

Your Guide to Residential Lettings

harrington-brown.co.uk



WELCOME TO HARRINGTON BROWN

Harrington Brown is a local independent business, ran by a team of property professionals dedicated to offering the very best level of service.

We have created a modern platform for an estate agency and substantial investment in new marketing tools and property management software, all to better reflect the dedication to our clients and customers' needs and expectations.

Most of our business is through word of mouth, recommendations and repeat business. We pride ourselves on honesty and professionalism and we have formed close relationships with locals contractors, gas engineers and electricians to assist in managing your property.

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We pride ourselves on our honesty and professionalism.

Jennifer Hartburn - Director



HB HARRINGTON
BROWN
Your Local Property Expert



OUR SERVICE

Over recent years, changes in both the housing market and social patterns have resulted in an unprecedented and substantial rise in demand for property within the private rental sector.

Investing in buy-to-let property is proving to be a prudent decision for many people looking for an alternative to stock markets or savings accounts. Key to a successful investment are factors such as location and the type of property, but it is also important to consider achievable rent levels, tenant demand and expectations, maintenance and potential capital growth.

With so much to consider, Harrington Brown will take the time to assist you from the start, by providing honest and reliable advice on potential investment opportunities. We recognise that this is likely to be your second biggest investment, after buying your own home, and whether you are a first-time landlord or an experienced investor, you can trust our team to be on hand.





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We can provide details of competitive insurance specifically for rented property, if required.

PREPARING YOUR HOUSE FOR LETTING

Mortgages

Where the property to be let is subject to a mortgage, permission must be granted from the mortgagee in writing. It is sometimes appropriate to remortgage with a buy-to-let specialist and our mortgage advisors, who can offer an across-the-market perspective, will be happy to provide completely impartial advice in this regard.

Insurance

It is essential that the property and your contents are adequately insured, both while the property is empty and while it is let. Your insurers must be told that the property is to be let since failure to do so may well invalidate cover.

We can provide details of competitive insurance specifically for rented property, if required.

Security

Security systems (locks on windows and external doors, lights, and

even full alarm systems) are often considered essential by prospective tenants, and are taken into consideration by all the leading insurance companies when calculating premiums.

Decorations and Carpets

We recommend these should be fresh and neutral in terms of colour and style. Higher quality properties will always attract better quality tenants and therefore it is vital that a property is well presented to meet the expectations of a potential tenant.

Furnished or Unfurnished?

By far the greatest level of demand from tenants is for properties that are available unfurnished. This traditionally includes just carpets, curtains and a cooker. This has the advantage, from the landlord's perspective, of avoiding the need for additional maintenance/replacement and for annual testing of electrical appliances.



Domestic Appliances

These should also be of good quality and condition and subject to regular servicing. It is important that full instructions for use are left on the premises to avoid the need to call in an engineer to demonstrate. Gas and electrical appliances must meet legal safety requirements and oil appliances should be tested annually.

Cleaning

It is essential that the property is handed over in clean condition. We very strongly recommend that the property be professionally cleaned throughout, including all carpets. This creates a benchmark that will be recorded in the Inventory and Schedule of Condition, and will allow us to maintain a high standard through subsequent tenancies. We can provide the names of reputable and economical cleaning contractors.

Gardens

Gardens should be left in good seasonal order so that the benchmark is set for the tenants, whose responsibility it will be to maintain the same standard. We recommend that relevant tools are provided by the landlord. If the garden is particularly large, or complicated to maintain, it may be appropriate for the landlord to retain responsibility for maintenance, in which event, this will be reflected in the rent. We will be happy to help find suitable gardeners, be it for a full maintenance programme, hedge/lawn cutting, pruning or occasional tidy.

Gas, Electricity and Water

These services should be left connected and we will assist the tenants transferring into their name. Under the Housing Health and Safety Rating System, tenants must be able to control and regulate heating systems.

Council Tax

We will notify the local council tax office of each change of occupier and of any void period between tenancies.

Keys

Three complete sets of keys should be provided if we are managing your property – two for the tenants and one to be retained at our office

We will be obliged to charge for key cutting if insufficient keys are supplied at the outset.

Telephone

If a telephone line is installed at the property you should instruct the provider to put a temporary stop on the line, when you vacate, and send you a closing account.

Empty Properties

It is important that you comply with any insurance requirements during vacant periods, especially during the winter months.



SAFETY REGULATIONS AND PRECAUTIONS



Failure to comply with the following Safety Regulations may constitute a criminal offence under the Consumer Protection Act 1987 and could lead to a fine or imprisonment. In any case, landlords have always had a duty of care under common law to ensure that rented property is kept in a safe condition and it is therefore essential to examine the property and its contents closely before letting.

Housing Health and Safety Rating System (HHSRS)

The Housing Health and Safety Rating System was introduced under the 2004 Housing Act. It is a risk based evaluation tool, designed to identify potential hazards to health and safety from any deficiencies identified in dwellings. Common breaches of this legislation include a lack of extractor fans in bathrooms and kitchens, trip hazards such as uneven patio slabs and loosely fitted carpets, or staircases without handrails.

Fire and Furnishings Regulations

Under the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended 1989 & 1993) provide that specified items supplied in the course of 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, bedcovers including duvets, loose covers for mattresses, pillowcases, curtains, carpets or sleeping bags. Items that comply will have a suitable permanent label or swing ticket attached. Non-compliant items must be removed before the tenancy commences.

Electricity

Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020. These regulations were introduced in England from 1st June 2020 and require landlords to have the electrical installation at their properties inspected and tested by a qualified and competent person at least every 5 years.

Gas Safety Regulations for Landlords & Agents

From 31st October 1994 it became law for gas equipment in rented properties to be serviced and safety checked before a tenancy and then annually by a registered installer – and for landlords or their agents to keep accurate records of work carried out on all appliances in their control, confirmed by an official safety certificate. It is a legal requirement that we ensure that a Gas Safety Certificate is provided to the tenant annually.



This, of course, includes all gas appliances like cookers, fires and flues as well as boilers and water heaters. Landlords are reminded that only British Gas or Gas Safe registered plumbers should carry out this work. It is desirable to leave all gas appliances with service contracts in place.

Smoke Detectors and Carbon Monoxide Alarms

Smoke Detectors and Carbon Monoxide Alarms Legislation introduced from 1st October 2015 makes it a requirement for a smoke alarm to be fitted on each occupied floor and a carbon monoxide alarm in any room where a solid fuel is burnt. Legislation has been further updated which requires that from 1st October 2022.

This amended legislation is referred to as Smoke and Carbon Monoxide Alarm (Amendment) Regulations 2022. In addition to the requirements on smoke alarms, it now becomes a requirement to fit a carbon monoxide alarm in any room used as living accommodation where a fixed combustion appliance is located (excluding gas cookers. Landlords also have to be able to demonstrate that the all smoke and carbon monoxide alarms are tested and working at the commencement of a tenancy and to carry out any repairs/replacements during a tenancy.

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Landlords have a duty of care to ensure the property is safe.

Legionnaires Disease

The Health and Safety Executive have made it clear that the landlord, or the landlords agent, are responsible for helping reduce the spread of Legionella in water systems in private rented properties. The landlord has overall responsibility to ensure their properties meet these requirements. It is therefore recommended that you have a water assessment undertaken to check for Legionella bacteria which causes legionnaires disease. This assessment will identify and evaluate potential sources of

exposure and recommend steps to prevent or control any risk that is identified.

It is also advisable to install audible carbon monoxide detectors which comply with British Standard BS7860 in the property. We recommend one alarm for each room that contains a gas appliance.

Regulatory Reform (Fire Safety) Order 2005

This came into effect in October 2006, and it applies to the common parts of blocks of flats and houses in multiple occupation (HMOs). It is a mandatory requirement that a detailed fire risk assessment be carried out to identify any risks or hazards and any such findings should be eliminated or reduced.

Energy Performance Certificate

It is a requirement for an Energy Performance Certificate to be available when any property is built, sold or let. This certificate has to be available before any marketing can commence and a copy of a valid EPC certificate has to be given to tenants prior to the commencement of any AST; failure to do so can not only attract a fine of £200 per property but also cause issues at a later date if a landlord needs to serve a section 21 notice to end a tenancy. Since April 2018 all rental properties need to achieve a minimum of an EPC E rating but there are plans that from 2025 this minimum rating will increase to C.

SERVICES WE PROVIDE

We provide the following three levels of service, full details are provided within our Terms & Conditions.

Tenant Find Only

This service includes the following:

- Production and distribution of promotional materials
- Organising, where appropriate, an initial Energy Performance Certificate (EPC), Gas Safety Certificate and other legally required certification.
- Provision of a To Let board.
- Advertisements on our social media pages, the property portals and www.harrington-brown.co.uk
- Accompanied viewing service.

- Completion of comprehensive credit and income checks on prospective tenants, for which we employ a third party specialist.
- Collection of an appropriate deposit, which is passed for you to lodge in one of the three deposit protection schemes
- We can provide registration of the deposit, with the DPS (Deposit protection service), at an additional cost
- Collection of the first month's rent. We arrange for subsequent payments to be paid direct to you.
- Production of an appropriate tenancy agreement and associated documentation.



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Our services support you as a landlord, maintaining high services.

Letting and Rent Collection

Our letting and rent collection service includes all the benefits of our tenant find service and in addition, Harrington Brown will:

Arrange for the collection of rent in accordance with the terms of the tenancy agreement.

Prepare and submit a regular Statement of Account to the landlord

Transfer the net monies to the landlord.

Full Management Service

This provides landlords with comprehensive and thorough administration of their property, allowing them to distance themselves from the day-to-day management of the property. In addition to the Tenant Find service, as detailed above, this includes:

Collecting the rent, pro-actively pursuing it when necessary, and forwarding this, net of charges, on a monthly basis to yourselves by BACS.

Provision of a detailed statement of account on a monthly basis

Production of a check-out report and negotiation with regard to the retention of deposit funds, when appropriate

Regular visits to ensure that the tenant is taking care of the property and to investigate proceedings are

necessary or defects brought to our attention by the tenant. You will be provided with a written report following each visit

Organising and overseeing any necessary repair works to the property, with your prior authorisation.

Issuing relevant notices, including the notice to quit, as and when required by yourself.

Working with your solicitor in the unlikely event that eviction proceedings are necessary or that rent arrears have to be pursued through the court system.

We are able to arrange Rent Guarantee and Legal Expenses Insurance to protect you against this eventuality.





IMPORTANT CONSIDERATIONS

Tenancy Agreement

The Housing Act 1988 specifies different types of tenancy. Whilst there are several different types, it is almost certain that the tenancy of your property will be an Assured Shorthold Tenancy

Tenancy Deposit

At the outset of each tenancy we will collect a deposit from the tenant. The amount of the deposit is usually equivalent to five weeks' rent. Since April 2007, in line with The Housing Act 2004, all deposits collected under an Assured Shorthold tenancy (or any renewal thereof) must be protected in one of the Government's authorized tenancy deposit schemes.

Inventory and Schedule of Condition

It is essential to have an inventory/schedule of condition prior to each tenancy. We conduct the inventory inspection using a specialised Inventory App and share a copy of this with you and your tenant at the beginning of the tenancy. At the end of a tenancy the property is inspected against the inventory and any deterioration to its condition is noted. The tenant is responsible for the cost of rectifying

any damage, over and above what is considered to be fair wear and tear caused by them at the property. Inventories are included within our fully managed package. We can arrange for tenant find only at an additional cost.

Security Deposits

We will obtain a deposit equal to five weeks' rent from the tenant. This security deposit is secured and held, but the Deposit Protection Service. At the end of the tenancy we will arrange the deposit return and negotiate between both the landlord and tenant. If deductions are required, we will arrange payment of final receipted invoices, and return the balance of the deposit to the tenant.

Harrington Brown is a member of the Deposit Protection Scheme which is administered by:

The DPS,
The Pavilions,
Bridgwater Road,
Bristol,
BS13 8AE.

contactus@depositprotection.com
0330 303 0030.



Void Periods

Our management service does not include the supervision of the property when it is vacant although, in the normal course of showing it to prospective tenants, periodic visits may be made to the property by our lettings staff.

Instruction to Solicitors

You will be informed of any rent arrears or breaches of covenant brought to our attention. Should it prove necessary to employ the services of solicitors you will be responsible for instructing them, and for all fees involved.

Taxation of UK-Resident Landlords

Landlords who remain resident in the UK are required to declare rental income annually, together with all other income, as it is assessable, after allowable expenses, for income tax.

Taxation of the Non-Resident Landlords

Where the landlord of the property is resident abroad for six months or more and has not been approved under the Non-Resident Landlords Scheme (see below), the Commissioners for Inland Revenue will, under UK income tax law, hold the managing agent (or the tenant where there is no managing agent appointed) personally liable for the payment of tax on income from rent collected on the landlord's behalf. The taxation of income from landlords (Non Residents) regulations 1995 requires the rent-receiving agent to retain the tax element on the net rent and to pay it to the Inland Revenue on a quarterly basis, within thirty days of the end of the quarter.

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We keep you up to date on all legislation you need to comply with.



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You can
be assured
we have
everything
covered.



Mortgage Consent

If you have a mortgage on the property you are letting you will need to obtain consent from your mortgage lender.

Most will give consent but they may charge an administration fee. To allowing consent they may require information on the type of Tenancy Agreement you intend to use and the length of the tenancy.

They will probably also require reassurance that you are using a professional and ARLA registered agent.

Insurance

As a landlord you should ensure that you have both buildings and contents insurance in place to cover your investment. Tenants are responsible for insuring their own contents and personal belongings.

Please also note that standard homeowner insurance policies will not suffice once a tenant is in residence and you are not an owner occupier. The policy will need to be specifically designed for let property.

We also offer Rent Guarantee and legal cover insurance. A quote can be provided to you once the referencing of your tenants has been completed.

Council Tax and Utility Bills

In addition to the rent, tenants are responsible for paying water charges, council tax, gas and electricity bills.

Keys

You will need to provide your tenants with two sets of keys. If your property is being managed by Harrington Brown, a further set of keys will need to be held at our local branch.

Property Folder

Many landlords choose to make a property folder. This should include copies of manuals and guides. It is also advisable to leave a local guide and any other information that your tenants may find useful such as details on parking, refuse collections etc.

Professional Cleaning

Prior to occupation we advise, all properties should be professionally cleaned. When the property is returned, the tenant is expected to do the same. Any outside space should also be left in seasonal order.

Value Added Tax

All our fees, and any other charges made by Harrington Brown, will be subject to Value Added Tax at the prevailing rate.

You Can Be Reassured

Harrington Brown Property Management are proud to be members of:

- Property Redress Scheme
- National Association of Estate Agents
- Association of Residential Letting Agents
- The Guild of Property Professionals
- The Lettings Partnership
- DPS



WE ARE PROUD MEMBERS OF THE GUILD

KNOWLEDGE. INTEGRITY. RESULTS.

We have our own strict Code of Conduct which ensures every Member of The Guild is either a qualified Member of The Royal Institution of Chartered Surveyors (RICS) or a Member of The Property Ombudsman.



National Network

As a Member of The Guild, we demonstrate a real commitment to local, regional and national marketing. We are part of a national network of offices working together to serve you better.

Trust and Confidence

The Guild have their own strict Code of Conduct which ensures every Member of The Guild is either a qualified Member of The Royal Institution of Chartered Surveyors (RICS) or a Member of The Property Ombudsman.

The Guild Standard of Service

Every Member company of The Guild of Property Professionals is

a carefully selected independent estate agency – as such, we adhere to the highest standards of estate agency practice and all work together to provide you wider marketing and better service.

As part of the national network of property professionals, we have access to a myriad of other services all bound together in an enterprising spirit of teamwork and professionalism that helps with selling houses.

Training

You can be sure you are dealing with professionals as The Guild offers training through its Guild Associate Scheme. This is an educational

training system for Member's staff to ensure fundamental technical competency throughout the network. It covers the basic legal estate agency practice, plus knowledge of The Property Ombudsman, The Guild and Money Laundering. Entrants are examined on their competency and, when an adequate level of proficiency is achieved, are invited to become a Guild Associate.

Auditing

The Guild is committed to raising industry standards with compulsory auditing for new Members. This ensures that every agent operates to the same level.

Find your local Guild agent at guildproperty.co.uk





HB HARRINGTON BROWN
Your Local Property Expert

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