install carbon monoxide alarms in high risk rooms, such as those with a solid fuel heating system.

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

Your local council may wish to conduct an HHSRS inspection, which looks at 29 different health and safety areas – please contact us for further details.

### **6. Legionella**

With 300-400 cases of Legionnaire's Disease reported in the UK every year, landlords have a legal responsibility to ensure that exposure to risk is assessed and controlled. Thriving in stagnant water, the Legionella bacteria can become an issue especially where pipes have been sealed during a refurbishment, or where the property has been left vacant between rental periods.

You can arrange for a risk assessment to be carried out by a health and safety company, and should also check systems for any stagnant water, keeping a record of all inspections. During void periods, it's worth running taps and showers periodically, and cleaning limescale and algae from taps and showerheads. For more information, please call us or visit the Health and Safety Executive website.

## Other essential information

There are also a few other things that may also apply depending on your circumstances...

### **1. Consent to let**

You must obtain written consent from your lender if your property is mortgaged. If it's a leasehold property, you may need written consent from your landlord if you wish to sub-let.

### **2. Houses in Multiple Occupation (HMO)**

Your property is considered an HMO if you have three or more tenants who share toilet, bathroom or kitchen facilities but are not part of the same household/family. Depending on various factors, you're likely to require an HMO licence from your local council and an HHSRS inspection – we'll advise you on this during our initial lettings assessment.

### **3. Buildings insurance**

You have a legal requirement to have a buildings insurance policy on your rental property. We also advise you to consider contents insurance and additional policies to cover rent guarantee and legal expenses.





## Choosing the right service level for you

Here at Charrison Davis, we want to ensure you have the ultimate in choice, so we offer two fantastic service options to all of our valued landlords.

1

### Letting & Rent Collection

Perfect for landlords who have the time and experience to manage their own property but want the reassurance and convenience of a professional marketing & tenant vetting service and want to ensure all the paperwork is completed professionally and the rent is collected every month.

2

### 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.

### Complete peace of mind for busy landlords

Want to relax, sit back and wait for the rent to roll in without worrying about anything? Then our fully managed letting service is the ideal solution...

Finding the right tenant is just the start of the story – once they've moved in, they'll expect a fast resolution to any issues that may arise, whether that's a fridge failure or a leaking shower. This pressure to provide a response and repair at their convenience can be a real hassle for many landlords, which is why many of our clients value our full property management service.

We'll handle everything for you, dealing with tenant queries and complaints, and ensuring your property is well maintained and meets all your legal and compliance obligations.

### A truly personal service

Offering complete continuity and accountability, we'll assign you with your own dedicated property manager who will act as your personal point of contact throughout the entire lifecycle of your tenancy.

### Our fees

Our fees are both competitive and value for money.



	Letting & Rent Collection	Fully Managed Letting Service
	1	2
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	✓	✓
Collect deposit and first month's rent	✓	✓
Register deposit with DPS scheme	✓	✓
Rent collection and payment to landlord	✓	✓
Deal with any arrears	✓	✓
Advise on any repairs required	✓	✓
Arrange mandatory safety checks	✓	✓
Monthly itemised statement to landlord	✓	✓
Serving and receiving notices	✓	✓
Arrange deposit return	✓	✓
Remarketing at end of tenancy	✓	✓
Inventory and statement of condition (if required)	✓	✓
Tenancy renewals and rent reviews	✓	✓
Oversee tenant check-in		✓
Oversee tenant check-out		✓
End of tenancy inspection		✓
Deal with tenant issues and queries		✓
Handle insurance claims		✓
Arrange emergency repairs		✓
Transfer utility supplier accounts		✓
Conduct regular property inspections		✓
Arrange routine servicing and maintenance		✓





Ensure you have registered the deposit with one of the government-backed tenant deposit protection schemes





# Your essential landlord checklist

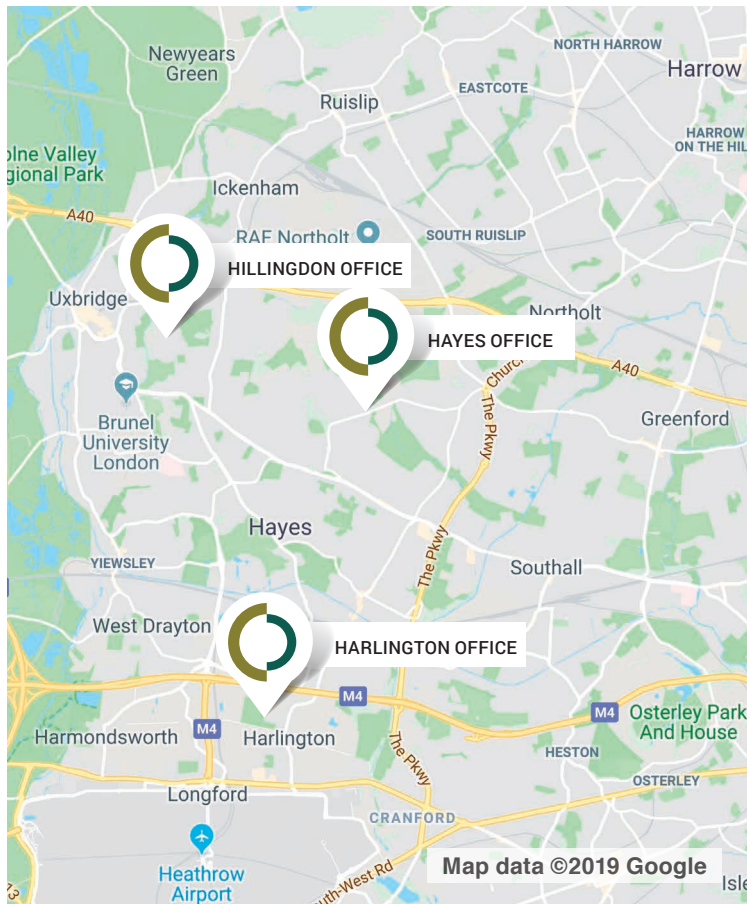
Organising and managing the tenancy yourself? We've put together this handy checklist to use as a reference – while not completely comprehensive, it will provide a useful guide to planning the letting process if you're going it alone...

- ☐ 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



Notes:

# We have your area covered.



## Charrison Davis Residential Estate Agents

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