

"Bringing Great Tenants and Great Landlords together"

Information for Property Owners

Company Information:

We are an established, independent fully regulated firm providing professional residential lettings and property management services. The Managing Director, Nigel Crowe retired from the Police Service in 2010 and set up the company to provide clients with a professional Property Lettings and Management Service, that could be trusted by both Landlords and Tenants.

We are members of:

UKALA (United Kingdom Association of Letting Agents)

The Property Redress Scheme

Total Loss Client Money Protection (Through UKALA)

SAFEAgent

ARLA PropertyMark (Inventories)

My Deposits

Deposit Protection Service

We are qualified through the National Federation of Property Professionals and ARLA PropertyMark (Inventories) to provide Property Management and Letting Services and Inventory services.

Most of our new business continues to be generated through recommendation through both our Landlords and our Tenants.

We manage our properties using the latest technology which enables us to maintain excellent communication with our landlords and tenants.

Competitive Rates:

Our fees are competitive in the current market and offer excellent value compared to our competitors.

Comparisons with other agents have shown **minimum** savings of over £600 per annum for exactly the same services. We believe we give added value to those services

Our ethos is to have a fair pricing structure that is open and transparent.

We do not 'double-charge' for our services as many agents do, for example taking commissions from contractors for arranging works.

01933 322014

01234 958250



info@croweproperty.co.uk
www.croweproperty.co.uk

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Rushden
NN10 0QU



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Great Tenants | Great Landlords | Great Agent

Our Guarantees:

- We guarantee that prospective Tenants who are responsible for paying the rent are comprehensively referenced which includes in-depth financial checks, obtaining employment references and references from their current or previous Landlord or Letting Agent. All Guarantors (If required) are also subject to comprehensive referencing.
- We guarantee that within 5 working days of the rent being received we will pay the rent due into your account (excluding weekends and Bank Holidays). Most agents work on a cycle of paying the rent to their landlords on a particular day each month, so you could be waiting some time for the rent to be paid to you.
- We guarantee to actively manage tenants to ensure that tenancies run smoothly. We believe that by positive interaction with the tenant there is less opportunity for defaults on rental payments or issues arising with the care and maintenance of the property.
- We guarantee a personal service, tailored to your requirements.
- We guarantee our fees are open and transparent.
- We guarantee never to charge you a fee for renewing a tenancy with an existing tenant. (Platinum and Gold Service only).
- We guarantee never to charge you a fee for arranging contractors to deal with routine maintenance (Platinum/Gold Service).
- We guarantee never to charge you a fee for arranging renewal of Gas/Electrical/ Certificates (Platinum and Gold Service).

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General Information:

Tenancy Agreements:

All of our new tenancy agreements are Assured Shorthold Tenancies. The agreement will set out the obligations of the Landlord as well as the obligations of the tenants and is a legally enforceable agreement between the two parties. An initial tenancy agreement is usually for a fixed period of 6 or 12 months which commits both parties to the terms of the agreement for that fixed term. At the end of the fixed term a new fixed term agreement can be signed, or the tenancy can lapse into a Statutory Periodic Tenancy, which is a month to month agreement. We would discuss your options with you prior to renewal of any tenancy agreement.

Maintenance and Repairs:

Electrical, gas, plumbing, waste, central heating and hot water systems must be safe, sound and in good working order. Repairs and maintenance are at the Landlords expense unless misuse can be established. Interior decorations should be in good condition and preferably plain, light and neutral.

We use a 24/7 online reporting process for our tenants which allows them to report routine issues in detail and provide photographs where appropriate. You are informed of any work orders that are created.

We also provide a 24/7 out of hours emergency number to enable tenants to report an emergency maintenance issue that requires an out of hours attendance. Contractors will be instructed to attend if the emergency reported is a defined emergency, e.g. burst pipes, boiler failure etc to protect the property and the tenants.

Furnishings:

Your property can be let fully furnished, part furnished or unfurnished. Which of these is appropriate will depend on the type of property and local market conditions. We will be pleased to give you advice on whether to furnish or not and to what level.

Personal possessions:

Personal possessions, ornaments, pictures, books etc. should be removed from the property. All cupboards and shelf space should be left clear for the Tenant's own use.

Gardens:

Gardens should be left neat, tidy and rubbish free, with any lawns cut. Tenants are required to maintain the gardens to a reasonable standard, provided they are left the necessary tools. However, not every tenant is an experienced gardener, so we can arrange for a gardener to visit regularly to help the maintain the garden.

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Cleaning:

The property should be cleaned before the initial tenancy commences including the windows and interior of any appliances that are supplied e.g. oven, washing machine (dispenser drawer) etc.

Generally, we would recommend a professional company to do this in the first instance. The standard of the property is then set right from the outset. At the end of each tenancy it is the Tenants' responsibility to leave the property in a similar condition.

The Inventory:

It is most important that an inventory of contents and schedule of condition be prepared to avoid any misunderstandings or a dispute at the end of a tenancy. Without such safeguards, it will be impossible for the Landlord to prove any loss, damage, or significant deterioration of the property or contents. We provide a detailed inventory service, at a highly competitive price, which includes photographic and video evidence.

Information for the Tenant:

It is helpful if you leave copies of operating instructions for appliances such as the boiler, central heating/water controls etc.

Keys:

You should provide one set of keys for each Tenant. This includes a meter cupboard key. Window lock keys should also be provided where fitted. Where we will be managing the property, we will arrange to have duplicates cut as required.

Council Tax and Utility accounts:

We will arrange for the transfer of Council Tax and Utility accounts to the Tenant. Meter readings will be taken, allowing your closing gas and electricity accounts to be drawn up. Telecom companies will require instructions directly from both the Landlord and the Tenant.

Satellite/Cable installations:

Please note unless there is good reason to object to a tenant installing a satellite or cable system (e.g. a covenant in a lease) then it is generally accepted that tenants should be allowed within reason to install a suitable system for receiving television and broadband services.

Mortgage:

If your property is mortgaged, you should obtain your mortgage lender's written consent to the letting. They may require additional clauses in the tenancy agreement.

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Leaseholds:

If you are a leaseholder, you should check the terms of your lease, and obtain any necessary written consent before letting. Any conditions attached to the lease should be provided to us.

Insurance:

a) Buildings Insurance:

You should ensure that you have suitable buildings and, where appropriate, contents insurance. We can introduce you to insurers who specialise in insuring rented properties. Specialist Landlord's insurance will normally include Public Liability Insurance and a good policy will provide all the protection all the you require.

b) Landlord Legal Insurance:

Landlord Legal Insurance is available that provides guarantees on protecting your rental income. The insurer also covers the legal costs of obtaining vacant possession of the property should that become necessary. Some policies will have additional cover included such as covering professional expenses relating to an HMRC investigation.

c) Landlords Emergency Cover Insurance

We can provide cover for emergency callouts and repairs at a very low annual premium which helps to protect against the unexpected emergencies.

d) Landlords Flat Contents Insurance:

A specialist policy for owners of flats and apartments who require cover for their property.

Bills and regular outgoings:

We recommend that you arrange for regular outgoings e.g. service charges, maintenance contracts etc. to be paid by standing order or direct debit. However, where we are managing the property, by prior written agreement we may make payment of certain bills on your behalf, provided such bills are received in your name at our office, and that enough funds are held on account.

Income Tax and Non-Resident Landlord Scheme:

When resident in the UK, it is the Landlords responsibility to inform HM Revenue & Customs of rental income received, and to pay any tax due.

HMRC is continues to conduct an ongoing campaign to establish if Landlords have declared their income from renting a property. Whilst income may need to be declared there are tax saving strategies that can also save you money and we would advise that you seek professional advice through an accountant.

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If you are resident outside the UK during a tenancy, you will require an exemption certificate from HM Revenue & Customs before you can receive rental balances without deduction of tax.

Legal Requirements:

There are several legal requirements that Landlords must comply with, which are summarised below:

Money Laundering Regulations:

To comply with the Money Laundering Regulations, we will need to see evidence proving

- a) The identity of the Landlord(s).
- b) The current home address of the Landlord(s).
- c) Legal ownership of the property to be rented.

Energy Performance Certificates (EPCs):

Landlords in England and Wales offering property for rent are required by law to provide prospective tenants with an Energy Performance Certificate for their property. The Certificate is valid for 10 years unless further alterations are made to the property which may affect the energy efficiency rating of the property.

A current Energy Performance Certificate must be served on tenants who are renewing their tenancy agreement and so a new Certificate may be required if it has expired, even though there have not been improvements made to the property.

Properties that have an F or G rating, cannot be rented after 1st April 2018.

Gas Safety:

The Gas Safety (Installation and Use) Regulations 1998 require that all gas appliances and flues in rented accommodation must be checked for safety at least every 12 months by a Gas Safe registered engineer. They must always be maintained in a safe condition, records kept for at least 2 years, and a copy of the safety certificate given to each new tenant before their tenancy commences. A certificate must also be served whenever it is renewed and when a tenant extends or renews their current tenancy. Recent Regulation requires the property to be checked in between tenancies, even if the safety certificate is still valid.

How to Rent:

This is a Government document which has to be served on tenants at the start of a new tenancy. It is subject to regular amendment and care must be taken that the correct version is served.

Electrical Safety:

There are several regulations relating to electrical installations, equipment and appliance safety in rented properties. They include the Electrical Equipment (Safety) Regulations 1994, the Plugs and Sockets

Regulations 1994, the 2005 Building Regulation - 'Part P, and British Standard BS1363 relating to plugs and sockets. Electrical Safety Regulations are regularly updated.

Electrical Inspection Certificates are to become mandatory and will require renewal every 5 years.

On changeover of tenancies we will conduct a visual inspection of sockets, light switches, lamp holders and the fuse box.

Fire Safety (Furnished Properties):

The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (amended 1989 & 1993) provide that specified items supplied when letting property must meet minimum fire resistance standards. The regulations apply to all upholstered furniture, beds, headboards and mattresses, sofa-beds, futons and other convertibles, nursery furniture, garden furniture suitable for use in a dwelling, scatter cushions, pillows and non-original covers for furniture. They do not apply to antique furniture or furniture made before 1950, and certain other items. Non-compliant items must be removed before a tenancy commences.

Smoke Alarms and Carbon Monoxide Alarms:

All properties built since June 1992 must have been fitted with mains powered smoke detector alarms from new.

As of October 1st, 2015 Smoke Alarms are now required to be fitted on each floor of a property.

Carbon Monoxide Alarms are required to be installed in any room where there is a Solid Fuel Burning Appliance.

In any event, we recommend that Carbon Monoxide alarms are fitted wherever there is a Gas appliance.

Legionella Risk Assessment:

Landlords are now required to take suitable precautions to prevent or control the risk of legionella. The Legionella Risk Assessment can be carried out by our Gas Engineers at the same time they renew the annual Gas Safety Certificate. We conduct the assessments on a bi-annual basis.

Houses in Multiple Occupation (HMO)?

We do not currently manage Multiple Occupation Properties.

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The Housing Health and Safety Rating System and Fitness for Human Habitation Act (HHSRS):

The HHSRS is used to assess and analyse the potential risks at a property and links in specifically to the Fitness for Human Habitation Act. Landlords are obliged to maintain their properties to provide a safe and healthy environment.

The HHSRS is enforced by local authorities and whilst it covers a multitude of different areas the keys ones that affect residential landlords relate to damp, heating, water supply, electrical hazards, lighting and security of the property. A well maintained property will not pose any problems and we can advise on any particular issues as required.

Tenancy Deposit Protection:

All deposits taken from tenants under Assured Shorthold Tenancies (ASTs) in England and Wales must be protected by a tenancy deposit protection scheme. To avoid any disputes going to court, each scheme is supported by an alternative dispute resolution service (ADR). We use My Deposits as our preferred scheme for our Platinum, Gold and Silver clients and the Deposit Protection Service for clients taking our Bronze Service. The maximum deposit that can be taken is capped at the equivalent of 5 weeks rent.

Nil Deposit Scheme:

We now operate a 'Nil Deposit' scheme as an alternative to the traditional deposit schemes.

Once we have received satisfactory references for a tenant, they will have the option of using the Reposit scheme which allows them to pay the equivalent of one week's rent to register on the scheme for a 12-month period. Once approved the Landlord is covered in the same way as a traditional deposit scheme for up to **8 weeks** rent to cover loss of rent, damages or dilapidations at the end of the tenancy. There is an independent adjudication process and the scheme guarantees pay-outs within 28 days which is generally faster than the traditional schemes. As a Landlord you are as well protected by this scheme as you are by a traditional deposit. The advantages for tenants is the reduced initial outlay which is a significant factor when marketing properties.

The Disability Discrimination Act 2005:

The Disability Discrimination Act 2005 extends disabled people's rights in respect of rented properties. Landlords will be required to make reasonable adjustments for disabled people. Further advice is available on a case by case basis.

Sharing Information:

Crowe Property Agency uses TENANT SHOP to inform the local authority and relevant utility companies as to the responsible person(s) for Council Tax Liability and Utility Charges. Acceptance of our General Terms and Conditions implies consent for us to share information with Tenant Shop and to fulfil our legal duties of sharing information when required to do so.

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Our Services:

The Platinum Service is our Premium Service and is for Landlords who want a full management service with enhanced benefits at an affordable price. All certificates are included in the monthly management fee as are the check-in, mid-term and check-out inventories. We also include Landlord Emergency maintenance cover (subject to conditions).

The Gold Service is a complete management package which provides the full service from marketing the property to when the tenant vacates the property. The Gold Service provides peace of mind to Landlords who want the whole process professionally managed.

The Silver Service offers the initial benefits of the Gold Service from marketing the property and checking tenants into the property and includes rent collection. It does not include the day to day management of maintenance issues, emergency call out cover, or renewing the tenancy agreement or certificates.

The Bronze Service is our Tenant Finder Service for Landlords who manage the property themselves. We will market the property and do everything to the point of checking the tenants into the property. Thereafter everything will be handed over to the Landlord.

The above is a brief summary of landlords' responsibilities and of the laws surrounding tenanted property. We hope that you find it useful. If there are any aspects of which you are unsure, please ask us. We look forward to being of assistance to you in the letting and management of your property.

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