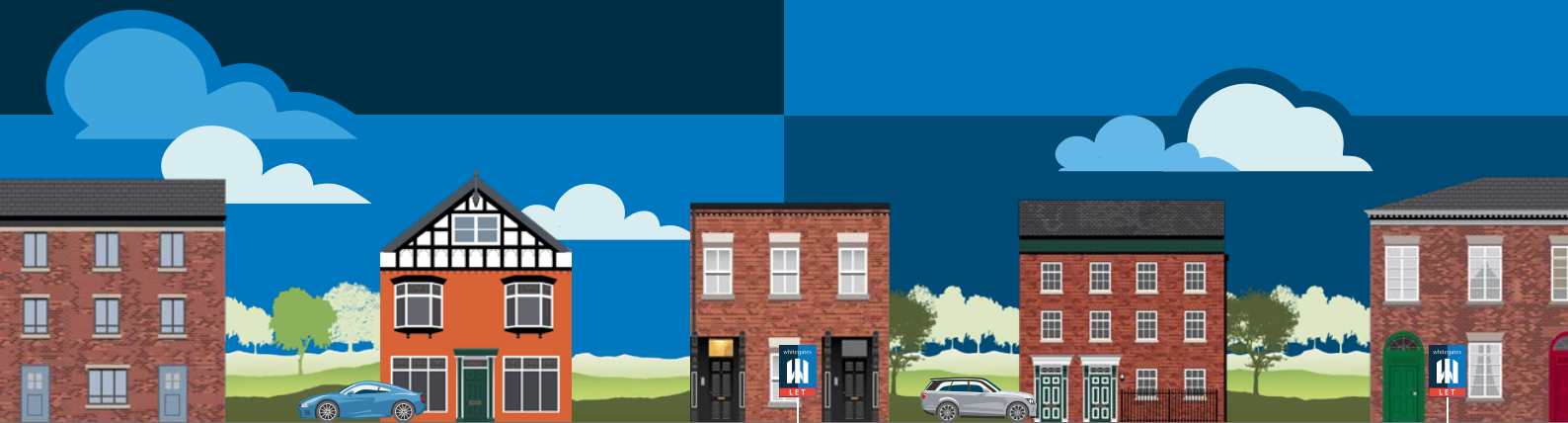




Our Guide to Letting Your Home



Welcome to Whitegates

We're proud to have been serving local property markets and communities across the Midlands, North Wales and the North of England for over 40 years.

We are the lettings and property management experts you can trust. Our job is to find you the right people for your property, make the letting process as smooth as possible, and create a long-term, positive relationship with tenants who are loyal, pay their rent on time and keep your property in good condition.

So, if you have a home to let, why not visit our office, give us a call or drop us an email? We'll be delighted to help.

Why choose Whitegates?

At Whitegates, we genuinely care about people and their homes, and our long-standing expertise and unique personal service makes us truly stand out from other agents.

We understand what it takes to be a landlord, and your local Whitegates team will provide the right management services to suit your needs and make things easier for you. Whether you're letting a single property, or looking to expand your property portfolio as a buy-to-let property investor, Whitegates are ready and qualified to give you the advice you need.

Our dedicated lettings and property management teams are highly experienced, and will keep you up to date on new lettings legislation, as well as guide you through all legal and safety requirements.

Many of our branches offer a complete landlord service to protect your investment, providing comprehensive tenant background checks, rental income protection, legal expenses covered* and your landlord rights fully protected and enforced.

*Terms & Conditions apply.



Getting started

The first step is to meet with a representative from our lettings department. We'll be able to make recommendations to maximise the letting potential of your property and advise on a realistic rental value.



Letting your property with Whitegates



Things to think about



Financial considerations

Phased changes from April 2017 until April 2020 mean residential landlords can no longer fully claim tax relief on their mortgage interest payments.

Under this legislation, rather than fully deducting their mortgage interest on top of allowable expenses in order to calculate their taxable rental income, landlords will only be able to claim tax relief at the basic 20% rate on whichever is the lowest figure from finance costs (including mortgage interest), rental income profit (less allowable expenses) or total income.



Pets or no pets?

If you decide to allow tenants with pets, make sure there are no restrictions, especially if it's a leasehold property, and consider what type of pets you will allow.

In our experience, landlords who allow pets typically find that it's easier to fill their properties, as well as achieve higher rents. They also find that once in, tenants tend to stay for longer periods of time.

If you are not sure whether to allow pets or not, your local Whitegates team will be able to provide further advice, based on your individual circumstances.



Furnished or unfurnished?

You may let your property furnished or unfurnished. There are certain tax considerations, which mean landlords only get tax relief for the cost of directly replacing furniture, furnishings and appliances.

Generally, furnished properties tend to attract shorter term tenancies. If you choose to let your property furnished, it will need to be fully equipped, and anything included by you will be your responsibility to repair or replace. If you decide to let your property unfurnished, it should only have the basics - carpets, curtains, basic kitchen appliances. We particularly recommend this option for first-time landlords.



Preparing your property to let

First impressions are key, but even more so when your property is listed alongside other homes in the area on websites like Rightmove, OnTheMarket and Zoopla.

Tenants look for a rental property that reflects their lifestyle. We are here to help you prepare your property and ensure it is let quickly to a preferred tenant and achieve competitive rent.



Tips for preparing your property for a successful let:

1	Keep décor colours neutral and use earth tones on floors, where possible.	6	The property must be sparkling clean, including the windows and seals around showers, sinks and baths.
2	Kitchens and bathrooms should be well equipped.	7	Windows and doors should be secure and in good working order.
3	Open all blinds and curtains to keep rooms light.	8	Roofs should have no broken tiles.
4	Gardens should be neat and tidy, and outside patios, fences and paved areas well maintained.	9	The heating system needs to be functioning properly.
5	Contemporary lighting is particularly important in modern apartments.	10	Stairs and rails should be secure and safe.

Next steps

When we receive your instructions and signed terms of business, we'll visit the property to take internal and external photographs. We'll finalise your tenant requirements with you, so that we can match your property to the potential tenants we have on our database. Whether it's through existing contacts or from advertising enquiries, we aim to find the right tenant to suit both you and your property.

To protect your investment and show the property to its best advantage, all potential tenants are accompanied during viewings by a Whitegates member of staff, who will be familiar with the property and able to answer any questions.

Marketing your property

Tenants use many sources to search for property, and it's very important to maximise interest from them across all marketing media channels.

With majority starting their search online, Whitegates have invested heavily in online technology for promoting and selling property. Our website is optimised to present properties exceptionally well on mobile, tablet and desktop devices, and links directly to the UK's largest property portals. It also allows potential tenants to enquire about properties 24/7 using our Live Chat*.

We also communicate with potential tenants across social media platforms, including Twitter, Facebook and Instagram, to ensure your property gets maximum exposure.

On top of that, we'll proactively notify potential tenants on our database as soon as we take on your property. We will prepare professional property listings and brochures, as well as display a 'To Let' board to attract maximum attention.

Industry leading tenant referencing

Once we find a tenant, references are taken up by one of the UK's leading independent referencing agencies.

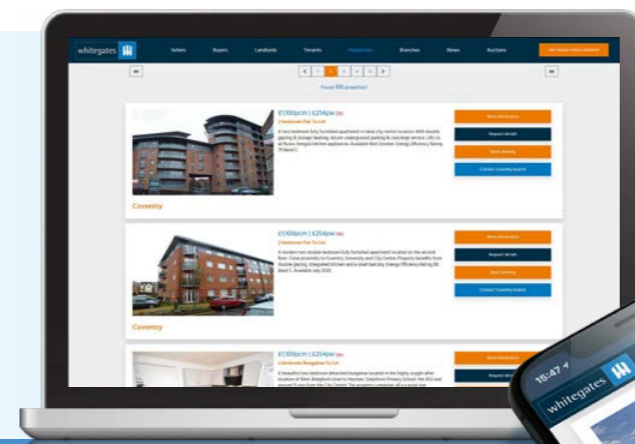
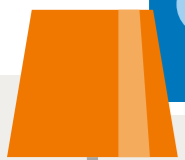
Our tenant referencing includes multiple checks to highlight any potential issues and provides verification of the information supplied by the tenants.

The referencing agency will check that each tenant is able to afford to pay their rent, and verify they are credit worthy by checking for any adverse credit history such as bankruptcy, County Court Judgements (CCJs) and court decrees.

They will also obtain employer references, as well as landlord references to check if the applicant paid their rent in former tenancies.

Our comprehensive tenant referencing* may also include checks against fraud databases and other relevant risk assessment measures to determine the likelihood of the tenant defaulting on rent. Talk to your local Whitegates office to find out more.

*At participating branches.



Start of tenancy

Once everything is in place, we'll prepare and sign an agreement with the tenant on your behalf.

Whitegates use compliant and legally binding tenancy agreements which have been carefully drawn up to protect the landlord's rights to possession, help control the tenant's activities and comply with standard mortgage lender requirements. Our tenancy agreements are usually for an initial term of 6 or 12 months, however, shorter or longer term tenancies can be negotiated.

To protect your interests as a landlord, we will arrange a detailed inventory and schedule of condition of the property. At the end of a tenancy, the property is checked against the inventory and any damage or deterioration is noted. The tenant is responsible for the cost of rectifying any damage, over and above what is considered to be fair wear and tear.

Deposit custodial scheme

We will lodge the tenant's security deposit of not more than five weeks' rent with a Government approved tenancy deposit scheme within 30 days of receipt. We will also provide the tenants with prescribed information regarding how their money is being protected.

When the tenant signs the tenancy agreement, we take the initial rental payment and the security deposit. We ensure funds are cleared before the tenant is allowed to move in and a payment method is agreed for ongoing rent.

At the end of a tenancy, the landlord and tenant need to agree the basis for repayment of the deposit. If Whitegates is managing your property, we will conduct these negotiations on your behalf. In case of a dispute, each deposit scheme has an alternative dispute resolution (ADR) service.

Property management expertise

At Whitegates, we provide property management services to suit all types of landlords. Our qualified team has extensive experience in rental property management and is able to offer you professional advice at all times.



Essential Service

Our Essential full management service delivers peace of mind from the time your property is first marketed until the deposit is returned.

We'll provide expert support to meet your legal and safety obligations as a landlord and handle all routine tenancy matters. We commit to regular visits during the tenancy, and will look after your property including maintenance and repairs. We work with proven contractors and reputable tradespeople ensuring prompt service at a reasonable cost, or use your own contractors when requested.

Our accounts team will ensure that your tenant's rental payments are passed on to you quickly. We will provide you with monthly statements of rental income and expenditure to ensure you have full information for tax purposes.

We'll also conduct regular rent reviews and assist with extending or ending the tenancy when required, including handling all end of tenancy dilapidations negotiations.

Premium Service

Our Premium service is designed to safeguard your finances and give complete protection for your investment. In addition to all services provided under the Essential service, we also give you the ultimate level of protection against risks associated with letting a property.

Your rent payments will be protected in the event of a tenant going into rent arrears, and you will have access to legal assistance and eviction service in the event of serious breaches of the tenancy agreement, with legal fees covered*.

*Terms & Conditions apply, talk to your local Whitegates office for more information.



Being a landlord

Whether you invest in property intentionally or became a landlord through circumstance, we're here to ensure your experience is rewarding and stress-free.

Letting for the first time

If you are a first-time landlord, make sure you have consent from your mortgage lender, freeholder and insurer to let your property, as well as have a clear understanding of any restrictions placed on the type of let or type of tenant.

Insurance

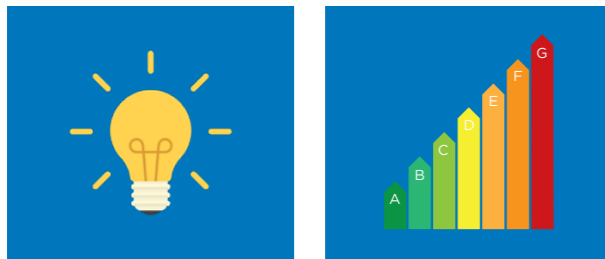
Make sure you have adequate building and contents insurance cover in place for all fixtures, fittings and white goods (or plumbing and heating installations). Consider including public liability in your insurance, so that you are protected in the event of an accident in the property.

Landlord obligations

Legislation governing how landlords, tenants and tenancies must operate in England is extensive. Your obligations as a landlord include compliance with safety regulations, as well as the legal requirement to maintain the structure and exterior of the property, heating and plumbing installations, and deal with routine repairs. If the property is leasehold, the landlord is responsible for paying the service charge and ground rent.

Landlords in Wales

Under the Housing (Wales) Act 2014, any landlord who has a rental property in Wales is required to register with Rent Smart Wales and must be licensed if they undertake letting and management tasks. However, when using a licensed letting agent and declaring the agent on their registration, they do not need a license. Our Welsh offices can assist with these requirements.



Compliance with regulations

At Whitegates, we have the knowledge and experience to help you to comply with all relevant legal and safety regulations when you let a property.

Energy Performance Certificate (EPC)

Properties must have a valid Energy Performance Certificate (EPC) with a rating E or above, before they can be marketed. Landlords are obliged to provide tenants with a copy of a valid EPC before the start of every tenancy. We can arrange this for you and provide your tenant with a copy.

Gas safety regulations

If your property has a supply of gas to it, you must arrange for a 'Gas Safe' registered engineer to check all gas appliances. You must then provide a certificate to your tenant before the start of any new tenancy and annually thereafter. Where we manage the property on your behalf, we will renew the certificate and provide an updated copy to your tenant.

Electrical safety

Landlords must meet the electrical safety standards by providing an Electrical Installation Condition Report (EICR) compiled by an NICEIC qualified electrician on fixed wiring before the start of each tenancy. In addition, each electrical installation must be safe and therefore tested at regular intervals.

Smoke alarms and carbon monoxide detectors

Smoke alarms must be installed on each storey within the premises, and carbon monoxide detectors must be installed in any room with a solid fuel burning appliance. All alarms and detectors must be operational and tested on the start date of the tenancy and maintained throughout the tenancy.

Housing health and safety rating system (HHSRS)

Landlords must comply with the Homes (Fitness for Human Habitation) Act 2018 which assesses 29 housing hazards and the effect that each may have on the health and safety of tenants. Landlords must take appropriate action for any identified hazards.

Blinds safety

Landlords must comply with the Blind Cord Safety Regulations 2014 and ensure any window blinds in the property either have no accessible cords, or have safety devices to prevent cords or chains from forming a hazard.

Right to rent

ID checks have to be made on all adult occupiers of the property, and evidence needs to be obtained that they have a right to remain in the UK via appropriate documentation such as a passport or biometric residence permit. There is also a requirement for follow up checks for tenants who have a limited right to remain in the UK.

Furniture and furnishings

These regulations set levels of fire resistance for domestic upholstered furniture, furnishings and other products containing upholstery. All furniture and furnishings must comply with fire resistance regulations, and non-compliant items removed.

Legionella

The risk of exposure to Legionella in water systems must be properly controlled, and a risk assessment carried out by the landlord or a competent third party. If a risk is identified, appropriate steps must be taken to remove or minimise the risk, and the tenant must be kept informed.

We set high standards

As part of one of the UK's largest property groups, we pride ourselves on maintaining the highest regulatory standards, with recognised codes of practice that include data protection and money laundering.

We are members of The Property Ombudsman (TPO) scheme and abide by their Code of Practice, as well as hold Client Money Protection insurance (CMP).

Many of our offices are licensed by The Association of Residential Letting Agents (ARLA), The National Association of Estate Agents (NAEA), or belong to The UK Association of Letting Agents (UKALA) and/or accredited by the Safeagent scheme. We also offer ongoing training programmes to our teams, to ensure we maintain our high standards and professionalism at all times.



10 reasons to choose Whitegates to let and manage your property

	Efficient local property management and reliable customer service		Rental income protection and legal expenses cover available
	Straightforward and transparent fees		Detailed property inventory and hassle-free utility switching
	Compliance with ever changing lettings legislation and safety regulations		Repairs and maintenance using reputable tradespeople
	Industry leading tenant background checks		Your landlord legal rights protected and enforced
	Government approved tenancy deposit schemes		Regular property visits or virtual inspections and safety checks

Talk to Whitegates lettings and property management professionals today, we'll look after your property as if it was our own and make things easier for you!

Visit us at whitegates.co.uk
to find your nearest branch.



Whitegates is a franchise group and each office is independently owned and operated under licence from Whitegates Estate Agency Ltd.

Registered office: 2 - 3 St. Stephen's Court,
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