

Guide to Lettings

With so much legislation and regulation affecting the lettings industry, as a landlord, you could easily feel overwhelmed at the prospect of letting your home or developing a portfolio of properties. As industry experts we are, of course, on hand to help but equally wanted to share some of our wisdom in this handy guide to letting your home.

Steps to success



White Est. 1817
& Sons

Ahead of the tenancy

Making the decision to let your home, for whatever reason, does involve some preparation ahead of marketing the property and there are a number of things to be considered.



Will you be letting your property furnished or unfurnished?

If it's the latter, then it will have to be cleared out ahead of taking pictures for marketing purposes. With either option your property has to be 100% habitable and therefore will need to be decorated, cleaned, all appliances have to work and have the necessary safety checks.

You will have to ensure **electrical installation inspection and testing** is carried out for all new tenancies, in line with the Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020.



You will need **buildings insurance and contents insurance** if you opt for furnished. If you choose furnished then it is illegal to provide soft furnishings that don't comply with the Furniture & Furnishings (Fire) (Safety) Regulations 1988, your agent can advise further on this.

Does your property have an EPC (Energy Performance Certificate)?

If not, one of these will have to be carried out, or your agent can arrange this. These are valid for 10 years and it must be provided for free and before any rental contract is entered in to. Properties with a rating of F or G cannot be let unless they have followed the Guidance on Improvement Protocol.





You will need a **Gas Safety certificate**. Regulation states that you must have all gas appliances, pipework, fittings and flues checked every year by a Gas Safe engineer, again your agent can arrange this for you.

The **utilities companies** and local authority will need to be contacted and informed of your intent.

You will be required to provide a landlord **mortgage consent form**, and **freeholder consent** if the property is leasehold.



If you are planning to live overseas, or do live overseas, you need to complete a Non-Resident Landlord (NRL1) form through the HMRC website.



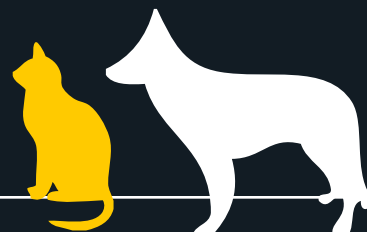
Smoke & Carbon Monoxide Alarms (England) Regulation were introduced in 2015 and require private rented sector landlords to have: at least one smoke alarm installed on every storey of their rental property which is used as living accommodation, and a carbon monoxide alarm in any room used as living accommodation where **solid fuel** is used.

After that, the landlord must make sure the alarms are in working order at the start of each new tenancy. After the landlord's test on the first day of the tenancy, tenants should take responsibility for their own safety and test all alarms regularly to make sure they are in working order.



You will need to provide **proof of ownership** and complete ID forms when instructing an agent to let your home.

Are you willing to accept pets? Increasingly this is a question we, as agents, are asked. If you don't this could limit the number of possible tenants for your home.



You have found a suitable tenant – what's next?



In accordance with the Immigration Act you (or your agent) have to ensure that the tenant(s) have the right to occupy rented accommodation in the UK. Where an adult occupier has a time-limited right to remain, landlords (and agents) will need to conduct follow-up checks.

Getting a third-party organisation to conduct an inventory (prior to occupation and following end of tenancy) can help with any disputes that may arise when a tenant moves out. An inventory will detail the condition of the property prior to the tenant moving in and therefore can help prove if you are entitled to any of the deposit funds in the event of damages and dilapidations.



In accordance with the Tenant Fee Act 2019 landlords, and agents, cannot charge tenant(s) fees which are outside of;

- A holding fee of 1 weeks rent.
- Variation to the current tenancy agreement - a charge of £50.00 incl. VAT
- Security deposit of five weeks rent (or six weeks rent where the total annual rent is £50,000 or more)
- You can charge if a key or security device, giving access to the property, has been damaged or lost and requires replacement.



During the tenancy period your **tenant will be responsible for council tax, utility payments, phone, broadband** (unless otherwise agreed) so you will need to settle these accounts and obtain closing balances, ready for the tenant to open up accounts in their name.



You will need to provide **one set of keys** to each tenant.



Any mail not belonging to the new tenants will need to be re-directed.



Your tenant will have to be provided with a copy of the governments **How to Rent Guide**.

Once the rental is up and running



We would always advise that you have a **contingency budget**, this would allow for costs incurred during the tenancy such as redecoration, maintenance and repairs and rent void periods (also factor in the utilities and council tax).

Don't forget you will be **taxed** on your gross rental income.

You have to give at **least 24 hours'** notice (ideally in writing) if you want to access the property, unless it's an emergency.

Why not consider using an agent to help you?

Letting Service

This is available for those landlords who would rather manage their own rental going forward. Your agent will market the property, verify tenant credentials (through third party referencing) and handle the final paperwork associated with a Assured Shorthold Tenancy Agreement. The deposit will be held for the duration of the tenancy. Make sure your agent is part of the Tenancy Deposit Scheme (TDS). Once the agreement is in place you will be responsible for the day to day running of the agreement.

Rent Collection Service

This includes everything detailed under the Letting Service section but will also include collection of the rent, on your behalf, and the production of monthly accounting and statements.

Fully managed

Your agent will look after all aspects of the rental, which allows you to step back from the day to day responsibilities but are kept fully informed. As well as everything detailed in the Lettings Service and Rent Collection Service sections they will arrange check in and check out reports, including periodical inspections on the property. They will also look after any Serving of Notices.

Any agent you appoint needs to be part of **ARLA - Propertymark** (regulatory body for letting agents) a **Tenancy Deposit Scheme (TDS)** so they can deal with deposit disputes, **Client Money Protection Scheme** (keeps your money safe) and **Independent Redress Scheme** (complaint handling) to ensure you are fully protected.

Useful links

➤ [Thinking of becoming a landlord?](#)

➤ [Right To Rent - Landlord Code of Practice](#)

➤ [Ministry of Housing, Communities & Local Government](#)

➤ [How to Rent Guide](#)

➤ [Tenant Fee Act Guidance](#)



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