



Welcome to

Killens

Since we established in 2008, we have been committed to getting it right and we have been firmly focussed on helping our clients achieve their objectives.

Whatever your needs, we can work with you without fuss whether it be in letting your own home, helping find a first investment property or expanding your portfolio.

Our expertise gives you a service that is unrivalled for its effectiveness and efficiency and if you are seeking a professional letting agent then let our friendly yet diligent approach count.

In a competitive industry, you have to strive to perform at the highest level as providing "a good service" simply isn't good enough. Within Killens, we promote enthusiasm and a genuine refreshing approach.

Our services have been designed with simplicity in mind yet still offer a comprehensive package that

can be tailored to suit your situation and needs.

Finding the right tenant starts with finding the right letting agent and, whether it be in selling or letting property, our staff work enthusiastically to provide the highest level of service that is confirmed by great satisfaction ratings.

We hope this guide goes some way to explaining what we do and how we do it as well as answering any initial questions you may have. If you would like to hear more about our services just get in touch with one of our letting team.

Ton Killen Partner



Our services have been designed with simplicity in mind





Our Service

the housing market and social patterns have resulted in an unprecedented and inexorable 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.

Over recent years changes in both With so much to consider, Killens will take the time to assist you from the start by providing you with 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 guidance.









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

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 let unfurnished. This traditionally just includes carpets, curtains and a cooker. This has advantages for the landlord 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 a 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 economic cleaning contractors.

Gardens

Gardens should be left in good seasonal condition 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 find suitable gardeners be it for a full maintenance programme, hedge/lawn cutting, pruning or an occasional tidy.

Gas, electricity and water

These services should be left connected and the details of service providers given to the tenants so that they can transfer the services into their name. Under the Housing Health and Safety Rating System, tenants must be able to control and regulate heating systems.

Council Tax

The local council should be notified of any change of occupier and any void period between tenancies.

Keys

Where possible, three complete sets of keys should be provided in all cases - 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 provided 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 it is vacated and send 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 scatter cushions, pillows and non-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 before letting.

Housing Health and Safety Rating System

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, loosely fitted carpets or staircases without handrails.

Fire and Furnishings Regulations

Under the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended 1989 and 1993) provide that specified items supplied in the course of letting property must meet minimum fire resistance standards.

The regulations apply to all upholstered furnituré, beds, headboards and mattresses, sofa beds, futons and other convertibles, nursery furniture, garden furniture suitable for use in a dwelling,

original covers for furniture. They do not apply to antique furniture or furniture made before 1950, bed covers 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 five years.

Gas Safety Regulations for **Landlords and 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 the landlords and 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 amended with effect from 1st October 2022.

The amended legislation is referred to as Smoke and Carbon Monoxide Alarm (Amendment) Regulations 2022. In addition to the requirements on smoke alarms, it is now 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 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.

It is also recommended 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.

Legionnaires Disease

The Health and Safety Executive have made it clear that the Landlord or the Landlord's agent are responsible for helping reduce the spread of Legionella in water systems in private rented properties. The Landlord has overall

Landlords have a duty of care to ensure that a property is safe

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.

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. The 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 can 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 two levels of service, full details can be provided on request.

Tenant Introduction

This service includes the following:

- Production and distribution of promotional materials to include photographs
- Organising where appropriate an Energy Performance Certificate (EPC), Gas Safety Certificate and other legally required certification
- Provision of a To Let board
- Advertisements on various websites including the major portals
 rightmove, Zoopla, onthemarket
- Accompanied viewings service
- Completion of comprehensive income and credit checks on prospective tenants, for which we employ a third party specialist
- Collection of an appropriate deposit which is lodged in our client account and protected by the Royal Institution of Chartered Surveyors
- Lodging of the deposit with the Deposit Protection Service in accordance with current legislation
- Collection of the first month's rent. We arrange for subsequent

- payments to be made direct to you
- Production of an appropriate tenancy agreement and associated documentation
- Where instructed, production of an appropriate Inventory and Schedule of Condition prepared by a specialist third party for the landlord to use as a basis for comparison when the tenant vacates. We would stress that we do not become involved in retaining deposit funds unless we are instructed on the Full Management basis as detailed below.



Full Management

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 Introduction Service as detailed above.

This service includes:

- Liaising with outgoing and incoming tenants to ensure that meter readings are taken and utilities transferred
- Regular visits to ensure that the tenant is taking care of the property and to investigate whether any actions are required and to investigate any defects brought to our attention by the tenant. Landlords are provided





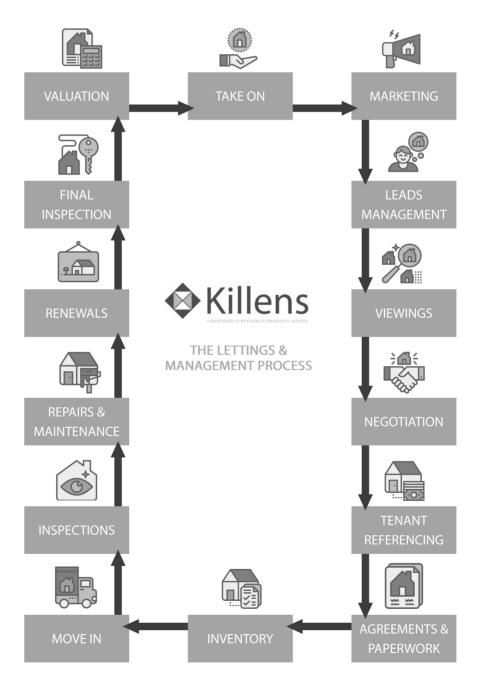
- with a written report following each visit
- Organising and overseeing any necessary repair works to the property with your prior notification.
- Collecting the rent, pro-actively pursuing it when necessary and forwarding this net of charges on a monthly basis by BACS
- Provision of a detailed statement of account on a monthly basis
- Production of a check out report and negotiation with the retention of deposit funds when appropriate
- Issuing relevant notices including notices 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.

Bespoke Service

In addition to the two main services we provide, we are happy to discuss any individual requirements that you may have and provide a tailored service incorporating the elements listed above.









Important Considerations

The Tenancy Agreement

The Housing Act 1988 specifies different types of tenancy. Whilst there are several different types based on length of tenure and other matters, it is almost certain that the tenancy of your property will either be an Assured Shorthold Tenancy or a Contractual Tenancy.

The Tenancy Deposit Scheme

At the outset of each tenancy we will collect a deposit from the tenant. The amount of the deposit is usually equivalent to one month's 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 authorised custodial tenancy deposit schemes. We are approved members of the Deposit Protection Service and lodge deposits with the Service who can be contacted at:

Deposit Protection Service The Pavilions Bridgwater Road Bristol BS13 8AE

T. 0330 303 0030 E. contactus@depositprotection.com

The deposit will be held throughout the tenancy. At the end of the tenancy, once damages, if any, have been agreed and copies of all receipted final invoices have been checked, the balance of the deposit will be returned to the tenant.

Inventory and Schedule of Condition

It is essential to have an inventory/ schedule of condition prior to each tenancy. We can arrange this using local, independent inventory companies who we work with on a regular basis. 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 teat caused by them at the property.

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.

Introduction 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, we can recommend a suitable solicitor to act on your behalf and we will assist where we can. You will be responsible for instructing them and for all fees incurred.



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 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 the 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 and collected on the landlords behalf. The

taxation of income from landlords (Non-Residential 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.

Mortgage Consent

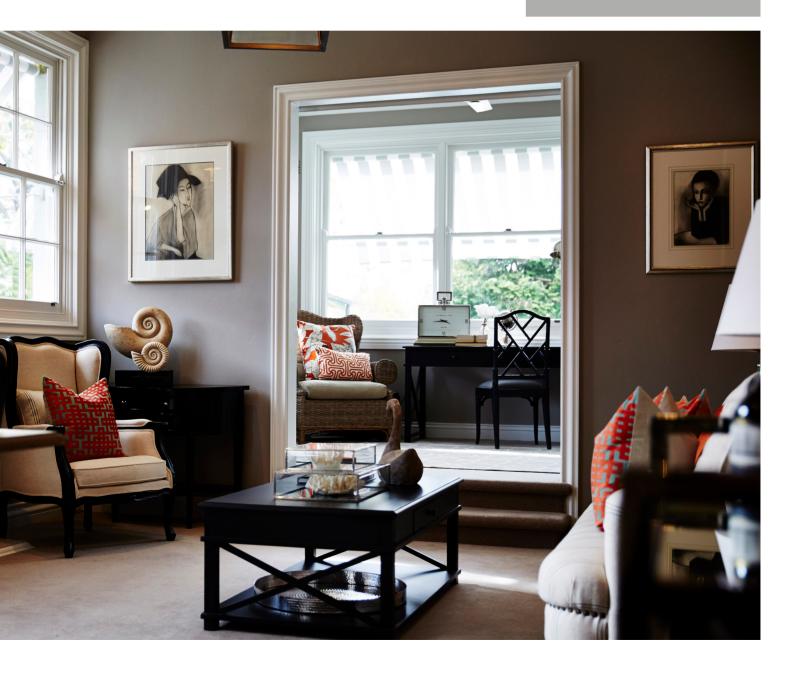
If you have a mortgage on the property you are letting you will need to obtain consent from your mortgage lender.

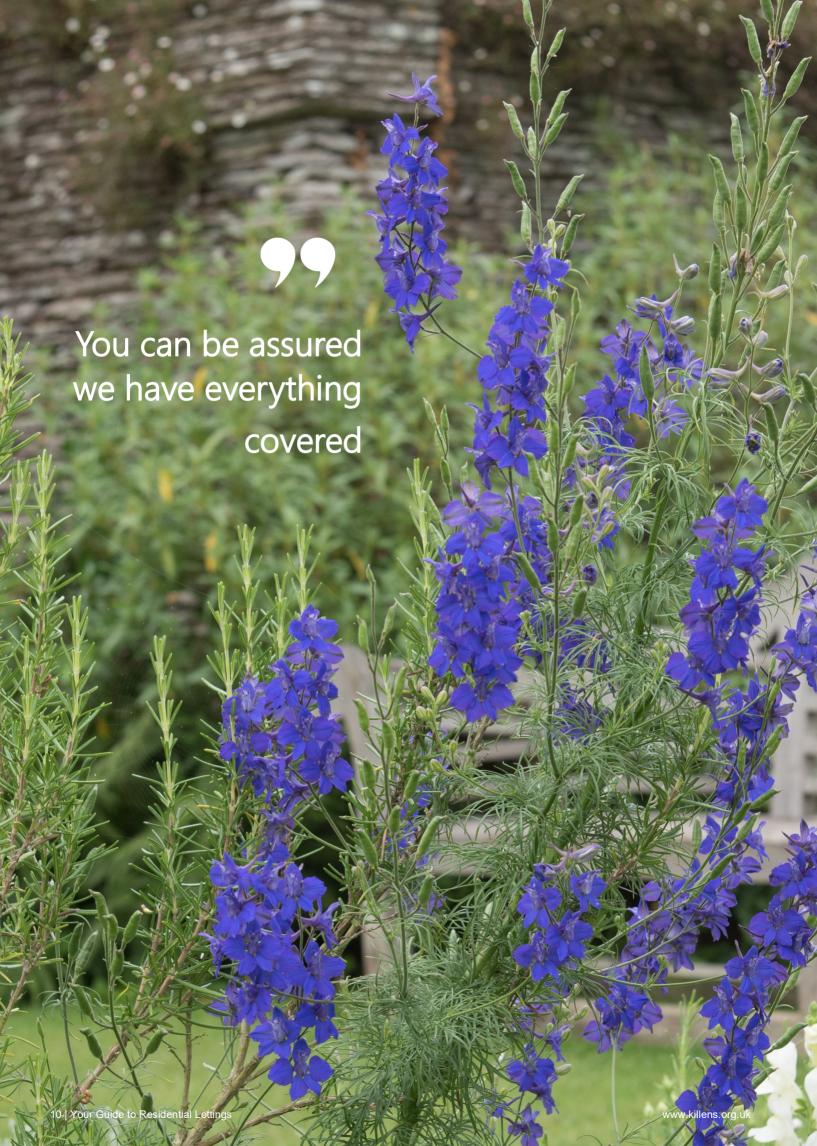
Most will give consent but they may charge an administration fee. To allowing consent they may require information on the type of Tenancy Agreement you intend to use an the length of the tenancy.

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

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





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 **Professional Cleaning** 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 for let property.

We also offer Rent Guarantee and legal cover insurance. We can arrange for a quote to 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, oil, broadband and electricity bills.

Keys

You will need to provide your tenants with two sets of keys. If your property is being managed by Killens a further set of keys will need to be held securely 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 owner information that your tenants may find useful such as details on parking, refuse collections etc.

Prior to occupation 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 Killens will be subject to Value Added Tax at the prevailing rate.

You Can Be Reassured

Killens are proud to be regulated by the Royal Institution of Chartered Surveyors (RICS) and members of:

- The Property Ombudsman
- National Association of Estate Agents
- Association of Residential Letting Agents
- The Guild of Property Professionals











www.killens.org.uk

Our Services



Country House Agency



Fine Art Auctions



Residential Agency



Residential Lettings



Property Auctions



Estate Management



Commercial Agency



Commercial Lettings



Valuations



Farms & Land Agency



New Homes



Equestrian Agency



Tenancy Advice



Compulsory Purchase

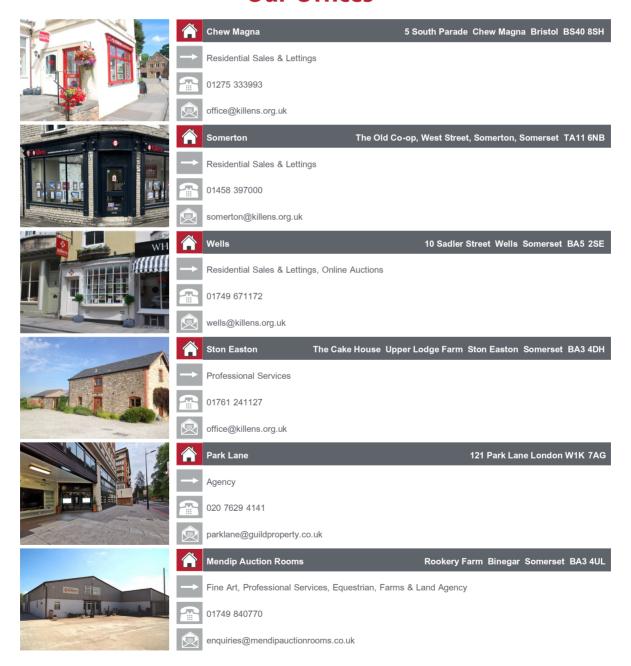


Planning & Development

Your Main Contacts



Our Offices





The Local Property Professionals

