



Successful residential property letting

A handy guide for all landlords

PETER BALL & CO

Welcome to your residential property letting guide

At Peter Ball & Co we live and breathe residential property management, which means we don't just understand your aspirations, we share them too.

With our extensive local network, valuable experience and enviable credentials, we are in a great position to give you sound, down-to-earth, practical advice about becoming a successful landlord.

Useful insider information

Whether you're a seasoned landlord or just starting out, we think you'll find this guide packed full of useful information, helpful hints and timely reminders. It's been put together by our experienced property experts, people who really have been there and done it. Of course, as members of the Association of Residential Lettings agents, regulated by the Royal Institution of Chartered Surveyors, you can be assured of our ethical and professional standards.

When you decide you want to become a landlord, you could be making a shrewd investment move, but to succeed, you'll need to be aware of many legal and practical considerations, while you optimise your capital investment and protect it for the future.



The buy-to-let opportunity

Purchasing residential property to let continues to be an excellent investment opportunity. Despite the introduction of many regulations and legal changes, the market remains buoyant and it's still a very popular way to earn income and/or make money over time.

Finding the right property

Naturally, you want to make the most out of your investment, so it's important you buy the right kind of property in the right location. A specialist lettings agent can provide you with valuable local knowledge and advise you on local demand, location, amenities, school catchment areas and the rental values you can expect.

What type of tenant do you want? Understanding the local market makes it easier to match a landlord with a type of tenant, from students to families.

What about size? In general, the smaller the property, the greater the relative rental return on your investment will be. Studio apartments can come within budget for those looking to enter property letting market, even if turnover of tenants can be a little higher. One or two bedroom properties, and three bedroom houses are generally popular options and the most in demand.

It's not easy to get it all right, which is why it often makes sense to work with a local property expert.



Old or new? From a maintenance point of view, a new build or modern property can be preferable. However, a carefully renovated, older property can be extremely appealing to tenants. Remember, your number one priority is to find a property that is as viable to let as possible, and one that will be attractive to your desired type of tenant.

After all, if your property is left unoccupied for any period of time, then it isn't earning you a penny, and it could actually end up costing you money.

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The availability of competitive, tailored buy-to-let mortgages, a more mobile workforce, increasing demand, and changing lifestyles have all contributed to significant growth in the residential lettings market.

Most people recognise that there may be short-term fluctuations in property prices from month to month and year to year, but in our experience, property has always performed well as an investment over the long term. This is why you should always consider your property or portfolio as a medium to long-term investment.

Freehold versus leasehold

Buying freehold means you have outright ownership of both the property and its land. With leasehold, you own the property but not the land it stands on, for a particular period of time equal to the number of years left on the lease (a lease agreement can be up to 999 years). Flats, for example, are normally leasehold, as you will own one property in the building. While leasehold properties are often cheaper, you'll have to pay service charges and ground rent to the freeholder, which can increase over time.

Monthly income versus capital growth

The term 'yield' can be looked at in two ways: overall return and return on cash invested. These can be very different percentages.

Gross yield: a £250,000 purchase price with £9,600 p.a. rent received = 3.84% gross yield with a mortgage and a net income

Net yield: £50,000 cash invested with a net income of £3,000 p.a. = 6% return on cash investment

'Capital growth' is how much the value of your property goes up over time. Prices do tend to go up in the long term, but can also depreciate, of course. Capital growth is worked out by comparing the price you paid with a current market valuation.

If the property is worth more after a period of time, the equity (i.e. any part of the property you own with no mortgage on) will increase. You may wish to use this equity to refinance and purchase another property. However, it's worth noting that the majority of landlords take out an interest-only mortgage on their rental property.

Owning more than one property and building a portfolio can spread the risk and improve your overall monthly rental income. Whether you own just one property, are looking to build a portfolio or retiring, for instance, the income from monthly rental payments can be useful in topping up pensions, retirement income or your income funds.

Travelling or working away?

If you already own a property and your circumstances change with a new job opportunity out of the area for a period of time, or if you're planning to go travelling for instance, letting your residential property can be a successful way to get you moving and cover costs while you're away.



Getting your property ready

A letting specialist will guide you through the letting process, discuss your requirements and provide you with recommendations to maximise your letting opportunities.

The first step is to arrange an appointment for a market appraisal with a local letting agent. This should be a free, no obligation service. At this stage of the process there are a number of things to consider, which are covered below.

Furnished or unfurnished?

You need to consider whether you're going to provide furniture throughout your property or not. Although well furnished rooms will show off the interior well in marketing material, it can often make more sense practically and financially to let a property unfurnished. Many renters prefer moving into an unfurnished property, so they can make it their own space by bringing their own sofas, tables, etc.

Whatever the type of tenant you're trying to appeal to - from professional couples to young families - the level and type of furnishings, fittings and appliances will need to be carefully considered, and upgraded where necessary. You may find furnishing a property fully to make it a home a major investment in itself, as well as making sure it's easy to clean and maintain. Try to avoid things that can easily be damaged or made dirty, such as rugs.



'Furnished' means everything a tenant needs to move in and live straight away:

- White goods (fridge/freezer, washing machine)
- Oven/hob
- Bed(s)
- Tables and chairs
- Wardrobe(s)
- Curtains
- Light fittings

Of course, unfurnished doesn't mean empty. You'll need to include flooring (carpets, laminate); vinyl or tiled flooring in kitchens and bathrooms. Curtains or blinds, light fittings and lampshades should also be provided in an unfurnished property. Built-in kitchen appliances need to include an oven/hob as a minimum. You may also be required to provide white goods such as a fridge/freezer and washing machine. When considering providing any furnishings, you need to be aware that you will have a responsibility to repair or replace the items provided due to general breakdown or wear and tear.

There are also the smaller details to consider: from mirrors to towel rails and toilet roll holders. If you don't provide these types of things, tenants often fix and remove their own, leaving unsightly holes in the plaster at the end of a tenancy. Doorstops are also a good idea: they're inexpensive and easily installed, and help avoid damage to walls.

Making the right impression

Kerb appeal is everything: a property that is clean and well presented, from the outside in, can earn you a higher rent because it generates a greater level of interest.

Consider these things to help you present your property at its best:

- Freshly sparkling windows
- Professionally cleaned carpets
- Re-grout and seal tiles in the kitchen and bathroom
- Touch up those little bits of decorating inside and out
- A well-tended garden, free from weeds

When a property is brought to market, it's important to make it count from day one as this is when the property will have the maximum exposure. Marketing details should include good quality images clearly showcasing its best features. Floor plans with room dimensions are now a must-have, with video tours now an increasingly popular way to showcase a property to prospective tenants. A professional local agent will have the tools and skills to help you with this material.



Finding a tenant and setting up the tenancy

You want your long-term investment to deliver a consistent return, so the most desirable tenant is going to be one who stays and pays. But how do you go about finding a suitable tenant and hold onto them?

Vetting a prospective tenant

It is important that you check out or 'vet' your tenant by carrying out financial and background checks to assess their suitability for the property. Every adult that moves into the property (18 years old and above) must be referenced and named on the tenancy agreement, which they must sign.

These are some of the details to cover:

- Can you verify their last address?
- What is their rental history?
- Do they have a good credit score?
- Check your tenant's right to rent (see www.gov.uk), which is required for all non-UK nationals to reside in and rent a property in England.

A good letting agent will carry out stringent referencing checks for you via an independent company. Any prospective tenants need to complete an application/reference form (including identity, immigration and visa confirmation, financial credit checks, references from current or previous employers/landlords and any other relevant information to assess affordability).

If a tenant doesn't meet all of the reference criteria, a guarantor can be used to provide additional protection if you still wanted to proceed. A guarantor must evidence sufficient income to support themselves and the proposed tenancy should the tenant default on their rental payments.

There is always an element of risk with letting any property. An experienced local agent will always be able to advise you on best practice, discuss your particular needs in detail and strive to find the most suitable tenant for your property.

When you've found a tenant, there's still a lot to do before they can move in and start paying you rent.

Holding deposit and tenancy agreement

Your prospective tenant will need to pay a holding deposit, equivalent to one week's rent, as their commitment to rent your property. Once this holding rent has been taken, the property will no longer be advertised and references would then be applied for.

Once your prospective tenant has passed all the reference checks, you can proceed with preparing the tenancy agreement. Although tenancy agreements are usually for an initial term of one year, many people extend their tenancy, in some cases for several years. Towards the end of the term of the tenancy, you can either serve notice on the tenant (a minimum of two months notice) or negotiate a new tenancy for a further fixed period. This may include a rent review (reviews can be carried out once a year).

Recent legislation makes all this something of a minefield, and it's worth considering engaging the services of a specialist letting agent to handle it. Take on too many tasks and administration, and you could end up facing penalties.



An alternative to taking a cash deposit from a tenant prior to moving in, is the option of offering a Zero Deposit Guarantee insurance.

Deposit protection

The deposit you receive from your tenant can be up to the maximum value of five weeks' worth of rent. Legally, this deposit needs to be registered with a government approved deposit scheme within 30 days of being paid, and certification of this issued. If this is not done, as a landlord you are liable to a fine of up to three times the amount of the deposit.

These schemes can be insurance backed or custodial (insurance backed schemes mean the landlord holds the deposit and pays a fee to do so, or custodial where the deposit scheme holds the deposit).

An alternative to taking a cash deposit from a tenant prior to them moving in, is the option of offering a deposit guarantee scheme. There are varying schemes in existence across the lettings market, but generally they will provide a landlord with greater protection by offering up to six weeks' deposit cover, while lowering the upfront costs to tenants upon moving into a property.

A specialist letting agent will be able to discuss the schemes on offer, and you would have the option to offer this deposit alternative when marketing your property.

Producing an inventory

Before a tenant moves in, it's important that an inventory and schedule of condition is carried out and written up for the benefit of you and the tenant.

An inventory is a detailed report of your property and its contents and condition, whether it's furnished or unfurnished. It should list furniture, fixtures, fittings, appliances and items in every room, along with a description of their condition.

Your tenant is expected to return everything in the same condition, taking into account expected wear and tear. The better the condition of an item at the start of the tenancy, the better it's likely to be in at the end of the tenancy.

At the end of a tenancy you need to carry out an inspection to note any damage or deterioration of the property's condition. Your tenant is responsible for the cost of rectifying any damage they cause to the property, inside or out. This cost is deducted from the tenant's deposit with their permission.

Your mortgage, insurance and more

From getting permission from your mortgage lender to taking out the right insurance and contacting utilities companies, there are plenty of things to cross off your list as you get ready to let.

Permission from your lender

If the property is your usual residence and the mortgage you have on it is not a buy-to-let loan, you must advise your lender and seek their permission before making arrangements to let. It is rare for lenders to refuse permission, but you must ask first.

Superior landlord/leaseholder

The superior landlord grants residential leases of the flats in a house or building. This usually occurs in apartments/flats where the owner/landlord has the leasehold interest, but another individual owns the freehold to the whole property. If your property is leasehold, you will need to seek permission from the freeholder and notify them of your plans to let.

Getting the right insurance policies in place

As a landlord you're legally required to arrange buildings insurance on each property you let. Contents insurance isn't a legal obligation for landlords. However, if you're including things like furniture or appliances for your tenants to use, you might want landlord contents insurance cover for the cost of repairing or replacing such items under an insurable incident.

When taking out a landlords' insurance policy, it will usually include public liability insurance or legal liability cover. This covers you for bodily injury (or death) to other people or damage to other people's property (if a washing machine floods and damages a flat downstairs, for instance).

Should you rely on receiving the rental income each month, whether it's to pay your buy-to-let mortgage, pay alternative living costs, or purely to have as an income source, you may wish to consider taking out a rental and legal protection insurance. Such will pay you the rental money each month should your tenant fall into arrears, as well as both process and pay for legal costs to obtain possession of the property back should there be a breach of tenancy.

Utilities and post

You'll need to notify all utilities and service providers that you're letting the property, and request closure of accounts. However, services should not be disconnected as this can cause delays and problems for your tenant. Tenants are usually responsible for arranging and paying council tax, electricity/gas, water rates and telephone/broadband. You'll also need to make arrangements with Royal Mail to redirect your post.



The rules and regulations you need to know

Regulations and legal requirements help ensure the safety of your property and its tenants. The information included here is only a guide and not a detailed description of every regulation. It's important to stay on top of them, as updates and changes in legislation do occur frequently.

A specialist letting agent's full management service will usually include automatically arranging for all safety certificates to be renewed prior to their expiry date, and confirming once they have been completed.

Gas safety

All gas appliances, flues, meters and associated pipe work are covered by the Gas Installation and Use Regulations 1999. As a landlord, you're required by law to have an inspection carried out by a Gas Safety Registered Engineer (formerly CORGI registered) to check all gas installations annually. Once the engineer is satisfied that the installations are safe, you'll be issued with a Gas Safety Certificate. A copy must be given to your tenant before they move in. It's a good idea to arrange the inspection before a tenant is found to avoid delaying the start of the tenancy.

Breaching this regulation can result in heavy fines or even imprisonment; and tenants are not allowed to occupy a property without a current certificate. You are also responsible for ensuring the operating instructions or instruction booklet are made available with an appliance in the property.

Oil boilers & chimneys

Chimneys need to be swept and oil boilers serviced on an annual basis. If you have any form of solid fuel burning appliance (coal fire, wood burning stove) you must have a carbon monoxide detector in that room.

Electrical safety

At least every five years, each electrical installation in your property must be independently tested and inspected by a qualified professional with the relevant certification. As the landlord, you must carry out any investigations, repair works or recommendations reported, and provide a copy of this report to the tenant. If requested, you must also provide a certificate to the local authority. All new and renewed tenancies are required to have a satisfactory Electrical Installation Condition Report (EICR) before they can legally commence (this requirement is relatively new).

Portable appliances

Portable appliances that can be plugged into an electrical socket and moved should be PAT tested before each tenancy, along with an annual inspection to meet best practice safety requirements.

Energy performance certificate

Every property that is marketed to let needs a valid Energy Performance Certificate (EPC). This can only be carried out by a certified Domestic Energy Assessor and must be renewed every ten years. It is unlawful to rent out a residential property that does not reach the current minimum energy efficiency E standard.

Fire safety regulations

Compliant furniture will always carry a label indicating that it complies with the law on fire safety. The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (amended in 1989 and 1993) cover all upholstery and upholstered furniture supplied by the landlord in a rented property; including beds, footstools, pillows, headboards, mattresses, sofa beds, futons, etc.

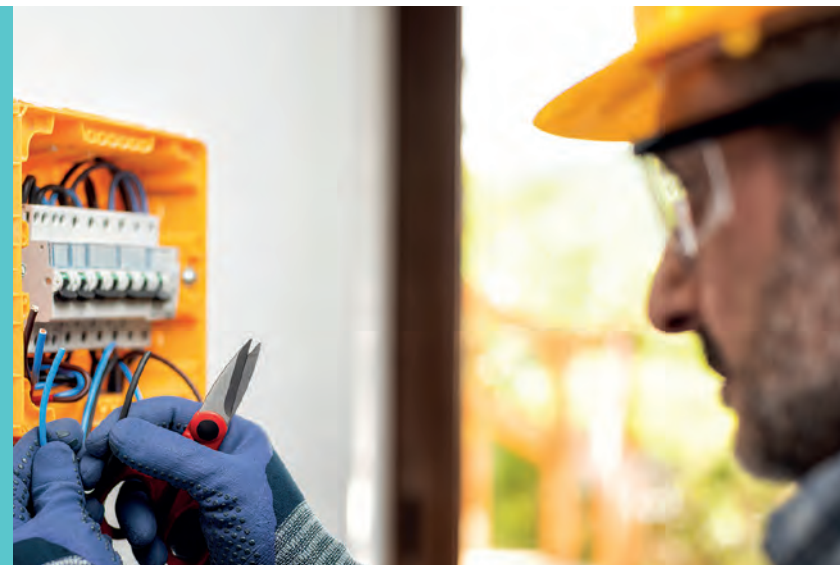
Be extra careful when buying second hand furniture, as the requirements of these regulations do not apply to the supply of any goods manufactured before 1 January 1950. Furniture of this age cannot be supplied for a tenant's use unless it has first been professionally re-upholstered with the latest conforming materials. Be aware that any furnishings purchased from overseas may not have been built according to or be compliant with these regulations.

Smoke detectors and carbon monoxide detectors

Regulations specify that you should have a working smoke detector installed correctly on every floor of your rental property. There must also be a carbon monoxide detector in each room where there is a solid fuel heater, including open fires and stoves, even if these are not being used. It is also recommended that you install a carbon monoxide detector in any room that has a gas appliance.

If you decide to use a letting agent and their full management service, they will automatically arrange for all safety certificates to be renewed prior to their expiry date and confirm once they have been completed.

Every five years, each electrical installation in your property must be independently tested and inspected by a qualified professional with the relevant certification.



Maintaining your property

As a legal condition of any tenancy, you're responsible for keeping the structure of property in good repair inside and out, including decoration, gutters and drains. All water, gas, electricity, oil, sanitation, hot water and heating provided should also be kept in safe, working order.

Either you – or your letting agent – must be ready to respond quickly if a maintenance issue or essential repair crops up. Any work required will need to be organised, quotes checked and payments made to any contractors used. A long list of preferred local contractors is very useful, so you can find a professional at a moment's notice. This list could include:

- General contractor
- Plumber
- Electrician
- Carpenter
- Decorator
- Roofer
- Tiler
- Plasterer
- Gardener
- Glazier
- Carpet fitter

Acceptable wear and tear

With adults and possibly children and pets all living in your property, you need to take normal or reasonable wear and tear into account. Depending on the length of time your property is let, it's likely that some redecoration and other maintenance work will be required at the end of a tenancy. For instance, the landlord is expected to redecorate the high use areas of the property every three to five years.

Maintenance of the garden is usually the tenant's responsibility, not yours, which is fine for a small or medium sized garden. This means keeping the garden free of litter, tidy and not overgrown, and returning it in the same state that it was in when they moved in. It's a good idea to provide gardening equipment, such as a lawnmower and some basic gardening tools, as many tenants won't own this themselves. Keep it all somewhere secure where tenants can easily access it.

However, if the property you're letting has a larger garden, or requires some specialist maintenance, you should consider employing a gardener to look after it during the tenancy, with the cost of this being reflected in the rent. The care and maintenance of trees, shrubs and bushes is also your responsibility, so you may need the services of a tree surgeon every now and again.

Social events in a garden, like a barbecue, are allowed unless it's stated otherwise in the tenancy agreement. If your tenant wishes to change the garden in any way, even if making improvements, planting or adding a bike store or bin shelter, they should gain the landlord's approval before doing so. The work should be carried out to a good standard of quality, and recorded in writing.

In accordance with the Housing Act 1988, you must notify your tenant in writing at least 24 hours before you wish to enter your home. A property inspection every six months is reasonable, so you can be assured that the place is being well cared for (it's also an opportunity to check things like smoke and carbon monoxide detectors). If you've visited a number of times and everything seems fine, then the frequency of visits could be reduced.

Visiting and inspecting your property

Would your property pass this 15-point check?

Before the tenancy start date you need to check the following:

1. Has there been an Energy Performance Certificate (EPC) completed for the property within the last 10 years?
2. If there are gas appliances at the property, is there a Gas Safety Record (GSR) which shows that gas appliances have had an annual gas safety check carried out by a registered engineer?
3. If there are solid fuel or oil combustion appliances at the property, has an annual safety report been completed in the last 12 months?
4. Are there tested and working smoke alarms on each and every floor of the property?
5. If there's a fuel burning appliance in the property, are there also working and tested carbon monoxide alarms, compliant with British Standard EN 50291?
6. Has an Electrical Installation Condition Report (EICR) been conducted for the property in the last five years? If there are any category 1 or 2 works noted on the EICR, have these been completed?
7. Has a visual electrical inspection been carried out within the last two years?
8. If there are portable appliances at the property, has a Portable Appliance Test (PAT) been carried out, and any remedial work completed?
9. Have you checked against the HHSRS hazard checklist to identify any defects which would render the property unfit for human habitation?
10. Is there an up-to-date Legionella Risk Assessment in line with HSE Guidance?
11. Does every individual external door at the property have at least one 5-lever mortice lock? Do all windows with locks at the property have keys?
12. Have you checked for trips and hazards? Are rooms well lit? Are stairwells and bannisters well maintained and free from obstacles? Can any changes in floor height be easily and clearly seen in both indoor and outdoor areas? Do all blinds have safety cleats?
13. Does every bed, pillow, cushion, headboard, bed base, sofa, chair and any other item of soft furnishing owned by you within the property have a safety F&F label attached?
14. Is there any sign of condensation, damp or mould at the property? If so, is additional ventilation required?
15. Will you have an inventory report/schedule ready on the start date of the tenancy?

Tax implications of an investment property

When you generate an income from your property, you're going to be paying income tax on the rent you receive. What exactly can you claim as expenses? How do you know whether you're paying more tax than you need to?

Ask your letting agent if they will prepare and send you statements of your rental income and expenditure every month, so that you have all the details for your tax return.

Even if you're an experienced property investor, you might not be aware of the most efficient ways of dealing with tax, while remaining compliant. Before you start letting your home or buy a property to let, you should get advice from a qualified accountant. They'll help you navigate all the tax implications that come with letting a property: from types of ownership and stamp duty surcharges to allowable expenses. A local letting agent will be able to point you in the direction of an appropriate expert.

Claiming expenses

As a simple rule of thumb, the following expenditures can usually be deducted from your rental income, to arrive at the net income subject to tax on your annual tax return:

- Buildings insurance
- Ground rent
- Maintenance repairs
- Decorating inside and out
- Service charges
- Property management fees

If you're paying a mortgage on your rental property, your accountant will also be able to offer advice about whether you can claim some of the loan interest as part of your expenses.

As a UK resident, your net income from your rental property will be subject to income tax, and the level of that tax depends on what other income you have. If you are already a higher rate tax payer, the tax on your letting profits will be payable at that higher rate.

Capital Gains Tax

When you sell an investment property, you'll usually have to pay Capital Gains Tax. If the property is or was your home at any stage, ask your accountant about any special rules and exemptions that might apply. Otherwise, the property will be treated in the same way as the sale of any other business asset.

Inheritance Tax planning

Get expert insight from a financial advisor to explore the best options for you when it comes to Inheritance Tax. If investment properties are part of your estate when you die, the equity in these properties will form part of the value of your estate, so your heirs will have to pay Inheritance Tax of 40% on any amount over the (current) threshold of £325,000.

To lessen the tax due, you could gift the properties during your lifetime (if you survive for seven years after gifting there will be no Inheritance Tax to pay). Even if you hand over your property for nothing, you'll still have to pay Capital Gains Tax on the difference between the price when you bought it and its market value at the point you give it away.

Another option to consider is putting your property in a trust, meaning you no longer actually own it, and it might not count towards your Inheritance Tax bill. A trust is a legal arrangement where you give property, investments or cash to someone else, so they can look after them for the benefit of a third party, your children, for example.

Get expert insight from a financial advisor to explore the best options for you when it comes to Inheritance Tax.



Non-UK resident landlords

If your 'usual place of abode' is outside the UK and you are legally a non-resident landlord, you will still have to pay UK income tax on any rental income you receive from your properties in the UK.

You'll need an overseas exemption certificate from the Inland Revenue if you're named on a tenancy agreement. Otherwise, you'll have to deduct basic rate tax from rents received on a quarterly basis. Make sure you submit the forms as early as possible, as they can take several weeks to process (the majority of landlords who apply are granted an exemption certificate).

There are also special rates of Stamp Duty Land Tax (SDLT) for buyers of residential property in England and Northern Ireland who are not resident in the UK.



Finding the right letting agent

Whether you're an experienced landlord or new to letting, it may be a good idea to work with a professional letting agent and benefit from their in-depth knowledge of the local area.

This will drastically reduce the demand on your time, as well as the paperwork involved in letting a property and staying on top of changing legislation. It's especially useful if you don't live near your rental property.

What's more, you may prefer the idea of having a clear buffer between you and your tenants when it comes to things like correspondence, property visits and problem solving. When looking for a letting agent, there are a number of things to consider:

- Do they know the local market and understand rental yields?
- Do they have the marketing expertise to get your property let quickly?
- Is their vetting process thorough?
- Do they have a reliable network of contractors?
- Will they stay in touch and keep you informed regularly?
- Are they members of governing bodies and watchdogs?
- Do they provide deposit protection insurance?
- Do they follow all ARLA bylaws?

Strong market and online presence for finding tenants

It all starts with an agent's ability to find the right tenant for your property. A letting agent will be able to hit the ground running with a marketing campaign, being experienced in the process of finding a suitable tenant in your area. A strong reputation helps an agent generate quality enquiries from potential tenants for you quickly and efficiently.

The internet is a major tool in the marketing of rental properties both locally and nationally, but that doesn't make it a breeze to market your property online. Your safest bet is to choose a letting agent which already has a heavy internet presence and advertising investment in place, providing you with a stream of enquiries from potential tenants.

Choose a letting agent which already has a heavy internet presence and advertising investment in place.



How much do you want your letting agent to do?

A full management service takes care of every aspect of the letting process on your behalf.



Most letting agents will offer landlords three levels of service: tenant-finding only, let and rent collection service, and full management service. Which is best for you?

Tenant-finding only

Your letting agent will advertise your property so it reaches the widest audience, organise property viewings, arrange all the checks at the property and take care of the paperwork. Everything is handed over to you when the agreement is signed and the tenant is ready to move in.

Let and rent collection service

Your letting agent will also collect the monthly rent and pay this into your designated account, providing a monthly account statement. Should any rent not be paid, they will contact the tenant and follow set procedures to collect any arrears. Your agent may also serve any necessary notices and negotiate new agreements, where appropriate, as well as agreeing annual rent increases with tenants.

At the end of the tenancy, you are responsible for checking the tenant out of the property. Your letting agent then hands over the security deposit once you have reached agreement with your tenant on any exit costs (known as 'dilapidations').

Full management service

A full management service takes care of every aspect of the letting process on your behalf, and 75% of landlords opt for this option. This includes advising on the security deposit; being the tenant's point of contact should problems occur; organising minor repairs and maintenance; carrying out regular visits to check the property's condition; renewing gas and electrical safety checks; checking the tenant out at the end of the lease period.

Out-of-hours services

We have a number of options for out-of-hours support for landlords and tenants, providing peace of mind around the clock.

24-hour answering service: there's always someone you can call if you need to speak to us.

FixFlo: our online maintenance reporting platform. Tenants can log any maintenance issue at any time, day or night. This issue then enters the system for fixing or resolving. Landlords can authorise works through their own login, and check the status of the jobs outstanding too.

Help me Fix: helpline that tenants can call if there's an emergency. This is a 'triage' service, where the need for a call-out is assessed. For example, re-lighting a pilot light can be advised upon without a call-out.



Your quick landlord checklist

Without a full management service, there's always something to be done in a hurry when you're a landlord. Take a look down our quick checklist:

- Finding a new tenant for your property.
- Updating your property's web presence and running classified ads.
- Accompanying potential tenants at property viewings.
- Asking for a credit search, immigration check or right to rent check.
- Serving the tenant with the correct 'How to rent' guide.
- Including a specific clause in the tenancy agreement to increase the rent annually in line with the market.
- Referencing a guarantor.
- Correctly registering a five-week deposit while making available the required documentation to accompany this.
- Arranging new bank transfer details for rent payments.
- Transferring utility accounts for a new tenant.
- Recording the income and expenditure each month and throughout the financial year, including all relevant invoices.
- Ensuring safety checks are automatically carried out on time and in line with your statutory obligations.
- Arranging for routine repairs and maintenance, and agreeing access for yourself or contractors.
- Serving the appropriate notice period for repossession due to arrears, or any other reason.
- Returning a tenant's deposit at the end of the agreement.



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