

the homefront way

simply making life easier for landlords

flexibility

We appreciate that every client of ours is an individual. As a client of Homefront, we understand that your circumstances may change over time and as a consequence we offer one of the most flexible and convenient lettings packages in our area. An advantage most quoted by our clients is **freedom of choice**.

personable

In the beginning we noticed many of the larger organisations in our industry seemed to be more interested in profitability and market share than their clients. They gave the impression of a 'faceless giant'. As a Homefront client, you will recognise immediately the strong family atmosphere we convey. By staying compact in size we are able to communicate with you on a personal level, providing a one to one service.

professionalism

We handle all our business in an honest and professional manner suited to the client and ensuring that we cover every point clearly in our dealings with both landlords and tenants alike. Our management team have all been employed with the company in excess of 12 years and it is our commitment to running a professional business that keeps our clients and staff happy to be with us. We have let thousands of properties and continue to manage a portfolio of more than 800 to both the individual and corporates. Our services have expanded to include block maintenance, residential investment and specialist insurance, however as promised we have not become solely estate agents or sold out to a faceless corporate despite some tempting offers.

experience

Since we opened our doors in 1989 we have let property for thousands of landlords and have experienced all manner of problems big or small while letting your property. We are proud of our achievements in solving problems for our clients and it's our experience in dealing with these that have helped established us as the leading lettings and management company in the local area.

Here are our helpful pointers and essential guidelines for all landlords, we hope you find them useful and if you require any further clarification on any point then call us and we will gladly have a chat with you about them.

Phil Coady
Managing Director

release the potential of your property

There are many factors to consider when letting your property; some are more obvious than others, however this section should offer you a greater understanding of how to release the full potential of your property. The first points to consider are whether you prefer or are in a position to let furnished, unfurnished or part furnished. There is no predominant preference and demand for all types of accommodation will always exist.

The following are, however, a minimum requirement:

- **Carpets • Curtains • Fitted kitchen and white goods**

It is important to remain open minded when deciding to furnish a property to let. Your own tastes may often be different to tenants, making it necessary to rely upon the advice of our staff who have years of experience in this area.

There are also regulations governing the type and quality of furniture left (see Landlords and the Law) which in many cases will help make the decisions for you. To ensure the widest range of quality tenants, our experience has taught us that simplicity is key.

Certain colours do not work well together, and it has been proved time and time again that neutral, fresh, plain walls and carpets will always prove more attractive than loud, bright or patterned designs. A tenant will often make themselves feel more at home incorporating some of their own furniture, ornaments, pictures, and this can lead to a longer staying tenant.

Below are a few helpful hints to consider that we have found increase the chance of letting to the widest range of quality tenants:

- For ease of maintenance consider washable vinyl paints rather than a matt finish. This will look better for longer.
- The kitchen and bathroom will often be the main area of interest to a prospective tenant. Colour co-ordinated wall and base units with matching walls and clean, elegant tiling can make a remarkable difference to an otherwise plain room. The inclusion of a shower in bathrooms and extractor fans in both help attract tenants and the latter can also avert problems such as condensation, thus reducing maintenance costs.
- Cutlery, crockery and general cooking utensils are only an advantage to letting when it is clean and of a good quality. An assortment of chipped cups, plates and odd matching cutlery will only be boxed away never to be used. It is worth considering that many tenants do move with such items so perhaps wait until a tenant is found before going to the expense of buying them.
- Luxury items such as televisions, dvd players and stereos are not normally left unless specifically requested. We would only consider such requests from diplomats, or relocating overseas executives. Generally only in high-end properties with rents in excess of £2000.00pcm might consideration be given to such items.
- Gardens can range from a small patio to an acre of land, however in both instances easy maintenance is essential. In larger properties with bigger gardens including a gardener in the rent will ensure a well cared for garden. Appropriate equipment to tend gardens will be essential where a gardener is not instructed, mowers, shears, spades, hoses, and in well stocked borders advice left regarding their upkeep.

who do I need to tell?

As this industry becomes more modernised the banks, building societies and other institutions have recognised the need to be kept informed.

The following institutions should be informed of your intentions:

The **mortgage holder** must be asked for permission before you let the property, this is usually a simple process and in our experience permission is rarely withheld.

Freeholders and **Management Associations** must be advised of your decision to let your property. Predominantly flats and maisonettes are leasehold and in turn certain regulations are imposed upon the residents and making your tenant aware of these will avoid misunderstanding at a later date.

Both **buildings and contents insurers** need to be informed to ensure that cover exists while tenanted. Should you experience an unreasonable increase in your premiums we are able to obtain alternative insurance quotes from specialist insurers.

The **Inland Revenue**, will have to be informed of your rental income and you will be expected to declare this in your self-assessment. Our advanced computer software can provide you with copy invoices and statements to assist you with your return. When a landlord resides overseas as agents for you we are obliged to retain 20% of rental income to pass quarterly to the Revenue, however landlords can apply for rent to be received without deduction by completing a form NRL1 available from our office.

The **council tax department** must be advised that there is a change of occupancy allowing the tenant to assume responsibility for the account and for your own account to be settled.

The **utilities**, gas, water, telephone and electric companies are best given some notice before arranging for the change of account to the tenants. It is important that key meters are left operational and any debt to them satisfied before a tenant takes up occupation.

keeping your property looking good

During a typical tenancy your property will suffer some wear and tear which should be monitored so that we can keep your property looking good. Before and at the end of a tenancy Homefront expect a full clean of the property, this will include carpets, walls and special attention paid to kitchen and bathrooms. The preparation of an inventory is invaluable in helping to monitor the condition of your property and since all deposits have to be registered with a government protection scheme claiming for damages without an inventory is impossible. Homefront offer their own in house inventory service and to obtain a quote for your property you can contact **Christine Miller** on **020 8466 1333**.

landlords and the law

A tenancy agreement will be prepared for you and can stipulate any number of clauses you feel are necessary to safeguard your property. At Homefront we tailor the tenancy to your personal preferences, and nothing should be left to chance. Naturally it is the management of the tenancy that ultimately leads to a successful tenancy but never the less "forewarned is forearmed". Included with the agreement are the necessary notices to regain possession and both these are served by us at our offices.

Although extremely uncommon, a tenant who fails to vacate a property at the end of a tenancy must be served a court order for eviction to take place. It is prudent to seek legal advice in such instances although our management team will give every assistance and our relationship with a local specialist law firm will offer competitively fixed price litigation where thought necessary.

The legislation governing our industry is always being improved and updated and at Homefront we are constantly ahead of these changes and advise our clients accordingly.

To follow are important regulations that you as landlord must adhere to.

remember!

GAS APPLIANCES

All property with gas supplied requires an annual gas safety certificate (CP12) we can arrange these for you with a corgi registered gas installer if required alternatively you can use your own contractor ensuring we have the certificate prior to the commencement of the tenancy.

Gas Safety (Installation & Use) Regulations 1998

Gas Cooking Appliances (Safety) Regulations 1989

You are required by law to meet certain criteria in respect of installed gas appliances and the supply of electricity and electrical appliances.

- All gas appliances and associated pipe work and flues should be maintained annually and should only be worked on by a qualified CORGI gas engineer.
- A gas appliance with an open flue should not be installed in a bedroom.
- Where the gas meter is installed in a meter box, you should be supplied with a suitably labelled key to the box.
- After work on any gas appliances, a defined series of safety checks must be performed.
- Instructions for any gas appliance must be left for the occupier.
- Any gas appliance that is suspected or known to be faulty or incorrectly installed must not be used by anyone.
- A record of the gas appliances must be kept with the dates of inspection, any defects identified and made available for inspection by the tenant if requested.
- Ventilation is needed for gas appliances to work correctly and safely, take care not to block air vents and bricks.
- The checks will be done every year or at the commencement of a new tenancy, whichever comes sooner.

remember!

ELECTRICAL APPLIANCES AND ELECTRICAL SUPPLY

Electrical equipment (safety) regulations 1994

Electricity at work regulations 1989

Low voltage electrical equipment regulations 1989

Electrical supply and appliances within a property must be 'safe'.

- All electrical appliances must be checked at regular intervals for defects (e.g. frayed wiring, badly fitted plugs etc.)
- Any unsafe items should be removed from the property.
- No statutory checking procedure or time scale exists. However an annual inspection for electrical appliances including an annual electrical supply safety check, by a qualified electrical engineer is advisable.
- Records of checks conducted at the property should be maintained for inspection.
- If you do not comply with these regulations the maximum penalty is a fine of £5000.00 or six months imprisonment, or both.
- They will be done every year or at the commencement of a new tenancy, whichever is sooner.

SOFT FURNISHINGS

Fire & Furnishing (Fire) (Safety) Regulations 1988 amended 1989 & 1993

- It is an offence for a landlord to supply furniture which does not meet with this legislation and failure to comply could result in fines of up to £5000.00 and/or 6 months imprisonment.
- Upholstered furniture must have fire resistant filling material and pass a cigarette resistance test.
- Furniture in any property, which qualifies for the transitional period (i.e. was let prior to March 1993 and continued to be let), does not have to comply until the tenant, who occupied the property prior to 1st January 1997, vacates the property.
- Any furniture added to the property since March 1st 1993 must comply with these requirements whether new or second hand.

The regulations do not apply to:

- Antique furniture
- Bed-clothes (including duvets and pillowcases)
- Loose covers for mattresses - curtains
- Carpets - sleeping bags, cushion covers

the environment and you

From October 1st 2008 it is now law that all property let must have an EPC (energy performance certificate) this document assesses the energy rating of your property much like those you will find on a new fridge. Tenants can request site of one before viewing so we can arrange these for you in house.

interested in instructing homefront?

Our personalised and professional range of services tailored to your needs allows us to stand out from the crowd. You know you've made the right choice, so what happens next?

swift, efficient, service

Upon instruction and after our initial valuation we will take professional standard photographs of your property and prepare some details on our bespoke management system that will share information on your property with all our branches. The photo's and details will then be uploaded to a host of websites aimed at an audience of thousands, 24 hours a day, to attract the best tenant for you.

www.homefrontproperty.co.uk



In addition to the web we also display your property in the local property newspaper in our striking full page colour ads since not everyone uses the web and this more traditional form of advertising still helps us to let property every day.

We accompany all applicants who view property unless landlords wish to personally show prospective tenants around and we assess their suitability and even interview the applicants at this early stage before proceeding further with them. We strive to give you the greatest choice in potential tenants, and usually can offer you a selection of the most suitable.

We believe in freedom of choice and your preference may be for a couple rather than a single person, a family or mature professional. The choice is yours.

Our advice can be helpful and our experience essential in helping you decide whom to select but only once you have made your selection does the extensive referencing process begin.

the vetting process

Good quality tenants are assured through our thorough referencing system. Employment, financial and personal references are obtained for all potential tenants. A banker's opinion or credit score may be obtained and where possible previous landlords' references. Once presented with the references, alongside our opinion and background information – the choice is yours, you can select or reject!

Make certain you feel comfortable with your tenant, it helps to meet your tenant even after referencing and better acquaint yourselves before they move in. We often find bringing business onto a friendly level makes the whole process easier for all concerned, and a personalised service is all part of the Homefront philosophy.

Through this hands-on approach blending professionalism with friendliness, giving you the freedom to be involved on many levels, we trust you will feel confident with your choice of tenant. Only when you are completely happy, will we arrange the move for you, co-ordinating everything from the inventory check-in to the mail redirection.

Below is a checklist, which should help you simplify and co-ordinate the many tasks along the path to a successful letting.

the homefront property check list

- | | | | |
|--------------------------|------------------------|--------------------------|-------------|
| <input type="checkbox"/> | furniture compliance | <input type="checkbox"/> | inventory |
| <input type="checkbox"/> | gas certificate | <input type="checkbox"/> | clean |
| <input type="checkbox"/> | electric certificate | <input type="checkbox"/> | council tax |
| <input type="checkbox"/> | epc | <input type="checkbox"/> | gas |
| <input type="checkbox"/> | mortgage company | <input type="checkbox"/> | electric |
| <input type="checkbox"/> | insurance | <input type="checkbox"/> | phone |
| <input type="checkbox"/> | freeholders/management | <input type="checkbox"/> | sign up |
| <input type="checkbox"/> | inland revenue | <input type="checkbox"/> | keys |
| <input type="checkbox"/> | references | <input type="checkbox"/> | mail |

notes

so what happens next?

At Homefront we appreciate that successful property management doesn't stop at finding suitable tenants for our clients. After-sales care is a paramount feature of our business package to ensure we have happy tenants and contented landlords.

ensuring you get your rent

Virtually 98% of all our clients have their rent paid via electronic banking (BACS). Our fully automated system pays accounts to landlords on the day it is received, unlike many of our competitors who pay rents fortnightly, we can have your rent as cleared funds in your account within 2 days of receiving it.

Our management software package carries an indisputable rent collection feature that enables any overdue rent to be chased the day it is due, reducing the time you have to wait for your money.

95% of all Homefront tenants have their rent collected by standing order. Our team collects hundreds of thousands of pounds of rent every month; experience in this area can prove invaluable.

no dreaded call centres and recorded messages

When you call us you will always talk to a friendly staff member who knows about your property. A personal property manager assigned to you, working from our local office will provide you with every assistance and answer any query you may have.

free regular property inspections

Under the full management service, an inspection of your property is carried out quarterly by our representative. This is designed to monitor how the property is being maintained, report on its condition, and maintain a friendly relationship with your tenants. A report is sent to you and details of any action that may be required allowing you and us to monitor the tenancy. Unlike many companies that charge, our inspections are free.

maintenance

Whether you require a simple lock change or a full refurbishment there is no limit to the skills at your disposal. We enjoy good relationships with local craftsmen (builders, carpenters, roofers, electricians, plumbers and decorators), all specialists in their field, making them available to you 24 hours a day to attend to your property. All works are quoted for in advance, and you have full freedom to choose alternative craftsmen to do the task if it is more convenient for you.

All payment for such works are deducted directly from your rental account and only after the work has been completed to your full satisfaction. Our management department oversees and administers any work at your request and communicating via telephone, emails or fax, we can look after your affairs and keep you informed no matter where you are in the world.

services and charges

introduction only

4 WEEKS RENT WHICH IS PAYABLE AT THE START OF THE TENANCY**

The introduction service will guarantee you a tenant and includes the marketing of your property through to completion of the tenancy agreements. You will receive full referencing and all negotiations will be taken care of on your behalf including rent and terms of the tenancy. A holding deposit and the first months rent will also be secured for you.

introduction and rent collection

12.5% OF THE RENTAL, DEDUCTED AS THE RENT IS COLLECTED EACH MONTH,
FOR THE DURATION OF THE TENANCY

This service combines introducing your tenant with the added advantage of having your rent collected for you by our management department. We collect rent on your behalf forwarding monies to you upon receipt of cleared funds. We also issue statements to you showing any deductions for your accounting.

full management

15.5% OF THE RENTAL, DEDUCTED AS THE RENT IS COLLECTED EACH MONTH,
FOR THE DURATION OF THE TENANCY

Full Management includes the above services and in addition you will also receive inspection reports on your property and we will deal with the day to day management of your tenancy leaving you free to concentrate on what you please. Arranging maintenance on your property and reporting to you, settling accounts on your behalf and taking all the work out of caring for your property while tenanted.

We charge £80.00 for preparation of tenancy agreements.
All fees incur VAT at the prevailing rate.

•• Commission on introduction only basis is payable in advance at the commencement of the tenancy, and renewals on our Introductory tenancies are charged at £200.00+VAT which includes the preparation and serving of the new tenancy agreement and accompanying notices.