

**Bannisters**  

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**property management**

Whether you are a landlord or tenant, Bannisters is committed to making renting and letting as straightforward as possible. We have built our business by offering a premium service, whilst retaining the personal touch that can only be found from an independent agent.



# WHY CHOOSE BANNISTERS?

## Specialist Letting Agent

# TO LET and manage

We only let and manage property so our focus is not clouded by sales or other services

## Long Established

# 20+ years

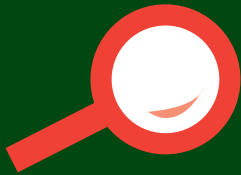
We have been established for over 20 years offering a professional service to landlords and tenants

## Local

# Aylesbury & Bicester

Not a faceless corporate but an independent firm offering a personal service

## Thorough Tenant Screening



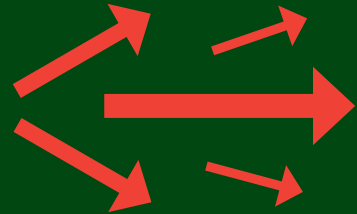
All tenants are subject to credit checks in addition to references from employers and previous landlords

## Speed of Securing Tenant



Voids can be the downfall of letting property – we pride ourselves in the speed of securing tenants

## Extensive Marketing



We market online, in newspapers, using let boards and have an extensive applicant database for targeted marketing

## Fair Fees



We offer a range of service levels suitable for all landlords

## Compliance



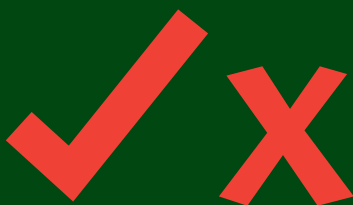
We will keep our clients informed of the current legislation concerning their property

## Regulated



We are governed by NALS, TDS and the Property Ombudsman so follow strict codes of practice to ensure the highest level of customer service

## Regular Property Inspections



For managed properties, we undertake regular property inspections to ensure a pro-active service is provided

## 24 hour Emergency Service

# 24 hours

For managed properties, we offer a 24 emergency contact number for tenants

## Limitation of Risk

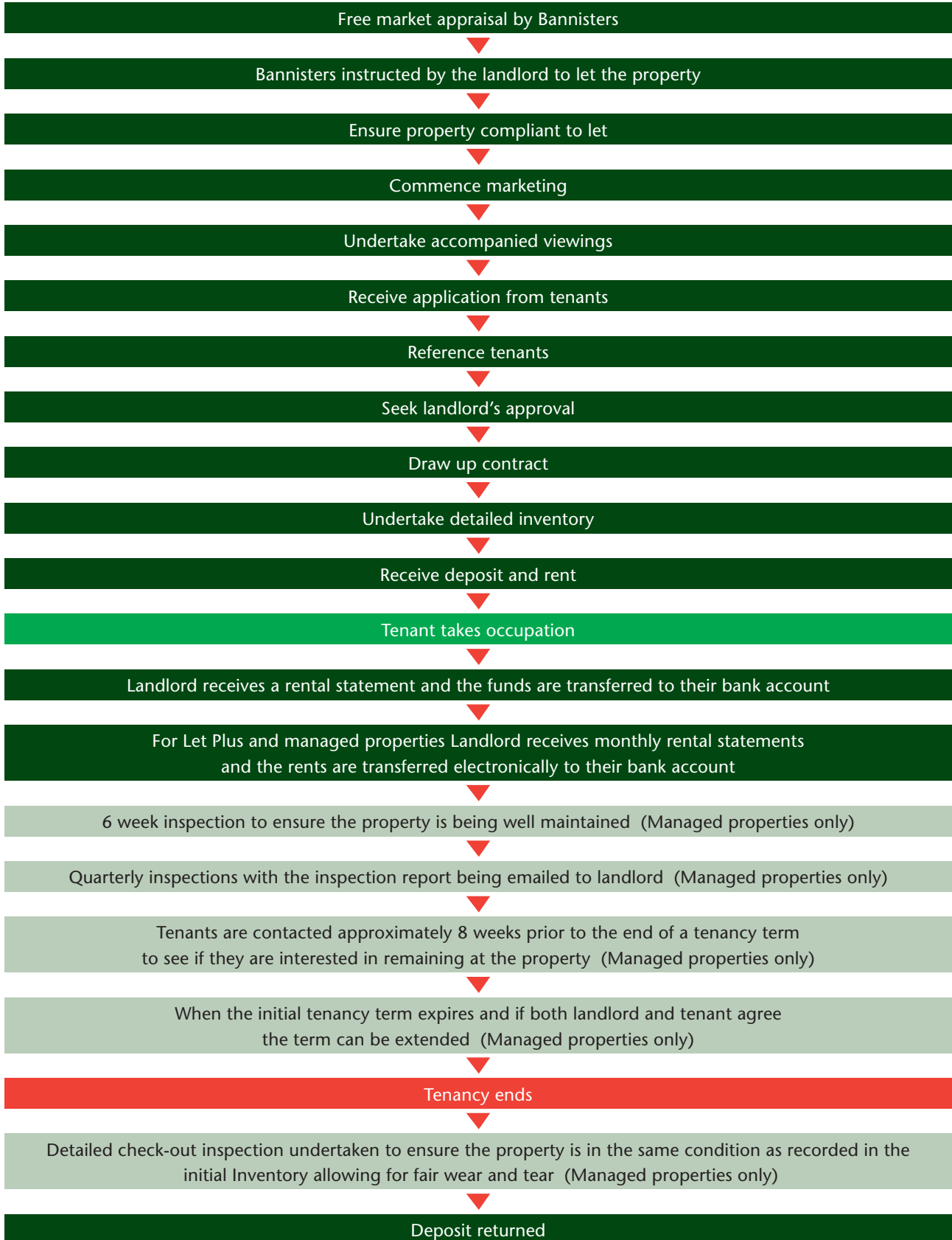


For our Management Plus and Letting Plus clients, we include rent guarantee and legal insurance free of charge to reduce uncertainty

# THE LETTING PROCESS

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Details of the regulations regarding the letting of residential properties are provided later in this document, but in short the letting process is summarised below:



## SERVICE OPTIONS

We offer four levels of service to suit most landlords' needs as summarised below:

	Let	Let Plus	Management	Management Plus
1	Constant market research	✓	✓	✓
2	Free market appraisal	✓	✓	✓
3	Advise on current legal & safety requirements to ensure compliance	✓	✓	✓
4	Discuss and agree level of rent	✓	✓	✓
5	Provide advice regarding pre-letting work you might like to consider	✓	✓	✓
6	Prepare marketing details	✓	✓	✓
7	Extensive marketing	✓	✓	✓
8	Notification of potentially interested applicants on our extensive database	✓	✓	✓
9	Undertake accompanied viewings	✓	✓	✓
10	Negotiation of tenancy terms	✓	✓	✓
11	Comprehensive referencing of tenants and guarantor if required	✓	✓	✓
12	Production of tenancy agreement and guarantor agreement if required	✓	✓	✓
13	Access to specialist insurance products	✓	✓	✓
14	Undertake detailed inventory	○	○	✓
15	Detailed move-in meeting when the tenant's responsibilities are explained	✓	✓	✓
16	Hold tenant's deposit, registering it with the Tenant's Deposit Scheme	✓	✓	✓
17	Take first months rent and pass balance less fees to landlord	✓	✓	✓
18	Advise tenant of landlord's bank details for future payments and contact details for reporting repairs and emergencies.	✓		
19	Arrange for the transfer of Council Tax and utilities		✓	✓
20	Contact tenant 2 months prior to tenancies expiration to see if they wish to extend		✓	✓
21	Take landlord's instructions over either offering the existing tenant a new term, remarketing the property or obtaining vacant possession		✓	✓
22	Tenants given landlord's contact details for emergencies	✓	✓	
23	Property repairs reported to and undertaken by landlord	✓	✓	
24	Rent collection by Standing Order Mandate		✓	✓
25	Transfer of rent to landlord		✓	✓
26	Online financial data available to landlords		✓	✓
27	Pursue late payments of rent		✓	✓
28	6 week inspection to ensure the tenant is caring for your property		✓	✓
29	Quarterly inspections to identify any developing issues		✓	✓
30	Arrange for any maintenance matters to be undertaken with landlords approval		✓	✓
31	Provide a 24 hour emergency service for the tenants		✓	✓
32	Check-out meeting with tenant, agree any deductions before returning the deposit.		✓	✓
33	Provision of Rent Guarantee & Legal Insurance protecting your income	○	✓	○

○ = Optional

## RULES AND REGULATIONS

Do you have the right to let the property? You may think this is an odd question but if the property already has a mortgage it is almost a certainty that you will need to obtain the lender's permission to let. If the property is held leasehold it may also be necessary to obtain the lessor's permission. Letting a property can also often require the insurer's permission and if this is not obtained the cover may become invalid.

Once you have confirmed your legal ability to let the property it is necessary to ensure the property is in a suitable condition. This is often overlooked; renovations and repairs can greatly enhance a let property.

## Poor properties = poor tenants = voids & rent arrears

When considering a property's condition it is worth considering whether you would live in the property yourself. Landlords also have a legal duty to put and keep a property in good tenable repair under the Landlord and Tenant Act 1985. Under this legislation the landlord is responsible for:

- The structure and exterior of the dwelling
- Installations for supply of water, gas and electricity and for sanitation
- Basins, sinks, baths and other sanitary installations
- Heating and hot water installations

Landlords should also be aware it is difficult to let properties without proper heating systems, which realistically requires the installation of central heating. With the ever rising costs of fuel and emergence of Energy Performance Certificates it is equally important that the property is insulated to avoid wasting energy and your tenants money. Related to this issue, condensation is one of the most common complaints from tenants across the country. A good heating system, insulation and ventilation help to mitigate condensation.

## GAS SAFETY

Under The Gas Safety (Installation and Use) Regulations 1998, a landlord is required to ensure all gas appliances are safe. The practicalities of these regulations are:



- All gas appliances must be properly properly installed and maintained by a Gas Safe registered engineer
- Before a property is let, and annually thereafter, all gas appliances must be checked by a Gas Safe registered engineer
- Provide a copy of the gas certificate prior to the tenancy commencing and annually thereafter (within 28 days of the check being completed)
- All certificates must be kept for at least two years but it is recommended they are kept for six years

## ELECTRICAL SAFETY



There is a requirement under the Electrical Equipment (Safety) Regulations 1994 that covers all electrical goods such as kettles, TVs, fires, fridges etc. It is recommended that these appliances should be tested annually which is often referred to as the Portable Appliance Test (PAT). These regulations also stipulate that all other electrical installations in a let property must be safe.

Building Regulations, Part P (Design and Installation of Electrical Installations), introduced in 2005, requires most electrical work associated with a property to be carried out by a competent person. This person should be registered with an approved self-certification scheme such as the National Inspection Council for Electrical Installation Contracting (NICEIC).

## FURNITURE AND FURNISHINGS

Fire & Safety Furnishings Regulations 1988 (Amended 1993) require that all beds, headboards, sofas and chairs must pass the match test for flame retardancy. Each item should display one of the following labels:



Energy Efficiency Rating		
	Current	Potential
<i>Very energy efficient - lower running costs</i>		
(92-100) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		73
(55-68) <b>D</b>		
(39-54) <b>E</b>		
(21-38) <b>F</b>	37	
(1-20) <b>G</b>		
<i>Not energy efficient - higher running costs</i>		

## ENERGY PERFORMANCE CERTIFICATES

Since 1 October 2008 landlords have been required to obtain Energy Performance Certificates (EPC) and provide a copy to the tenant prior to the tenancy commencing. Failure to do so has significant consequences. People are far more aware of their environmental responsibility and also the potential financial cost of having a poorly insulated house. Therefore, it is recommended any insulation or remedial work is undertaken prior to obtain the EPC. Once obtained the EPC lasts for 10 years.

### SMOKE & CARBON MONOXIDE DETECTORS



Any new property built since June 1992 must have mains supplied and inter-linked smoke alarms. It is also highly recommended that all properties let to tenants have hard wired smoke alarms fitted on each floor, regardless of the age of the property. Although not covered by any legislation, it is highly recommended that an audible carbon monoxide alarm is fitted in each property. All alarms should be tested prior to the tenancy.

### HOUSES IN MULTIPLE OCCUPATION

Houses in Multiple Occupation are defined as properties where three or more people occupy a property but do not form a single household, usually because they are not related. Depending on the exact type of HMO some landlords must have a licence from the council.

All HMOs, whether a licence is required or not, are subject to Management Regulations and Inspections under the Housing Health and Safety Rating System.

In addition to the standard compliance already mentioned and landlord of an HMO would need to ensure:

- Layouts and facilities meet minimum standards (check with the local authority)
- The property is maintained in a safe and habitable condition
- Register with the local authority and keep them informed of the current residents
- Fire extinguishers and fire alarms are tested and maintained regularly

The exact rules relating to HMOs can vary between areas and therefore advice must be taken from the Local Authority.



### TENANCY DEPOSITS



Regulations introduced in April 2007 under the Housing Act 2004, required all deposits taken from Assured Shorthold Tenancies in England and Wales must be safeguarded in a government authorised tenancy deposit scheme such as the Tenancy Deposit Scheme. As well as registering the tenant's deposit, the landlord or agent must issue the "prescribed information" to the tenant, giving:

- Contact details of the relevant tenancy deposit scheme
- Contact details of the landlord or agent
- Information explaining the purpose of the deposit and what claims can be made by the landlord
- Details of how to apply for the release of the deposit
- Information on what happens if there is a dispute about the deposit

The deposit must be registered, and the above information given to the tenant within 14 days of receiving the deposit. If this does not happen, the tenant can go to court and may be awarded up to three times the deposit from the landlord. As well as a fine, the landlord will not be able to legally serve a section 21 notice if they have not registered the deposit.

At the end of the tenancy, both the landlord (or agent) and the tenant must agree any claims the landlord makes for dilapidations. In the event of a dispute, both parties can agree to abide by the decision of the schemes dispute resolutions service without having to go to court.



### PREPARING YOUR PROPERTY FOR LETTING

Viewings normally last between 15 and 30 minutes; first impressions are very important. Properties that are tired or in need to work often take longer to let and therefore, the overall income received is often lower. Points to be particularly aware of include:

- **Kitchen** – ideally should be modern and well equipped. Tenants would like a dishwasher, large fridge/freezer, washing machine, hob and oven. It is important to provide the instruction manuals for all appliances
- **Bathrooms** – Floor tiling or vinyl is preferable to carpet and power showers are often seen as desirable
- **Storage** – A reasonable amount of storage should be available. In general, wardrobe space in each bedroom, hall cupboards to accommodate coats, Hoover and shelving units in reception rooms
- **Decorative order** – The property should be clean (including windows) and recently decorated in neutral tones
- **Flooring** – Carpets should be in good, clean order and wooden floors are often preferable in the reception rooms and hallways
- **Curtains/ blinds** – These should be in good and clean order
- **Exterior** – The exterior of the property should be in good order and painted, where necessary. The gardens should be tidy and in seasonal condition. Any garages and cellars should be empty and made available to tenants if possible

#### *Whilst viewings are being undertaken, ensure:*

- The property is tidy and clean
- The property is well aired, as smells of damp or old cooking create a poor impression
- Beds should be made
- Ensure there is sufficient lighting and heating so the property feels welcoming







# Bannisters

property management

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