

## Landlord Guide



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**Luff Associates**  
in partnership with

  
**LUFF & WILKIN**  
property specialists

We couldn't have asked for more!  
You have been so helpful and supportive.  
Thanks to everyone at Luff Associates!

Charles and Sarah - Frimley

What a lovely team you have at the Frimley Green  
office, thank you so much for all your help  
- you made the whole process so easy!

Debbie and Peter Challans - Bagshot

We were so apprehensive about our first 'buy to let'  
but Luff Associates made the whole process so  
incredibly painless and easy, we wonder now why  
we waited so long!

Chris and Anna - Farnham

We used Luff Associates, and from day one we  
were truly amazed by the personal and  
professional service we received.

We could not recommend them highly enough!

Jenny and Alok - Camberley





# Luff Associates and Luff & Wilkin Property Specialists

We've seen our business grow rapidly since opening over 25 years ago. We are now one of the leading lettings agency in the area, serving Surrey, Hampshire & Berkshire.

These years have given us invaluable experience during what has been the most radical and dynamic period in estate agency. Our experience has allowed us to blend traditional customer service values with fast-changing technology, consumer attitudes and market conditions.

So if you wish to **Let your property call 01252 834949 or 01276 64881** to discuss this further and arrange a lettings assessment. Alternatively if you wish to **Sell your property call 01252 838899** to discuss the current sales market and how Luff & Wilkin can help you.

Luff Associates can offer you a personalised service tailored to meet your needs and requirements.

Should you have any further questions our staff teams will be delighted to assist you in gathering the information you require.

**Luff**  
**ASSOCIATES**  
letting specialists

**W**  
**LUFF & WILKIN**  
property specialists

# Can I become a Landlord?

Should you be moving away for a new job either in the UK or overseas, or wanting to invest in property, or have been bequeathed a property, letting your property can help further your investment and allow you to retain your present home for the future.

## Selecting a Tenant

### Viewings

Luff Associates always accompany prospective tenants around their rental properties and work with some of the largest organisations in the area looking for staff relocation properties.

### References

Our aim is to find you the best possible tenant, so we have a meticulous selection process and only after they have satisfied our strict criteria we arrange viewings. This gives you the peace of mind that we will not put just anyone into your property.

If you wish us to take references upon a tenant, this can be done at a cost. We highly recommend this is done to clarify the tenants status and right to rent.





# Your Letting Options

## Full Property Management

### *Services include:*

- Initial rental assessment
- All marketing and advertising
- Accompanied viewings
- Full referencing of all tenants  
(*and guarantors if required*)
- Negotiating terms of the tenancy
- Collection of the tenants security deposit
- Luff Associates will hold the security deposit and register the deposit with the Tenancy Deposit Scheme
- Obtaining the first month's advance rent
- Arrangement of independent inventories
- Arrangement of EPC
- Organisation of electrical and gas safety inspections and Legionnaires Risk Assessment
- Rent receipt and remittance to landlords account via BACS
- Provision of monthly statements by email
- Arrangement of Inventory check in and check out reports
- Inspection of the property every six months
- Advise utility companies of all meter readings and register in tenant's names
- Arranging maintenance repairs and estimates
- Liaising with tenant and landlord at all times
- Arranging tenancy renewals and rent increase
- Deposit reconciliation

### *Other options are:*

- Letting and Rent Collection
- Tenant Find Service Only

**Please call Luff Associates on 01252 834949 or 01276 64881 to discuss the other service options**

# Preparing to Let

We will arrange for an experienced letting consultant to view your property and discuss aspects of the proposed rental. The lettings consultant will assess a rental amount that you can expect to achieve in the current market.

The lettings consultant will discuss whether you will allow pets, smokers, children etc and will advise you if any works will have to be done to help achieve the best market rent. We are open to all questions at this stage to be sure that you are fully aware of how we will market your property.

Tenants have a much better understanding of rental values due to the internet, so overpricing a property by even £50-£100 pcm can potentially stop many prospective tenants enquiring.

So choosing the right rental price for your property is paramount.

**Please call Luff Associates on 01252 834949  
or 01276 64881 to discuss the other  
service options**





## Advertising

Correct marketing of your property is essential, so our pro-active approach ensures your property is let faster, at the best price and to the best possible tenants.

We use different property websites, making sure your property reaches millions of people every single day. We also run leaflet campaigns to market our company to tenants and landlords alike.

## Marketing

Due to the growth of the internet with Facebook and Twitter we use this to your advantage using email to send suitable properties to available tenants at the point of your property coming onto the market.

Our website also updates instantly so your property receives immediate exposure from the first minute it is on the market.

Our letting staff telephone our large database of tenants to discuss your property and book viewings so tenants could be viewing your property the very next day. So that we don't miss any suitable tenants our letting staff will email the property to all suitable tenants.

## Administration/Agreement Fee

*To include:*

- Tenancy Agreements.
- All other related paperwork, including overseas tax forms.
- Advertising.
- Accompanied viewings

## Deposit Registration Fee

Registration of Tenant Deposit with the TDS.

## Extended Agreement Fee

This fee is due only where an existing tenancy is being renewed for a further term.

## Tenancy Agreement

Luff Associates will create a tenancy agreement which will be determined by the personal situation of the landlord. Your mortgage lender may require special clauses inserted so we are happy to do this. New landlords must contact their mortgage lender, as they may wish to see a copy of the lease agreement.

As the landlord, you will sign the agreement and the tenant will sign an identical copy. A copy will be made available once the tenancy has commenced.

## Association of Residential Lettings Agents (ARLA)

Luff Associates are proud members of The Association of Residential Lettings Agents (ARLA) - the only professional self-regulating body to be solely concerned with lettings and letting agents here in the UK. ARLA members are required to work within a robust Code of Practice, which covers the key stages in letting and managing a property.

## Tenancy Deposit Scheme (TDS)

From April 6th 2007 the Government set up a scheme for handling deposits, which protect both landlord and tenant. All deposits must be registered, so we can register a deposit on your behalf and give both landlords and tenants complete peace of mind.

For more information regarding the Tenancy Deposit Scheme visit:

[www.thedisputeservice.co.uk](http://www.thedisputeservice.co.uk)

## Deposit

Before the commencement of the tenancy the tenant is required to pay one month's rental monies in advance and a security deposit. This security deposit is then held by us, and registered with the TDS, for the duration of the tenancy in a separate account. This money is held against dilapidations at the end of the tenancy and can not be used by the tenant for the last month's rental payment. If there are no disputes at the end of the tenancy, this deposit will be returned to the tenant.

## Energy Performance Certificate

Since 1st October 2008 all new tenancies and re-lets in England and Wales are now required to have an Energy Performance Certificate (EPC).

An EPC is a certificate that indicates the energy efficiency rating for the property.

A copy of the EPC must be given to the tenant therefore it is important that you use an accredited domestic energy assessor (DEA) to create the EPC. Luff Associates has the ability to provide EPC's at a competitive rate so please contact the office should you require assistance. We will calculate the property ranking, register the EPC on the Government database and provide the EPC to you, normally within 48 hours.

An EPC is valid for 10 years so you can re-use it as many times as required during this period.





# Taxation

## Tax Implications

Income received from a rental property is liable to tax and as a landlord resident in the UK, you are responsible to notify all sources of such income to the Inland Revenue.

You should retain copies of Luff Associates' monthly statement (tax compliant) and receipts for bills paid directly to prove income and expenditure.

## Overseas Landlords

If you are a landlord that is non-resident in the UK, the Inland Revenue hold Luff Associates liable for the deduction of tax for the rental payments at source.

If you will be a non-resident landlord we suggest that you complete an application for exemption at the earliest possible opportunity. The certificate is issued in relation to the agent and can be transferred from another agent by simply contacting the Inland Revenue.

Luff Associates can provide landlords with the appropriate application form and our agent reference number on request.

***You are advised to seek advice from a Taxation professional***

# Electrical Safety Obligations

## Your Electrical Supply responsibilities as a landlord

From June 2020 The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020 came into force.

- The regulations require mains testing every 5 years by a 'qualified and competent' inspector.
- The wiring must meet the standards as set out in the 18th edition of the 'Wiring Regulations'.
- A copy of the report needs to be provided to a new tenant before move in. Remedial work must be actioned within 28 days.
- HMO's now fall under the same regulations.
- There can be penalties of up to £30,000 for non-compliance.
- Any appliance provided must be safe and has at least the CE marking (which is the manufacturer's claim that it meets all the requirements of European law).





# Gas Safety Obligations

## Your Gas Supply responsibilities as a landlord

If you let a property equipped with gas appliances, you have three main responsibilities under UK law:

- **Maintenance:** gas pipework, appliances and chimney/flues need to be maintained in a safe condition. Gas appliances should be serviced in accordance with the frequency given in the manufacturer's instructions. If these are not available, annual servicing is recommended unless advised otherwise by a Gas Safe registered engineer. Any gas appliances owned by tenants are not the landlord's responsibility, however the connecting pipework and flue (if not solely connected to the tenant's appliance) remains the responsibility of the landlord to maintain.
- **Gas safety checks:** gas appliances and flues must be safety checked annually by a qualified Gas Safe registered engineer. New regulations introduced in April 2018 allow a landlord to arrange for a gas safety check to be carried out any time from 10-12 calendar months after the previous check whilst still preserving the original check expiry date. Where a gas safety check is carried out less than 10 months or more than 12 months after the previous gas safety check this will have the effect of 'resetting the clock' and the new deadline date will now be 12 months from the date of this latest gas safety check. Landlords are not responsible for safety checks on gas appliances owned by the tenant or any flues that solely connects to tenants own gas appliances.
- **Record:** a record of the annual gas safety check should be provided to your existing tenants within 28 days of completion, or to new tenants upon the start of their tenancy. If the rental period is less than 28 days at a time you may display a copy of the record in a prominent position within the dwelling. You'll need to keep copies of the record for at least 2 years. If you have benefited from the new regulations allowing flexibility in timing of gas safety checks, records must be kept until two further gas safety checks have been carried out.

# Legionella

The Health & Safety Executive has recently updated legislation regarding the control of Legionnaire's disease. This revision means the legislation now applies to residential lettings, which was not covered previously.

All residential properties which are rented out must now have a risk assessment undertaken to determine the risk of Legionella, which then allows landlords to implement a suitable control scheme.

Legionella are bacteria that are common in natural (rivers and lakes etc) and artificial water systems, e.g. hot and cold water systems (storage tanks, pipework, taps and showers).

As a landlord, under health & safety law, you have a duty to take suitable precautions to prevent or control the risk of exposure to Legionella.

Carrying out a risk assessment is your responsibility and will help you to establish any potential risks and implement measures to either eliminate or control risks.

To identify the risks in your water system you, or a competent person who understands your water systems and any associated equipment, should establish any possible exposure to Legionella risks, as part of a risk assessment.

Your risk assessment should include:

- Management responsibilities, including the name of the competent person and a description of your system;
- Any potential risk sources;
- Any controls currently in place to control risks;
- Monitoring, inspection and maintenance procedures;
- Records of the monitoring results, inspection and checks carried out; and a review date.





# Utilities

## Electricity, Gas & Water

Luff Associates will arrange for the meters (if applicable) to be read and the accounts transferred into the names of the tenants. Closing accounts will be sent to us for final payments (if we are managing the property). Tenants are also requested to notify Luff Associates if they have switched supplier at the end of the tenancy.

A Gas Safety Certificate will have to be issued every 12 months to cover all gas appliances and pipe work, this can be done by a CORGI registered engineer. Copies of all service contracts and a current Landlords Gas Safety Inspection Certificate must be passed to Luff Associates for the property file. Luff Associates can arrange for these inspections to be carried out on your behalf.

## Council Tax

The tenant will be responsible for the payment of Council Tax (unless the property is a room let).

## Smoke & CO<sub>2</sub> Alarms

Since June 1992 the Building Regulations 1991 require all rental properties to have an operational smoke alarm fitted on every floor and a working CO<sub>2</sub> monitor for all solid fuel appliances.

# End of Tenancy

Luff Associates will advise both landlord and tenant approximately 8-10 weeks before the tenancy is due to expire and will issue the notices under the Housing Act 1988.

Should you or your tenants wish to extend the original tenancy for a further term, we will prepare the Supplemental Agreement defining the length of extension, changes in the rent and any amendments to the extended tenancy. There is a charge for preparing extensions to agreements so please contact the office on 01276 64881.

## Check Out/In

An independent Inventory Company will do the check out. They will check the condition of the property and contents against the original inventory and Schedule of condition. They will collect all keys and make the property secure. Luff Associates will advise the utility companies of meter readings, we will also forward a copy of the check out report to and any costs of cleaning or repairs will be charged from the tenant's deposit. A separate schedule of charges relating to check in/out and inventory will be supplied to the landlord.

After all this - your property will then be ready for the next tenant!







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 **TDS**  
Tenancy Deposit Scheme  
member

 **arla**  
propertymark  
**PROTECTED**

 **The Property Ombudsman**  
LETTINGS

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