

Information for Property Owners

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:

ARLA PropertyMark (Inventories)

Client Money Protection:

Our Client Money Protection scheme is with Client Money Protect

Independent Complaints Redress Scheme:

The Property Redress Scheme

Our Tenant Deposits are held by:

The 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 significant savings 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

9 High Street South
Rushden
NN10 0QU



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. This also includes the Right to Rent Checks. 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 set days each month, generally the 1st and 15th. So if your tenants rent is due on the 16th, this stays in the agents account until the 1st day of the next month. Our rent payment guarantee means you get your rent due to you as quickly as possible.
- 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 and Electrical Certificates (Platinum and Gold Service).

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.

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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.

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.

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

Cover for emergency callouts and repairs is available 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.

We are authorised to introduce our clients to various insurers who may pay a commission payment to ourselves if a policy is purchased.

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.

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.

Our Non Resident Landlord Scheme Registration number is 904/NA048487

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. During 2020 proposals were being discussed to increase the Energy Rating required for rental properties to a C Rating. We believe that a consultation process will take place early in 2021.

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. From June 2020 the Electrical Safety Regulations are being updated which will make Electrical Inspection Certificates a mandatory requirement for rented properties. The certificate will require renewal every 5 years.

On any changeover of tenancies during the 5 year life cycle of a tenancy 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.

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. It is highly likely that this will become a mandatory requirement in the future for any property that has a Gas boiler or Gas appliance.

In any event, we recommend that Carbon Monoxide alarms are fitted wherever there is a Gas appliance. This may become mandatory in 2021.

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 ourselves and our Gas Engineers. We conduct the assessments on a bi-annual basis.

Houses in Multiple Occupation (HMO)?

We do not currently manage Multiple Occupation Properties.

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 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 the Deposit Protection Service as our preferred scheme. The maximum deposit that can be taken is capped at the equivalent of 5 weeks rent.

Deposit Replacement Scheme:

We now offer 2 Deposit Replacement Schemes as an alternative to the traditional deposit schemes.

Once we have received satisfactory references for a tenant, they will have the option of using one of the Deposit Replacement Schemes to obtain the Deposit Warranty for a 12-month period. Once approved for the scheme the Landlord is covered in the same way as a traditional deposit scheme to cover loss of rent, damages or dilapidations at the end of the tenancy. Using the Deposit Replacement Scheme reduces immediate move-in costs for tenants and has proved extremely popular with over 80% of our new tenants taking this option.

Marketing your property as 'Nil Deposit Available' has also had a positive effect.

Further information is available on our website.

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.

Tenant Credit Reporting:

Tenants can opt in to a Credit Reporting Service which records rent payments and whether they are made on time or not.

Renting to Tenants claiming Universal Credit:

Universal Credit is a bundle of various welfare benefits which includes what has previously been known as 'DSS', 'Local Housing Allowance' and 'Housing Benefit' as the element that is apportioned to pay rent.

As a result of several Court Cases over the past few years it is illegal to advertise a property in a way that excludes Universal Credit claimants from applying to rent the property.

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 to fulfil our legal duties of sharing information when required to do so.

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.

Our Fees:

Our fees are detailed separately .

Crowe Property is VAT registered.

The inclusive costs are shown on our Fees Schedule

Our VAT registration number is 2845 18283

General Agency Fees and Management Fees are deducted from the monthly rent.

Most Maintenance and Certificate renewal invoices are also deducted from the monthly rent.

Where there is a more significant maintenance cost or where a contractor requires an advance for works, we will invoice for payment to our client account to cover those costs. We are unable to provide a credit facility, but we can manage a landlord float if required.

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.

If you have any questions please contact Nigel or Matt on

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