

Landlord Frequently asked questions

Why should I use a managing agent?

There are many advantages to you as a landlord from using a managing agent to look after your property. We find the most common reason our landlords ask us to manage their property for is peace of mind that their investment is in safe hands, that they do not have to keep up to date with the constantly changing array of legislation a landlord must comply with and the complexities of the local lettings market, along with practical issues such as an out-of-hours service for emergencies and maintenance work.

For your reassurance, Letting Centre Carlisle are an ARLA Propertymark protected member which means:

- ✓ Experienced and trained professionals required to undertake regular training
- ✓ Backed by Propertymark Client Money Protection Scheme
- ✓ Up to date with complex legislative changes and best practice
- ✓ Adhere to a nationally recognised Code of Practice
- ✓ Submit independently audited accounts to Propertymark annually
- ✓ Membership of an independent redress scheme
- ✓ Professional Indemnity insurance

Other reasons for using a managing agent include not sacrificing your personal time or to create a professional distance between the landlord and the tenant and means you can avoid having to deal with all the bad bits like rent arrears and deposit disputes.

Who will conduct viewings and do I need to be present?

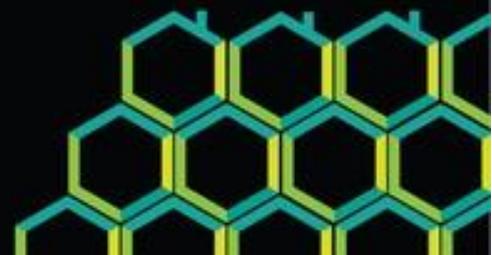
Some of our landlords prefer to do their own viewings however the majority ask us to carry them out. Where you have asked us to and we hold a set of keys for the property, there is no need for you to be present at viewings. A member of our lettings team will show prospective tenants through the property and will be on hand to answer any questions. We will then provide you with feedback afterwards.

I want to let my property. Do I need to tell my mortgage lender?

Yes. Your mortgage lender needs to give you permission before you can let your property, and they may impose special conditions. If you are buying a property with the intention of letting it out, you may be able to obtain a buy to let mortgage.

How do I know what rent to charge?

We will complete a full and free evaluation of your property with no obligation, taking into account how it compares to other properties in the surrounding area as well as considering



local rental market conditions. We then combine this with our extensive experience to give you an estimate of the potential monthly rental value.

How much will it cost me to let my property?

This really depends on how much support you would like. We are able to offer tailored solutions to meet your requirements, but most landlords choose either our Fully Managed or Let Only or option. Our fees reflect the level of service you choose, and we will always ensure you get the best value. A fees guide is available on our website or contact us to discuss your specific requirements.

How much is the deposit that tenants pay?

It is a common requirement for a deposit of an amount equivalent to 1 month's rent. It is held during the tenancy against the satisfactory performance by the tenant of all the various obligations under the tenancy agreement; but mainly, those relating to the cleanliness and condition of the property. All landlords and letting agents are required to register tenants' deposits with an approved tenancy deposit scheme. The Letting Centre register deposits with the Tenancy Deposit Scheme (TDS) and provide a full service from registration through to end of the tenancy repayment and assistance in the event that any dispute should arise.

Why should I have an inventory?

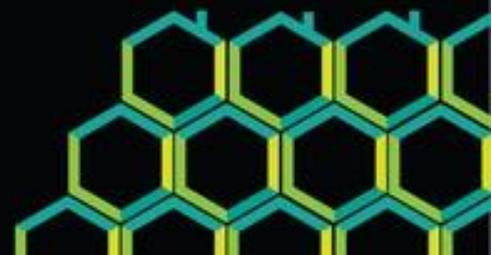
An inventory is a detailed list of the contents and condition of your property taken before the tenant moves in and should be updated before the beginning on each new tenancy. The inventory is an important document because if there is a dispute over damage at the end of the tenancy, you have proof of the original condition of the property and its contents. It is a document that helps protect the interests of both landlord and tenant. Letting Centre Carlisle provide inventories as an inclusive service on our Fully Managed Service.

What if the tenant damages the property?

Either the tenant pays to fix the damage, or the cost for fixing the damage is removed from the tenant's security deposit at the end of the tenancy. However, fair wear and tear should be allowed for. We provide tenants with a guide to Fair Wear & Tear when they move in. We also check properties quarterly on our Fully Managed Service noting any damage, reporting it to the landlord and asking the tenant to rectify it.

Who organises repairs and maintenance work?

If you are on our Full Management Service, we take full responsibility liaising with the tenant and coordinating any necessary works approved by the landlord. We have worked with our team of maintenance contractors for many years and they help us deliver the service



standards you associate with Letting Centre Carlisle. Working with local people we ensure that tenant issues are rectified with the least inconvenience and as a landlord you can be reassured that all works undertaken provide the best solution in terms of advice and value. We provide all our tenants with a Guide to Maintenance when they move in to ensure they are aware of which are tenant and which are landlord responsibilities.

Should I provide furniture for the tenants?

It is your choice whether to let out your property unfurnished, part furnished or fully furnished. We can advise you on which may be the best option for you and your property.

How do I check my furniture is safe?

Landlords must ensure that all furnishings comply with furniture and furnishing regulations. All compliant furniture must display standard labels in a prominent position. This is to reduce the risk of fire within the property. Please ask us if you have any doubts.

Do I need to fit smoke alarms?

Private sector landlords are required from 1 October 2015 to have at least one smoke alarm installed on every story of their properties and a carbon monoxide alarm in any room containing a solid fuel burning appliance (eg a coal fire, wood burning stove). After that, the landlord must make sure the alarms are in working order at the start of each new tenancy which we can assist with.

Do I need a gas safety certificate?

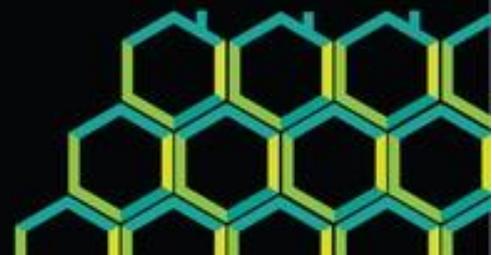
If your rented property has any gas appliances, then, yes, a gas safety certificate will be required. This is an annual gas safety check on every gas appliance and flue by a registered Gas Safe engineer. We usually arrange this for on behalf of our landlords to ensure compliance.

Do I need to an electrical safety certificate?

You are required to ensure that any electrical devices within the property are safe for use. We recommend an Installation Survey or Portable Appliance Testing (PAT) so you can be sure you are compliant. We can arrange electrical testing on your behalf as required.

Do I need an Energy Performance Certificate (EPC)?

It is a legal requirement for all rental properties in the UK to have an EPC. An EPC is a report detailing the energy efficiency of a property. It measures the energy efficiency of a property using a scale of A (most efficient) to G (least efficient). The certificate itself is valid for 10 years and can be used for multiple tenancies within that time. From 1st April 2018, the property must have a minimum rating of E on its EPC. It will be unlawful to rent a property which



breaches this requirement and failure to comply could lead to a penalty of up to £4,000. Letting Centre Carlisle can organise EPCs where required.

How do I receive my rental income from my letting agent?

If you choose our Full Management Service (or Rent Collection Service) we will organise for the tenant to pay the rent to us via standing order or other means where required. We will then transfer the money to your nominated bank account on a monthly basis minus our commission and any outgoings or fees (such as maintenance work fees). You will receive a statement every month by email. Copies of invoices of accounts paid are also included.

How often can the rent be increased?

In general terms, rent of an existing tenancy can only be increased once every twelve months. It is usual, if creating a longer fixed-term tenancy at the outset to include a clause that allows for an increase of the rent on an annual basis, typically linked to, or as a multiple of, something like the Retail Price Index (RPI), or similar. We can advise you on rent increases and we monitor our Fully Managed Properties to ensure maximum return for our landlords.

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

As part of our Full Management service we endeavour to ensure that the rent is paid on time. In the event that this does not happen we will chase payment and if the tenant does fall into arrears, we will advise you on the appropriate course of action.

What about rights of access to the property – what are the rules?

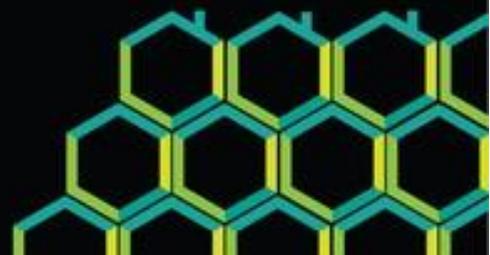
A landlord, or someone authorised to act on his behalf (such as us as your agent) has a right to view the property to assess its condition and to carry out necessary repairs, or maintenance at reasonable times of the day. The tenancy agreement will provide for this but, in any event, the law says that a landlord, or agent must give a tenant at least 24 hours prior notice in writing (except in an emergency) of such a visit. Naturally, if the tenant agrees, on specific or odd occasions to allow access without the 24 hours prior written notice, that is acceptable.

As a landlord do I need to pay tax on rental income?

All landlords could be liable to pay tax on their rental income, whether they live in the UK or are based overseas. Further information can be found on the Inland Revenue's website.

Who will pay the council tax?

The tenant is responsible for the council tax (unless you decide to include this in the rent) but this needs to be clearly stated in the tenancy agreement. If the property becomes vacant then the responsibility falls back to the Landlord. We will inform the local council tax department when a new tenant moves in.



Who will pay for the TV licence?

Usually the tenant is responsible for the TV licence, though this should be stated in the tenancy agreement. However, if the landlord furnishes the property with a TV, then usually they would be expected to pay the licence.

How is a tenancy terminated?

The law around ending a tenancy is relatively straightforward as long as the right timescales and procedures are followed, along with the use of the correct format of notice. The timescales, procedures and format will vary dependent upon the type and the status of the tenancy at the time you wish to end the tenancy. We can advise you on all aspects of tenancy termination.

What happens if either party wants to end an existing fixed term tenancy early?

There are only limited ways in which this can happen; the landlord cannot make the tenants move out, nor can the tenants lawfully walk away from their obligations to fulfil the contract. It is possible to request that a formal “surrender” of the tenancy be allowed. It would then be up to the parties to agree the terms and conditions of such a surrender. This might include some financial compensation for inconvenience, or costs incurred. We can advise on this should the need arise.

What about extensions of a tenancy?

This is a very common situation and Letting Centre Carlisle will normally negotiate between the parties and prepare the necessary formal documentation for the tenancy extension.

Do I need to inform the utility suppliers when a new tenant moves in?

We will inform the suppliers for gas, water and electric that the new tenant has moved in and has responsibility for them. That is unless the utilities are included in the rent. We will also inform the local Council Tax department.

What if I have any other questions?

Don't worry, there are lots of elements to renting out a property but as specialists our experienced team can answer all your questions so please do not hesitate to contact us and we will be happy to help. Call us on 01228 819333, email us: hello@lettingcentrecarlisle.co.uk or why not call in at our office on 55 / 57 Warwick Road for a chat and a coffee.