

Morris Dibben

A guide to letting your property

Welcome to Morris Dibben

For over 50 years, thousands of landlords across the region have trusted us to successfully let and manage their properties.

Our experienced teams have in-depth knowledge of the local market and provide professional guidance on all regulations. With the support and reach of Countrywide, the UK's largest property services group, we will give you complete peace of mind.

Our commitment to you is to provide extensive marketing to find the most suitable tenant, whilst achieving the best rent for your property.

As part of Countrywide Estate Agents, Morris Dibben have been voted by landlords as the best National Lettings Agency for the second year in a row in the estate agency awards.



Morris Dibben is a member of and covered by the RICS Client Money Protection Scheme



Morris Dibben is a member of a redress scheme provided by The Property Ombudsman Ltd

my|deposits.co.uk

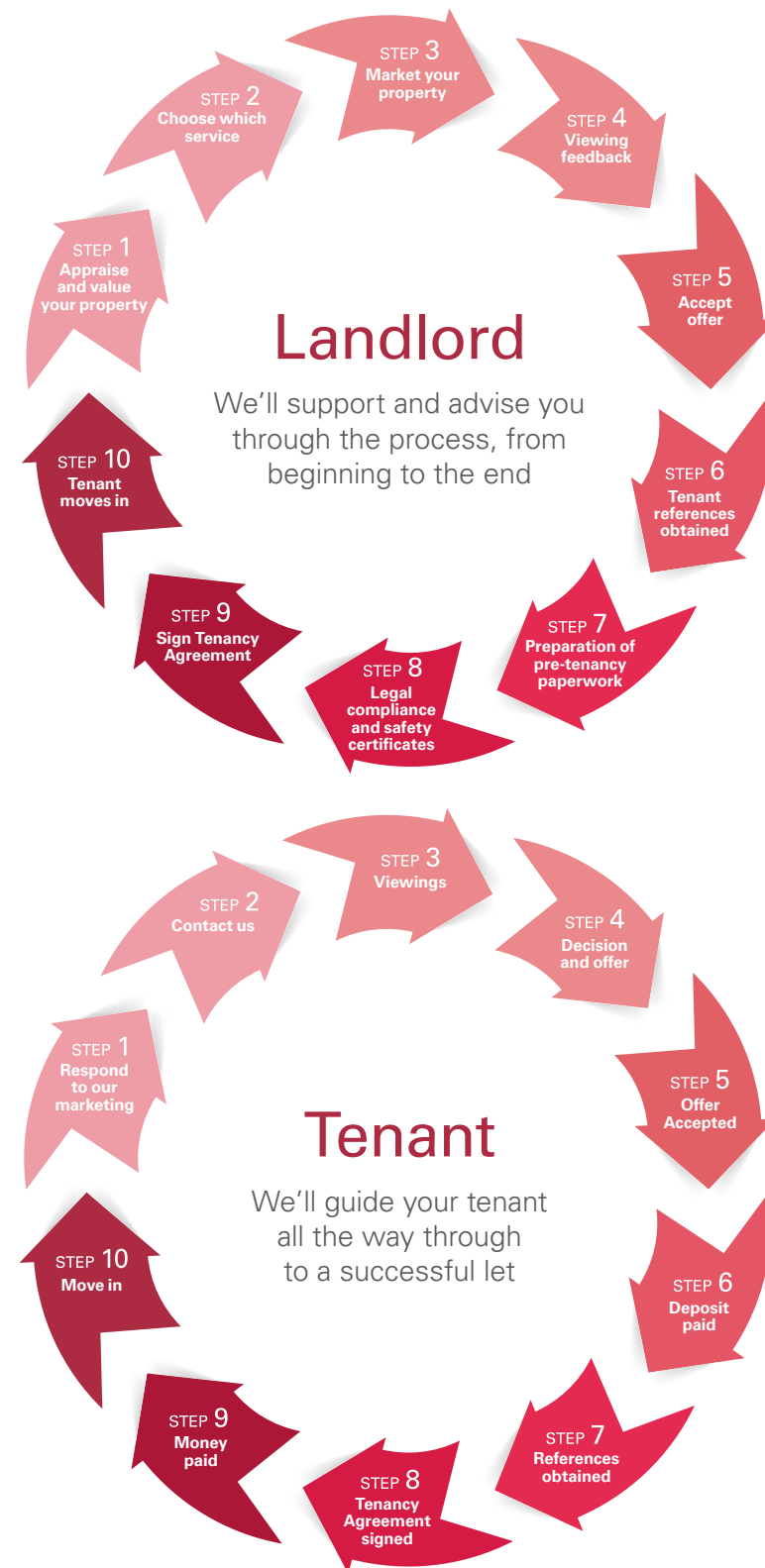
Morris Dibben's nominated scheme for holding your tenant's deposit is mydeposits.co.uk, operated by Tenancy Deposits Solutions Ltd

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The letting process

Letting your property involves important decisions about one of your most valuable assets. It also requires a great deal of hard work and organisation, so it really pays to talk to the right people. As a trusted letting agent, we understand how to work with you to maximise the yield on your property, and how careful preparation can make the process run smoothly.



Keeping you safe and legal

Landlords are required to comply with strict regulations in order to protect tenants from avoidable hazards. It can be a complex process so our expert staff will make it easy for you, helping ensure that you have met your legal obligations.

Landlords have the right to:

- Receive the agreed value of rent on time and review the rent value
- Serve notice on the tenant in accordance with current housing legislation (please note that some notices are discretionary)
- Have the property returned to them in the same condition it was granted, subject to fair wear and tear
- Emergency access to the property (you must give 24 hours' written notice in all other circumstances and have agreed on access to the property with the tenant)

Tenants have the right to:

- Live in a property that is in a good state of repair and be protected from unlawful eviction
- Have their deposit returned to them at the end of the tenancy, if they have met all the terms in their Tenancy Agreement
- Be provided with the Energy Performance Certificate and Gas Safety Record at the commencement of the tenancy
- Know who they should serve notice to, details of which will be outlined within the Tenancy Agreement



The following key points must be addressed before placing your property on the market, we can arrange these for you.

Gas safety

The Gas Safety (Installation and Use) Regulations 1998 state that all gas appliances must be inspected annually by a Gas Safe registered engineer. A valid Gas Safety Record must be issued and updated each year.

Energy Performance Certificate (EPC)

As of 1st October 2008, all rental properties are required to have an Energy Performance Certificate (EPC). From April 1st 2018, all privately rented properties where a new or renewal tenancy is granted must have an EPC rating of E or above, as laid out in the Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015. We can help you understand what this means and assist with any works required.

Energy Performance Certificate HM Government

Address
 Dwelling type: Detached house
 Date of assessment: 07 July 2017
 Date of certificate: 07 July 2017
 Reference number: 8101-0433-8229-7807-4333
 Type of assessment: RdSAP, existing dwelling
 Total floor area: 176 m²

Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing improvement measures

Estimated energy costs of dwelling for 3 years:	£ 4,314
Over 3 years you could save	£ 819

Estimated energy costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£ 426 over 3 years	£ 276 over 3 years	You could save £ 819 over 3 years
Heating	£ 3,414 over 3 years	£ 2,982 over 3 years	
Hot Water	£ 474 over 3 years	£ 237 over 3 years	
Totals	£ 4,314	£ 3,495	

These figures show how much the average household would spend in this property for heating, lighting and hot water and is not based on energy used by individual households. This excludes energy use for running appliances like TVs, computers and cookers, and electricity generated by microgeneration.

Energy Efficiency Rating

The graph shows the current energy efficiency of your home. The higher the rating the lower your fuel bills are likely to be. The potential rating shows the effect of undertaking the recommendations on page 3. The average energy efficiency rating for a dwelling in England and Wales is band D (rating 60). The EPC rating shown here is based on standard assumptions about occupancy and energy use and may not reflect how energy is consumed by individual occupants.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1. Floor insulation (solid floor)	£4,000 - £8,000	£ 171	✓
2. Low energy lighting for all fixed outlets	£35	£ 123	✓
3. Replace boiler with new condensing boiler	£2,200 - £3,000	£ 306	✓

See page 3 for a full list of recommendations for this property.

To find out more about the recommended measures and other actions you could take today to save money, visit www.gov.uk/energy-grants-calculator or call 0300 123 1234 (standard national rate). The Green Deal may enable you to make your home warmer and cheaper to run.

Electrical equipment

The Electrical Equipment (Safety) Regulations 1994 require that electrical equipment, including wiring, is safe and will not cause harm. A Portable Appliance Test (PAT) should be carried out regularly by a qualified and registered engineer.



Smoke and carbon monoxide detectors

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 require a smoke detector to be installed on each floor with living accommodation, which includes bathrooms. A carbon monoxide detector must also be installed in any room which is used as living accommodation and contains a solid fuel burning combustion appliance. Additionally, these alarms must be checked on the commencement of each new tenancy.



Furniture and furnishings

The Furniture and Furnishings (Fire Safety) Regulations 1988 as amended in 1989 and 1993 state that it's an offence to let property with upholstered furniture that does not comply with safety regulations. These include soft furnishings, beds, mattresses, pillows, cushions, headboards, loose and stretch covers for furniture and seat covers. All furniture purchased since 1st March 1990 should comply. If it does, it will have a safety label attached.

Legionella's risk assessment

Legionella naturally occurs within water supplies making every property a potential risk. Legionella is a serious flu like illness which is very often mistaken for pneumonia and can be fatal. You are legally required to ensure your tenants' risk of exposure to legionella is properly assessed and controlled. We work with the UK's largest legionella risk assessment specialists who can help you determine the risks to your property and tenants.



Safety standards for internal blinds and curtains

It is a legal requirement that all blinds and curtains which include a cord or chain must comply with the recently published safety standards. Further information can be found at www.bbsa.org.uk.



Houses in Multiple Occupation (HMO)

The Housing Act 2004 states that a property that is let to three or more unrelated sharers, who share a kitchen and/or a bathroom, is an HMO. If there are less than five sharers, the property may not be subject to mandatory licensing, although some local authorities implement selective licensing and you should familiarise yourself with their policy. The Management of Houses in Multiple Occupation (England) Regulations 2006, require that all HMOs have a Fixed Wiring Test conducted at least every five years, prepared by a qualified electrician.

Right to Rent

From 1st February 2016, all private landlords in England will be required to check that any potential tenants have the right to be in the UK before renting out their property. Under the new rules, landlords who fail to check a potential tenant's 'Right to Rent' will face penalties of up to £3,000 per tenant. Follow up checks may also be required. When you instruct us to manage your property, we will undertake these follow up checks on your behalf.

Other requirements

Insurance

We recommend that landlords ensure both the rental property and its contents are fully insured for the purpose of letting. Standard home owner insurance will often not cover letting your property.

Our insurance policies provide landlords and tenants with a range of insurance solutions.

Appliances

All appliances and machinery, including the boiler, must be in good working order and serviced as appropriate. Manufacturers' instruction manuals for all appliances should be left in the property. Details of any maintenance contracts should also be supplied.



Utilities and council tax

The tenant is responsible for paying all gas, electricity, telephone, water, council tax, television licence and cable/broadband bills during the tenancy. The landlord is responsible for any ground rent and service charges.

Consents

You need to check the requirements of your lease in connection with sub-letting and obtain the necessary consent if required. If you have a mortgage on your property, consent may also be required.

Tax

As a landlord, you are obliged to pay tax on any income or profit you make from renting out a property in the UK.

In accordance with the Finance Act 1995, landlords based outside the UK will need to apply to HMRC to pay tax on their rental income through Self-Assessment in order to receive UK rental income without deduction of tax. Overseas landlords will need to apply to HMRC for an exemption certificate which will allow them to receive their rent gross.

Without an approval number from HMRC, your agent will be legally obliged to retain 20% of your rental income and submit quarterly to HMRC.

We are able to assist you by producing a statement of rental income and allowable expenses for our fully managed clients should you require this. Please ask your branch for further information.



Legal ownership

If your property is jointly owned, co-owners must be named on our terms and conditions and on the Tenancy Agreement.



Landlord Zone

Landlord Zone is an online service where our Full Management and Rent Collection landlords can access their important documents.

You have instant access to download the following:

- Rental statements
- Gas certificates
- Energy performance certificates (EPC)
- Portable appliance test certificates (PAT)
- Fixed wiring tests
- Banking details
- Invoices



Marketing your property

Our aim is to get you the best rent. We will extensively market your property to generate the maximum level of interest.

Photography

We will take photos which capture your property at the best angles and in the best light. We'll promote the features of your property and the location, for example, we may also take photos of local points of interest or amenities.

Online

With most tenants starting their property search online, we ensure your property is visible across the UK using a number of digital marketing techniques, including all the leading search sites, Rightmove, Zoopla and PrimeLocation, as well as on our own website.

Our branch network

We have access to thousands of potential tenants through our own network of branches, as well as all Countrywide branches throughout the UK. We'll match your property with suitable applicants within our database.

High street displays

The majority of our branches can be found in high street locations, making our branch windows highly visible to potential tenants. We regularly update our window displays to ensure all our properties stand out.

'To Let' boards

Our 'To Let' boards are prominent and distinctive and are a great marketing tool. A lot of tenants register with us as a result of seeing one of our boards displayed outside a property.



Presenting your property

Well-presented homes let more quickly and achieve better rents so it's important to make your property as appealing as possible.

Tips on presenting your property

- Ensure your property is clean, tidy and free from damp. You may want to consider having carpets and windows professionally cleaned.
- Make sure any damage or repairs, such as cracks in the wall or burnt out light bulbs, are seen to before viewings.
- It's advisable to decorate using neutral tones throughout to offer a fresh and clean look. A fresh coat of paint can make a big difference to the appeal of a property.
- Think 'kerb appeal'. The exterior of your property is just as important as the interior. Gardens should be maintained and well-presented, and any broken fences fixed. You may want to consider painting doors and window frames.
- Bathrooms should be well lit and ventilated. We suggest refreshing tile grout and advise power showers where possible.
- Drains and gutters should be cleared.

rightmove 

Zoopla

 PrimeLocation.com



Moving your tenant in

When we have found the most suitable tenant for your property, we'll help you to ensure all essential checks and paperwork are in place before they move in.

The offer process

The help and support of your agent is really important at offer stage. With properties often attracting multiple offers, it's important that the process is handled objectively and ethically. We'll negotiate with the tenant on your behalf to get the best possible terms for the tenancy.

Accepting an offer

Once received, we'll provide you with full details of the offer and any special conditions the tenant may wish to negotiate. Once the offer is accepted, the let is agreed in principle and an offer letter will be drafted to confirm in writing the terms of the tenancy plus any special conditions. At this stage, the tenant will pay a holding deposit and the referencing process will commence.

References and other checks

Referencing is an essential process when letting your property. Knowing who is moving into your property will give you peace of mind that the tenant is suitable and trustworthy. We will carry out rigorous reference checks on your behalf, obtaining the necessary credit affordability and Right to Rent paperwork. Once all have been obtained and approved, we will begin to create the Tenancy Agreement paperwork.

Signing the Tenancy Agreement

Before the tenancy can officially begin, your tenant will be required to sign the finalised Tenancy Agreement which will set out clearly the contractual obligations of both parties. Once signed, it will be legally binding. Copies of the Tenancy Agreement will be sent to both you and your tenant.

Inventory

In order to minimise the risk of a dispute at the end of the tenancy, it's important to have a detailed Inventory and Schedule of Condition. This is a chargeable service. This will accurately record the state and condition of the property and its contents before the tenant moves in. They are contracted to return the property and all contents at the end of the tenancy in the same state recorded at the start, with the exception of fair wear and tear.

Tenancy Deposit Protection

Legislation came into effect on 6th April 2007 requiring any landlord or agent who accepts a deposit from a tenant on an Assured Shorthold Tenancy to register it in a Government approved Tenancy Deposit Scheme. Our nominated scheme is mydeposits, which is operated by Tenancy Deposit Solutions Ltd. www.mydeposits.co.uk

Commencement of process

Before the tenancy starts, we'll collect the initial monies including the first month's rent and deposit. Keys will be released to the tenant when funds are cleared and the Tenancy Agreement (and guarantor's agreement if required) are signed.

Property management

Tenants prefer to know their property is being managed by an established agent as it means that any difficult situations will be handled independently. Professional property management often means happier tenants who stay longer.

Fully managed by us

As part of our full management service, we have an online support service 'Report a Repair', available to tenants 24 hours a day, 7 days a week and in over 40 languages. It provides step by step guides on what to do should a day to day maintenance or an emergency situation arise.

Report a Repair informs the tenant what is their responsibility. Often the issue will be rectified without the need for it to be reported or any action taken – this could be something as simple as replacing a light bulb!

For bigger problems, the tenant logs the issue, uploading photos and entering appliance details if needed, so that the issue is tracked from beginning to end. This guided process supplies the information we need to increase first-time fixes and save you money.

For necessary repairs, our team of property managers will liaise with our contractors, keeping you informed at every stage. We will arrange all work and access to the property, giving you complete peace of mind that your property is in the best hands.

Managed directly by you

Your tenant will contact you directly for any required repairs, so it is very important to ensure that you have contractors in place to deal with not just day to day repairs, but also emergencies. It is a good idea to have a nominated person or contractor in the UK who will be able to assist your tenants if you are on holiday or unavailable at certain times. Whilst a small repair could wait for your return, an emergency such as loss of electricity or boiler problem does need immediate attention.

We recommend that you log all maintenance repairs that the tenant reports to you and note the completion date. Due to the changes under the Deregulation Act 2015 regarding the serving of Section 21 notices, it is best practice that you have a method of recording repairs. Landlords now have to provide an adequate response to written requests within 14 days.

Additionally, licensing rules are now coming in to place in certain local authorities and therefore you may need to upgrade your property or obtain certain certifications, such as Fixed Wiring Tests, before letting.

If at any point you feel that you require assistance, we are of course here to help and you are able to upgrade to our full management service at any point.



Choosing the right service

	 Tenant Introduction We will market your property extensively to introduce the best tenant	 Tenant Introduction & Rent Collection We will find you the best tenant and collect the rent on your behalf	 Full Management A comprehensive lettings and full property management service for complete peace of mind
Conduct market valuation	✓	✓	✓
Market the property	✓	✓	✓
Conduct accompanied viewings	✓	✓	✓
Complete pre-let "Right to Rent" checks	✓	✓	✓
Checks of smoke and carbon monoxide alarms	✓	✓	✓
Referencing of prospective tenants	✓	✓	✓
Check the tenant in	✓	✓	✓
Transfer rents		✓	✓
Provide regular statements		✓	✓
Access to Landlord Zone		✓	✓
Follow-up 'Right to Rent' checks		✓	✓
Proactively chase rent arrears		✓	✓
Access to Report a Repair			✓
Manage the property			✓
Payment and accounting for outgoings			✓
Arrange release of deposit			✓
Arrange for the repair of any damage			✓

Additional services

As well as the services outlined above, we offer a range of additional services from property visits and inventory check-outs, to tax advice and insurance for you and your property. If you would like us to carry out any work or services, we will agree in writing a description of what is required and the relevant charges and terms that apply.



Gas and Electric Supply

Spark Energy are the UK's specialist supplier of gas and electric for the lettings industry across the UK, they work with us to make setting up gas and electric accounts as simple as possible.

Usually, we will ask Spark Energy to supply the gas and electric, this helps us manage accounts when tenants move in and out, updating suppliers with names, dates and meter readings. All service levels benefit automatically so you don't need to do anything else.

Benefits for you

- Reduces the cost of the void period if the property is empty by covering utility costs for up to 30 days
- Spark will make sure the council and water authority are updated with the occupier names and moving dates so that accounts are set up correctly
- Spark have specialist account managers to get you answers for any queries

For more information please call Spark on 0345 034 7474 or email support@sparkenergy.co.uk www.sparkenergy.co.uk



Buildings and Contents Insurance

We offer buildings and contents insurance underwritten by AXA, specifically designed for landlords, to help protect your property.

- Accidental damage cover as standard
- Theft and malicious damage (contents cover)
- Loss of rent up to a maximum of £75,000 (buildings cover)

Full policy details are available upon request.

For more information please call 01908 956004 or email letshelp@countrywide.co.uk www.countrywideinsurance.co.uk



Rent and Legal Protection Insurance

We offer insurance to safeguard your rental income, via DAS Legal Expenses Company Ltd.

Where we are collecting the rent, we can offer rent and legal protection insurance to cover any tenant arrears.

Please note that for insurance policies, terms, conditions, limitations, exclusions and eligibility criteria apply.

Please contact your local office for further details



Mortgages

With their knowledge and expertise, our Mortgage and Protection Consultants at Countrywide Mortgage Services can offer you:

- A step-by-step guide through the entire process
- A complete advice and recommendation service, comparing 100s of buy-to-let mortgage products, some of which may be exclusive
- A review of your portfolio to find the most suitable mortgage product and lender for your individual needs and circumstances
- Help to understand your protection priorities

Your home may be repossessed if you do not keep up repayments on your mortgage.

A fee will be payable for arranging your mortgage. Your consultant will confirm the amount before you choose to proceed. Countrywide Mortgage Services, Countrywide House, 88-103 Caldecotte Lake Drive, Caldecotte, Milton Keynes, MK7 8JT

For more information please call Countrywide Mortgage Services on 0845 270 2904 or email advice@mortgagescountrywide.co.uk www.countrywidemortgages.co.uk

For your convenience, we offer all your property needs under one roof. Please contact your branch for more information on the following services:

- Sales
- Surveying
- Conveyancing
- Auctions
- New Homes

morrisdibben.co.uk

PROPERTY SERVICES ALL UNDER ONE ROOF

SALES | LETTINGS | MORTGAGES | SURVEYING | CONVEYANCING | AUCTIONS | NEW HOMES

LISTING YOUR PROPERTY
IN ALL THE RIGHT PLACES

rightmove 

Zoopla

 **PrimeLocation.com**

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