



# THE COMPLETE LANDLORD TOOLKIT

ATHELSTANS

# Welcome to your Landlord Tool Kit

We hope this answers a lot of your questions, but as always, please do not hesitate to contact us if you would like some further advice.



## WHO WE ARE

Athelstans provides residential letting and property management services to the Tamar Valley corridor; the East Cornwall and West Devon areas.

We are committed to providing every client with: Experience, Reassurance, Availability and Affordability.

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# Introduction

Investing in a property to let can be an extremely exciting time for many people. However, for some it can be a constant battle through regulation changes.

We have created this Complete Landlord Toolkit to help with your queries and concerns so you can be successful in your new venture.

Our tool kit will guide you through the process from preparing your property for marketing, to helping you move a tenant out and retrieving their deposit.

Here at Athelstans we hope you find our Landlord Tool Kit supportive and informative. We wish you massive success with your property journey and if you need any further support please do contact us.

Ellie Phillott, Director



# Meet the Team



Sue, Property Team



Ellie, Director



Aaron, Tenancy Co-ordinator



Dawn, Inventory Clerk



Poppy, Pup-lick Relations





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## 1. Pre-Letting

- Compliance checklist
- Certification
- Upkeep, Presentation, and Repair
- Furnishing - How, What, Why?



# Compliance Checklist

Preparation is key. Preparing for your lettings journey is vital to ensuring you are successful. Continuing changes in regulations mean that the landlord must complete certain steps before they can market their property. Here, in our Pre-lettings checklist we will tell you about essential actions you will need to take to guarantee your property is legally let.

## Must have Items -

- Energy Performance Certificate (EPC)
- Gas Safety certificate CP12 (if there is gas at the property)
- Landlord Insurance
- Legionella Risk Assessment
- Appropriate Smoke and Carbon Detection
- Consent to let from your lender (If applicable)
- Electrical Safety Certificate
- Oil Safety Certificate (CD/12)
- Chimney Sweep Certificate (HETAS Qualified)

## You may also need (recommended) -

- Portable appliance test if appliances are included
- Property risk assessment
- HMO Licence if applicable (Mandatory, Additional and Selective)



# Certification

## Energy Performance Certificate (EPC)

Before marketing your property, you must ensure it has an EPC. The EPC will contain information about your property's energy usage and its standard energy costs, it will also include information about how to reduce the energy usage to reduce costs. An EPC certificate lasts 10 years so your property may already have one. You can check the database by [clicking here](#) and entering in your property's address.

There are some circumstances where a property is exempt from EPC Legislation, these include listed buildings. You can check the full list of exclusions [here](#).

## Gas Safety Certificates (CP12)

By law, under the Gas Safety (Installation and Use) Regulations 1998, it is the responsibility of the Landlord to get a Gas Safety Certificate every 12 months. This must be obtained by a Gas Safe Registered engineer for all pipe work, gas appliances and flues fitted at your property.

Many Gas Safe engineers will show the Gas Safe Logo on their paperwork, van etc. to check if an engineer is registered as Gas Safe you can search the data base by [clicking here](#).



## Landlord Insurance

Properties that have a mortgage will have to obtain specialist landlord insurance. We always advise taking out full buildings and contents insurance even in unfurnished properties. We also would advise that you are fully insured even if you own the property in its entirety. This ensures if something does go wrong, both you and your tenant will not be put at financial risk.





# Certification

## Leigionella Risk Assessment

Carrying out legionella risk assessments became a legal requirement for all landlords in 2015. The risk assessment can be undertaken by anyone who is confident to do so and must be reviewed regularly. Landlords can attend this training to complete the assessments on their own properties.

## Smoke and Carbon Monoxide Detection

In October 2015 new safety laws made it compulsory for all landlords to fit smoke alarms in their properties. They must also supply protection against carbon monoxide poisoning.



The law requires landlords to:

- Fit at least one alarm to each floor of their property.
- Fit a carbon monoxide alarm in rooms containing a solid fuel appliance.
- Check that all alarms are working when a new tenancy starts - if they do not work you can be liable for £5,000 fine.

In a small residential two storey house you would have to fit one alarm in the ground floor hallway and another on the upstairs landing. However, you must ensure to check their positions against the full Fire Safety Assessment, and we would advise you to review the [LACORS Fire Safety Guidance](#) to make sure you are making appropriate provisions. Every property is different with regards to layout, floors, arrangements, types of windows and doors so it is imperative that each property is assessed by its own standards.





# Certification

## Consent to Let

Many landlords assume they can let their property with their residential mortgage, this can sometimes be the case, but you should always notify the lender before putting your property on the rental market. Some people may be required to fill out paperwork detailing that the property will be correctly let and managed to satisfy the lender. Permission to let is granted when you buy with buy-to-let finance in place.

## Electrical Safety Certificate

Since June 2020 new regulations require landlords to have the electrical installations in their rental properties inspected and tested by a qualified and competent person. This should be done at least every 5 years and a copy of the certificate should be provided to the tenant and the local authorities if requested.

## Houses of Multiple Occupancy (HMO)

HMOs are established when an amalgamation of different 'households' rent a property using communal facilities. They will require more management and will have to meet higher legal conditions, most will also require a licence.

As well as normal legal requirements, HMO landlords will need to ensure that:

- The property is not overcrowded
- There are enough cooking and bathroom facilities for the number of tenants living there.
- Communal and shared facilities are clean and in good repair.
- There are enough rubbish bins.





# Upkeep, Presentation and Repair

Having your home in a good state of repair is essential. A well-maintained property speaks volumes about how attentive you are as a landlord and this can attract better tenants. A well-maintained property and an attentive landlord can be vital to securing good tenants.

The outside of a property can often be overlooked in rental properties. Low maintenance alternatives would be good to consider and would prevent the area looking tired and messy, it would also increase your chance of receiving the property back in good condition at the end of the tenancy.





# Furnishing - How, What, Why?

If you are wondering whether to have your property furnished or unfurnished, we will go through both options with you below. In a nut shell it comes down to what type of property you will be renting, and the type of tenant you wish to attract.

In most cases an unfurnished let is the best option. Many families/residential tenants have acquired their own furniture and will not require them to be provided by the landlord. You may also find that if they can decorate the home and bring their own belongings it may make it more of a home and persuade them to stay longer. This is because moving home, especially with all your furniture, is quite a job not many people want to do it too often.

A furnished property is usually suited better to young renters, for example students or young professionals. It is expected that student accommodation is fully furnished for the tenants. Also, companies will search for furnished rentals for professionals or corporate tenants. For these reasons city centre accommodation tends to be furnished.





# Furnishing - How, What, Why?

Whether you decide on a furnished or unfurnished property, one thing remains the same. This property will become the tenant's home, you should take this into account when choosing paint colours and furnishings etc. Light and neutral colours are best as they do not stand out too much when the tenant moves in their belongings. If you are furnishing your property, good quality furniture will last over flatpack items that do not always have a great lifespan.

## On a final note

All upholstered furniture and furnishings should comply with Fire Safety Regulations 1988 you should ensure that any soft furnishings in your property carry the appropriate safe safety labels. It also will be the landlords responsibility to repair or replace any furniture that they have provided for the tenancy.



## 2. Marketing Phase



- Pricing
- Photography and Staging
- Online Advertising
- Viewings
- Finding an Agent



# Pricing

Ensuring you have an accurate price point for your rental is a difficult balance between gaining leading market value rent and avoiding empty months with no rent because its too high.

You should research the local lettings market and understand where the price points are in your area. When you do this, ensure you are looking at properties similar to yours to get an accurate price point.





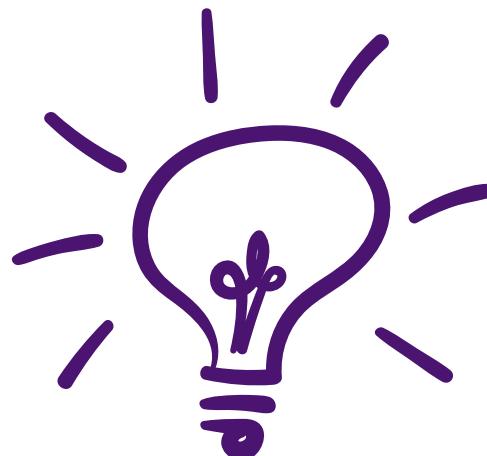
# Photography and Staging

**Marketing photos are the first impression a potential tenant will have of your property.**

A high-quality picture will speak volumes about your property and will make it easy to market. Follow these four steps to take attractive marketing photographs.

## 1. De-clutter

Put away all personal items and ensure nothing is left lying around. Excess items create an unattractive look. If something is not adding to the photo it is probably detracting from it.



## 2. Stand back

Most basic cameras do not have a wide angled lens so make sure you stand back and give yourself the best chance of making the room look as big as possible.

## 4. Light, Light, Light

This one is a little tricky but have a go.

- Avoid flash
- Turn on lights and open the curtains and blinds
- Take a photo in the direction of the light
- Inside photos are best taken on light but cloudy days
- Outside photos are best taken in sunshine

## 3. Practice makes perfect

Look at other agents for inspiration and ideas for the best angles on photos. If you do not get it right the first time, try again.



# Online Advertising

Most people search for a property online, it is the beginning of most people's journey to finding a new home.

There are several online websites along side traditional agents that let you list your property. Ensuring your property has exposure on websites such as On the Market increases the amount of interest you will receive.

Ensure when you upload your listing you have amazing quality photos and the descriptions are accurate.





# Viewings

If you decide to conduct the viewings yourself remember, as the landlord the perspective tenant will not only be judging the house, but they will also be judging you. Remember not to be late, be organised and be prepared to answer questions. Please consider the following:

- Local transport links
- Other local amenities, schools or attractions
- Information on council tax bands and costs
- Be able to explain connectivity opinions, tv and wifi



# Viewing Checklist

- Notice to tenants** - Ensure you give the current tenants at least 24hrs notice before conducting a viewing at the property. You do not want them to turn up and the current tenant cause a scene.
- Reminders**- Make sure to send a reminder to your viewers and include the appointment time and address.
- Travel** – Check the travel before you leave, you do not want to get stuck in traffic and be late. This will not look good from an organisational point of view.
- Property Keys**- Ensure you have all the keys for the property correctly labelled, this will show the prospective tenants your management systems are effective.
- Property Details** – think about making a property hand out with all the information laid out inside. This could include, car parking arrangements, council tax, connectivity, and bills.
- Conduct Yourself** – make sure you do not overwhelm your viewers. Give them some space to look around and ask questions if they want to, but be attentive and informative.
- Follow up** – Give the viewers a call about their viewing, gain some feedback but also answer any more questions they may have thought about.





## Finding an Agent

When you are looking for an agent to manage your properties it is a given that you will be looking for a good one.

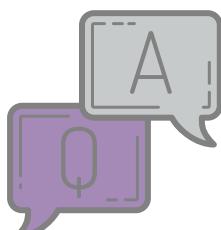
A reliable and effective agent is rare, but they are essential for a seamless lettings process. You need to be able to trust the agent as they could be making decisions on your behalf about your investment. For this reason, we advise looking for a competent and accredited agent with experience.

## Ask Your Agent

Asking your potential agent questions will help you gauge if they will be suitable for you or not.

Ask them their view of the current property market. They should be able to give you a detailed explanation of what the current climate is like.

Think about asking to see recent properties they have rented. This way you will be able to see if your property fits in with the stock they already hold and know of potential tenants for it.



# 3. Contracts



- Right to Rent
  - How to Rent
  - Tenant Checks
  - Tenancy Agreement
  - Deposit Protection





# Right to Rent

Confirming the right to rent of a potential tenant is the legal responsibility of a Landlord. We have linked the relevant checklist [here](#) to help you verify any potential tenants before you offer them a tenancy.

## How to Rent

From 1st October 2015 Landlords have been legally required to serve their tenants with a ('How to Rent: The checklist for Renting in England') booklet if they would like to serve them with a valid section 21 or Form 6A notice.





## Tenant Checks

In most cases a tenants' highest monthly outgoing will be their rent. Due to this all landlords should complete credit and affordability checks on potential tenants to ensure they can pay the rent. As a landlord you should (at a minimum) acquire, affordability checks, credit score/history/adverse credit, employment status and income, and their previous rental history.

Every potential tenant will be different, so it is important not to get too hung up on formulas and bandings. If you are still unsure about an applicant ask for further information. It is better to ask in the early stages of the application than dealing with an issue after the agreement has been signed.

## Assured Shorthold Tenancy Agreement (AST)

The AST outlines both your rights and responsibilities as a landlord and the terms on which the tenant and you (the landlord) will do business. You can add relevant and specific clauses to a tenancy agreement that are relevant to your property.



# Deposit Protection

Once you have received your deposit from your tenant it will need to be held with a government backed tenancy deposit scheme. In England and Wales, it can be held with:

- Deposit Protection Service
- MyDeposits
- Tenancy Deposit Scheme

As a landlord, if you do not correctly protect your deposit you can be liable to repay the tenant their deposit amount and a fine of three times the amount. You will need to fill out Prescribed Information Form that will detail where the deposit is registered, the parties involved, and how much the deposit is. Your tenant must also receive a copy of the deposit scheme rules, which you should provide.

## Agent's Tip

As of 1st June 2019 you can only ask for a maximum of 5 weeks rent for new tenancies. If your current tenant has paid more than 5 weeks rent as a deposit you must return the excess amount before 1st June 2020.

- Ellie, Director



## 4.

## Moving in



- Welcome Pack
- Utility Transfer
- Inventory
- Keys
- Rent Collection





# Welcome Pack

Creating a welcome pack for your property is an easy way to pass on information to the new tenant and assuring they have been provided with all the information required in the first instance. It should help the tenants find their way around the property and how certain things work.

A property welcome pack should include:

- The inventory and schedule of condition
- Utility meter readings and supplier details
- Central heating instructions
- Connectivity details
- Car parking
- Management conditions
- Waste and recycling
- Appliance instruction manuals
- Maintenance and repair reporting
- Moving out information





# Utility transfer



When doing a tenant move in, you must remember to take current meter readings and have ensured all parties involved agree on the figures.

You should also check that all the utilities have been changed over to the new tenant, these include things such as water, gas and electric. You should also check things like council tax, phonelines and broadband to prevent you from receiving incorrect invoices from these companies.

# Inventory



An inventory shows the condition of the property before the tenant moves in. This essential document can be used to support your claim of damage at the end of the tenancy if required. For this reason, it is important to complete it correctly, this can be a time-consuming job. Dispute tribunals usually put more weight behind an inventory when it is done by an independent inventory clerk, so this may be something you wish to consider. If you decide to complete the inventory yourself, make sure you do not forget the outside of the house along with meter readings and the keys you provide the tenant.





# Keys

Handing over keys to a property can seem like a pretty simple step but mistakes can still be made.

Follow these tips to ensure you complete it correctly:

- The tenants should be provided with 1 X full set of keys, plus an extra front door key for every adult in the property.
- Do not label keys with access code or the property address.
- Always ensure you have at least one spare of every key you give to the tenants just in case they lose theirs or you need access.
- Make sure all the keys and locks work before handing them over to the tenant.

# Rent Collection

When it comes to rent collection being honest with your tenants about your expectations is key. Show them that you will act quickly and fairly where repairs are concerned but in return you expect rent payments to be made promptly. Suggest setting up a standing order to pay the rent from the second month. Make sure of the following things:

- You take the first months' rent in advance
- You have a months' rent as the deposit
- Ask for an online copy of their standing order payments
- Collect and chase up rent quickly so they know your expectations are consistent
- Never allow rent arrears to build up, this can cause big problems down the line
- Save all conversations this includes, phone calls, texts, e-mails, letters, and visits.





5.

## Management

- Inspections
- Serving Section 21 / Form 6A
- Cleaning and Moving out
- Deposit Return
- Tax Record Keeping



## Inspections

Inspections are the best way to ensure your tenants are keeping the property in good order, but also the perfect opportunity to create a good rapport with your tenant, for this reason we would suggest doing inspections with them in the property. Make sure to take photos and notes about the properties condition and ensure you follow up with any concerns quickly.

## Serving Notice Section 21 or Form 6A

Ending a tenancy is legal process and therefore requires a legal document. This process needs to be completed accurately otherwise it could be deemed invalid. you can find information on how to do this by [clicking here](#), speaking to a solicitor or directly to an agent.

### Agent's Tip

We recommend you conduct inspections quarterly, this is not too invasive for the tenants and offers you the opportunity to see the property, and assess the need for any maintenance in each season

- Sue, Property Team



# Cleaning and Moving out

Having a good working relationship with your tenants can make your life as a landlord much easier. If you look after your tenants, nine times out of ten it will be reciprocated, they will look after your property especially when they move out. Having good communication is essential especially if there are any issues, it can ensure that they are dealt with quickly and easily because you have already created the rapport.

## Deposit Return

Deposit return can be a pretty smooth process when the property has been well-managed. There can always be instances of misunderstanding even in the best of circumstances, it is in these situations that we would advise you to settle any differences you may have quickly and amicably. When deposit disputes require arbitration, they become long winded and require a high standard of record keeping.

When dealing with disputes we would advise you to:

Gather the facts in your tenancy agreements, check ins/outs and inventory.

Try to avoid being emotional when dealing with the things, try and only deal with the facts. We always advise having your evidence organised and clear as if the dispute does require Alternative Dispute Resolution (ADR), as the case officer assigned will never meet you, they will only see the evidence you provide.



# Tax Record Keeping

As a Landlord you or your company are required to pay tax on any profit you obtain from renting property. You are however allowed to make deductions for certain allowable expenses, but you must provide documentary evidence for what you spend over the year.

Allowable expenses are things you need to spend money on in the day-to-day running of the property. These could include:

Letting agents' fees

Accountants fees

Buildings and contents insurance

Maintenance and repairs to the property (but not improvements)

Utility bills, like gas, water, and electricity

Rent, ground rent and service charges

Council tax

Services you pay for, like cleaning or gardening

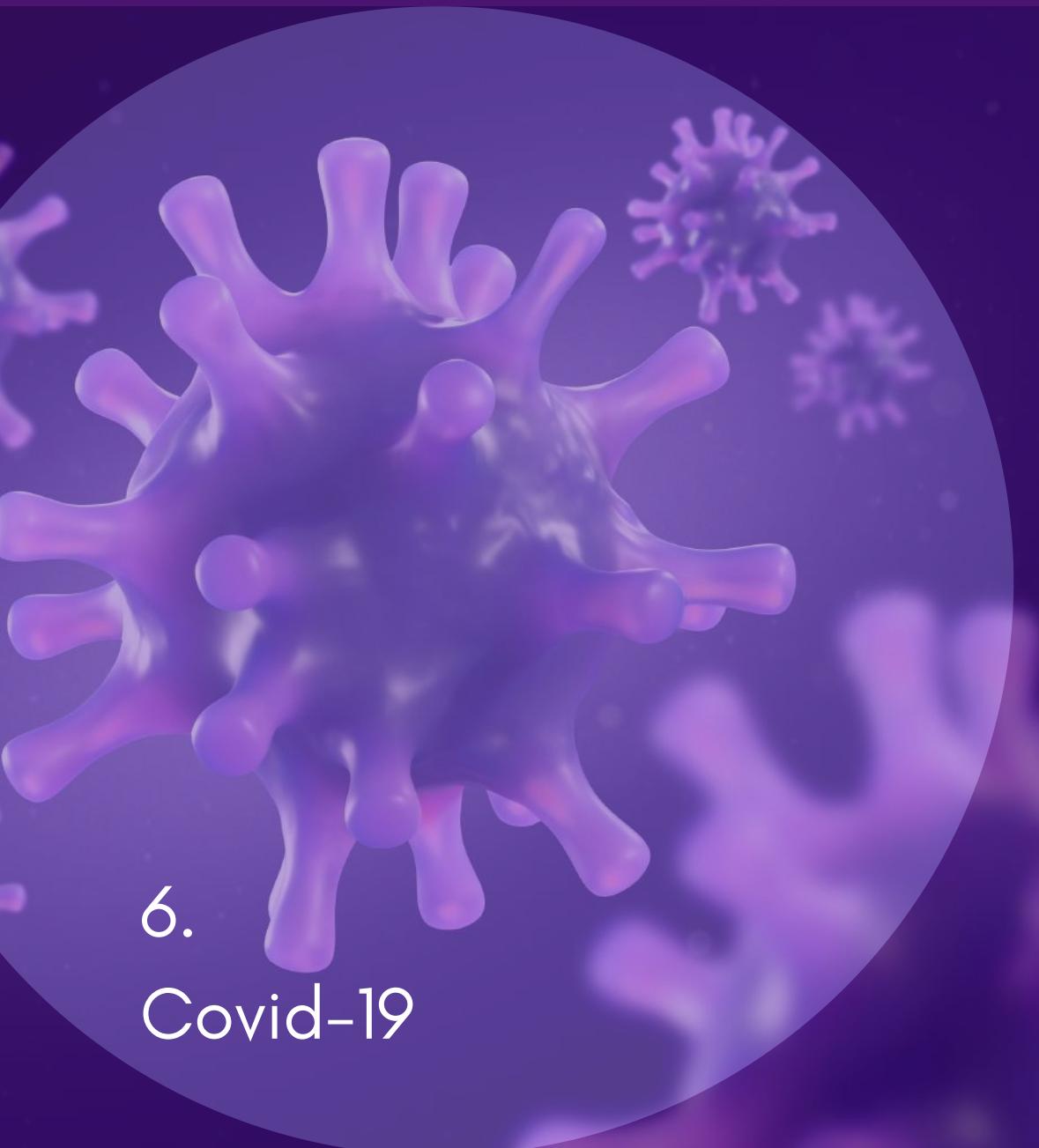
Other direct costs of letting the property, like phone calls, stationery, and advertising

Replacement of domestic items such as:

Beds, Sofas, Curtains, Carpets, Fridges, Crockery and Cutlery

You may only replace an item in the property if it is bought solely for use by the tenant and the item you are replacing must no longer be in use at the property as stated in the Replacement on Domestic Items Relief.





## 6. Covid-19

- Viewings
- Inspections
- Notice



## Viewings

In light of the Covid-19 outbreak we have had to adapt a few of our usual practices to adhere to government guidelines. When advertising properties we ensure each applicant is appropriate for the property in mind and that they will pass all the relevant checks. We are using this process to avoid multiple viewings at properties to keep both yours and our families safe. We also require viewers to wear gloves and masks during the viewing, they will be asked not to touch anything and will have a maximum of 15 minutes in the property. We also ask no children or accompanying people attend the viewing with the enquirer.

## Inspections

During the pandemic we arranged for our property inspection software to be updated to be able to conduct virtual inspections. The tenants now complete the report, advise of any maintenance required and provide photographs of the property for us to review.



# Notice

The notice to end a tenancy has changed numerous times during this pandemic. Amendments are constantly being made at short notice with little warning. Therefore if you are planning on giving a tenant notice we think this should be seen as a last resort option. If this is the last resort we advise speaking to a solicitor for current advice on how to do this accurately.





We hope you gained an insight into property letting in this document.  
As always if you have any questions we are always here to help at Athelstans.

Please contact us on 01566 81 81 80  
or [enquiries@athelstans.co.uk](mailto:enquiries@athelstans.co.uk)

