

Bannisters

property management

WHY BANNISTERS?

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.

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 a local firm offering a personal service

Compliance



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

Regulated



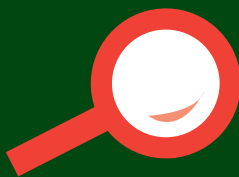
We are governed by NALS, TDS and the Property Ombudsman so follow strict codes of practice to ensure the highest level of customer service

24 hour Emergency Service

24 hours

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

Transparent Fees



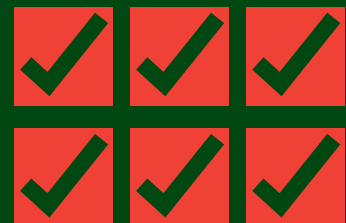
All our fees that are payable by tenants are made clear prior to signing your agreement

Comprehensive Information Pack



We provide detailed information (also available on our website) to all tenants so their responsibilities are known from the outset

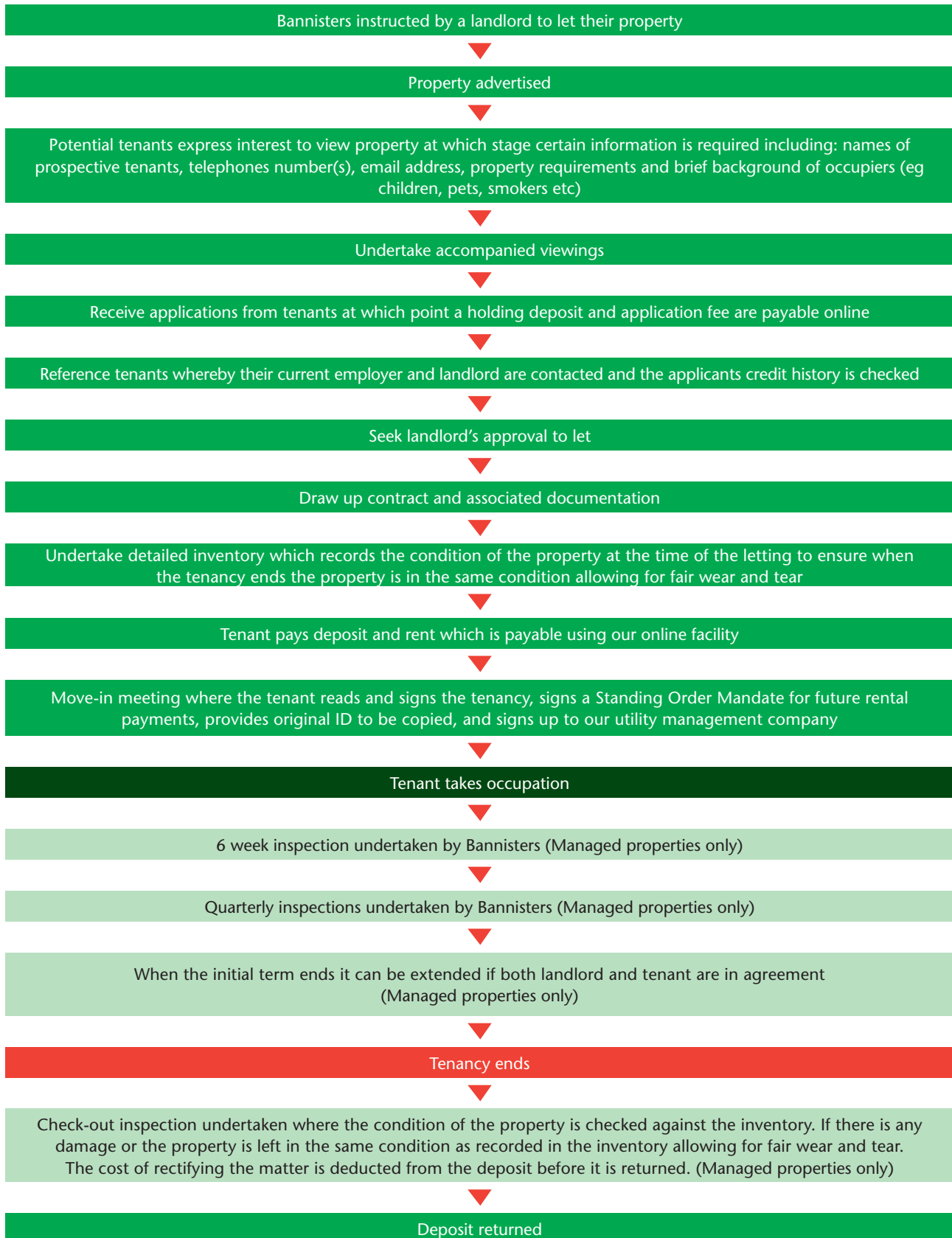
Regular Property Inspections



For managed properties, we undertake regular property inspections to ensure they are well maintained

THE LETTING PROCESS

Greater detail of the letting process and tenant's responsibilities are provided later in this document, but in short the letting process is summarised below:



THE LETTING PROCESS

VIEWINGS

We normally meet prospective tenants at the property or can also meet them at our office. Viewings on average take approximately 15 minutes and are always accompanied. If during the viewing you feel that the property might be of interest you will be asked to sign a declaration agreeing to us undertaking a reference.

APPLICATION

If, following the viewing, you are interested, please complete our application form (which can be downloaded from our website) and pay the necessary Holding Deposit and Administration Fee.

Holding Deposit

If requested, this is likely to be £150 unless you have requested that the tenancy starts more than 2 weeks after your viewing or the rent on the property is greater than £1,000 per calendar month. This deposit removes the property from the market while references are taken up. If, having applied for the tenancy, you decide not to proceed, this deposit is paid as compensation to the landlord. If the tenancy proceeds this amount is deducted from the first month's rent.

Application Fee

This amounts to £225 plus £60 per additional applicant (and/ or guarantor) and every occupier over the age of 18 is required to be referenced and included on the tenancy. This fee is for:

- Taking up references
- Contribution towards the legal documents
- Undertaking the check-in meeting

The landlord makes the final decision as to whether to proceed with a tenancy and if – for whatever reason – they decide to not proceed following the prospective tenant's references being passed, the Holding Deposit and Administration Fee are returned to the tenant.

References

These are undertaken to:

- Verify your position and salary, or in the case of self-employed individuals their accountant is contacted
- Obtain feedback from your current landlord
- Check your credit history, which will verify a prospective tenant's addresses and whether any bad debts have been accumulated

If a tenancy does not proceed due to a tenant failing the referencing process neither the holding deposit or application fee are returned so please discuss any matters that you feel may be discovered before submitting your application.



THE LETTING PROCESS

Rent

This is normally payable monthly in advance by Standing Order with the first payment being due before occupation is taken using our online facility (or bank transfer).

Deposit

The deposit is held for the purpose of rectifying any breach in the terms of the tenancy. This is likely to amount to at least one month's rent plus £200, with additions for pets and larger properties.

Regulations introduced in April 2007 under the Housing Act 2004 require 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

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.

Inventory

A detailed inventory is undertaken which records the property's condition at the start of the tenancy. You will be required to sign a copy of the inventory to confirm your agreement to its findings.



THE LETTING PROCESS

Insurance

Bannisters insist that all tenants arrange insurance cover for accidental damage to the landlord's fixtures and fittings, which is a sensible way of safeguarding your deposit. Failure to provide documentation confirming insurance will delay the move in.

Inspections

These are undertaken by Bannisters and our usual schedule is that a property is inspected after 6 weeks of the tenancy commencing and then quarterly thereafter. On each occasion you will be given at least 48 hours' notice by text message, email or phone call, and it is not necessary for you to be present. The purpose of the inspections is to ensure the terms of the tenancy are being complied with and also note any property maintenance matters.

Reporting Problems

Please first read our Frequently Asked Questions section at the end of this document, which should enable you to address many of the common problems. Otherwise, please report all problems through our website at www.bannisters-property.com. Problems can be reported 24 hours a day but they will only be read during normal office hours. Therefore, if you have an emergency, please call the office number where, out of hours, the answer machine message will contain information regarding how to report emergencies. We will attend emergencies 24 hours a day but please be aware that, if we feel it is not necessary to make an out of hours visit, the appropriate contractor will visit the property the following working day.

Emergencies are classed as situations which pose an **immediate risk** to the resident's health and security, such as burst water tank or pipe. We will aim to attend site within 6 hours in these instances. Please read the Frequently Asked Questions part of this booklet which covers emergency procedures for suspected gas leaks and the total loss of electricity.

When you are facing a serious emergency, such as water pouring through the ceiling and you are unable to raise Bannisters on our emergency number, please contact another contractor to attend the site. The landlord will reimburse up to £250+ VAT for such emergency call outs if you first try to contact Bannisters and also report the matter to Bannisters by midday on the following working day.

Bannisters will always try to organise repairs as swiftly as possible but please bear in mind that coordinating contractors and obtaining landlord's consent can take a few days.

Renewing the tenancy

Bannisters will contact you approximately 8 weeks before your tenancy term is due to expire and enquire whether you would like to remain in the property and sign up to a new fixed term. Please respond to this enquiry within 7 days as if we hear nothing it will be assumed you will vacate the property when the term ends. If you wish to remain at the property we will then check the landlord is agreeable to you being offered another fixed term. At this point, we will issue the necessary Memorandum for your signature. There is an administration fee of £55 inc VAT for producing this documentation, which must be paid before the current fixed term expires. The advantage of signing up to another fixed term is that you are secure within that property for that period as the landlord is unable to gain vacant possession during a fixed term unless you are in breach of the tenancy agreement.



THE LETTING PROCESS

Terminating the tenancy

Within a fixed term such as your initial 6 months or following extension periods neither landlord or tenant can terminate the agreement. If you would like to terminate the agreement at the end of the fixed term you are required to give at least one month's notice in writing expiring on the last day of the term. If the landlord wishes to terminate the agreement he is required to give at least two months' notice in writing expiring on the last day of the term.

If your tenancy has continued beyond the initial fixed term without a new fixed term being granted it is likely to continue on a monthly periodic basis. To end this type of agreement the tenant is required to give at least one month's notice and the landlord two months' notice – both of which are required to end at the end of a rental period.

The rental period is the period your payments cover. For example if you pay your rent on 1st of each month the rental period is 1st to 31st. Therefore, using this example: if during May you decided you wanted to end the tenancy you would need to serve notice by 31 May which would bring your agreement to an end on 30 June. If you miss the 31 May deadline and the notice is not served until 3 June, the tenancy will not end until 31 July.

Ideally, we need to know if a tenant is going to vacate a property between 4 and 6 weeks before the move-out date. During the remaining period of the tenancy, accompanied viewings may be undertaken and on each occasion at least 24 hours notice will be given.

The move out

On the last day of the tenancy we inspect the property and compare the condition to the detailed inventory undertaken. Fair wear and tear is acceptable but any other damages are costed and deducted from your deposit. Any matters that require work are noted during this inspection and if necessary quotes are obtained to rectify the problem. You will receive a letter following the inspection outlining any potential deductions from your deposit and if possible confirming the cost. In some instances it can take a few days for a quote to be obtained so the exact cost and therefore deduction from the deposit will be confirmed as soon as possible.

Once these items are agreed we will ensure the deposit or its remaining balance following any necessary deductions is returned by bank transfer, so please ensure we have your correct details. A £50+VAT Check Out Fee is deducted from the deposit.

To ensure your deposit is returned in full, please read the check-out checklist that is included later in this booklet.



A BRIEF SUMMARY OF LANDLORDS' & TENANTS' RESPONSIBILITIES

The tenancy conveys many responsibilities on both landlord and tenant.

In short the tenant is required to:

- Pay the rent in full and on time
- Pay the utilities and council tax, unless otherwise agreed
- Keep the property in good tenantable condition
- Keep both the landlord's and tenant's contents of the property insured
- Report repair and maintenance matters as soon as possible

The landlord is required to:

- Let the tenant have quiet enjoyment of the property
- Keep the structure of the building is maintained and insured
- Ensure supplies of gas, water and electricity from the meters are in good working order
- Ensure the kitchen and bathroom fittings and fixtures are functional

We have summarised many of the other responsibilities below:

External

Maintaining the garden	Tenant	<i>Any changes to the garden must be approved in writing by the landlord or their agent</i>
Repairs to walls	Landlord	
Repairs to gates	Landlord	
Repairs to garage	Landlord	
Repairs to taps	Landlord	

Structure

Maintaining walls	Landlord	
Maintaining windows	Landlord	
Maintaining roof	Landlord	
Maintaining Doors	Landlord	
External decoration	Landlord	
Repairing gutters & downpipes	Landlord	
Clearing Gutters	Tenant	<i>This should be done at least twice a year</i>



Internal

Repairing walls & ceilings	Landlord	
Decorating walls & ceilings	Tenant	<i>This should be undertaken to a similar style as stated in the Inventory. All variations should be approved in writing with the landlord or their agent</i>
Repairing doors	Landlord	<i>Adjusting doors for carpets fitting by the tenant are the tenants own responsibility</i>
Decorating doors	Tenant	<i>This should be undertaken to a similar style as stated in the Inventory. All variations should be approved in writing with the landlord or their agent</i>
Replacing floor coverings	Tenant	<i>If provided by the landlord and the carpet requires replacing through fair wear and tear, the landlord will be responsible. If the change is for more aesthetic reasons this would be at the tenant's expense and would require the written approval of the landlord or their agent</i>

A BRIEF SUMMARY OF LANDLORDS' & TENANTS' RESPONSIBILITIES

Fixtures & fittings

Maintaining light fittings	Landlord	
Replacing bulbs	Tenant	
Maintaining smoke alarms	Landlord	
Checking smoke alarms and replacing the batteries as necessary	Tenant	<i>Please check smoke alarms are in working order at least weekly</i>
Maintaining plug sockets	Landlord	
Maintaining sinks & baths	Landlord	
Maintaining taps & Shower attachments	Landlord	
Maintaining WCs	Landlord	
Blocked WCs	Tenant	
Maintaining kitchen units	Landlord	
Maintaining utility units	Landlord	
Maintaining curtains & blinds	Landlord	
Keeping fixtures & fittings clean	Tenant	
Central heating	Landlord	
Satellite dishes	Tenant	<i>The landlord will provide a functional TV aerial</i>
Chimney sweeping	Tenant	<i>At least annually and before vacating the property</i>



Appliances (If supplied by the landlord)

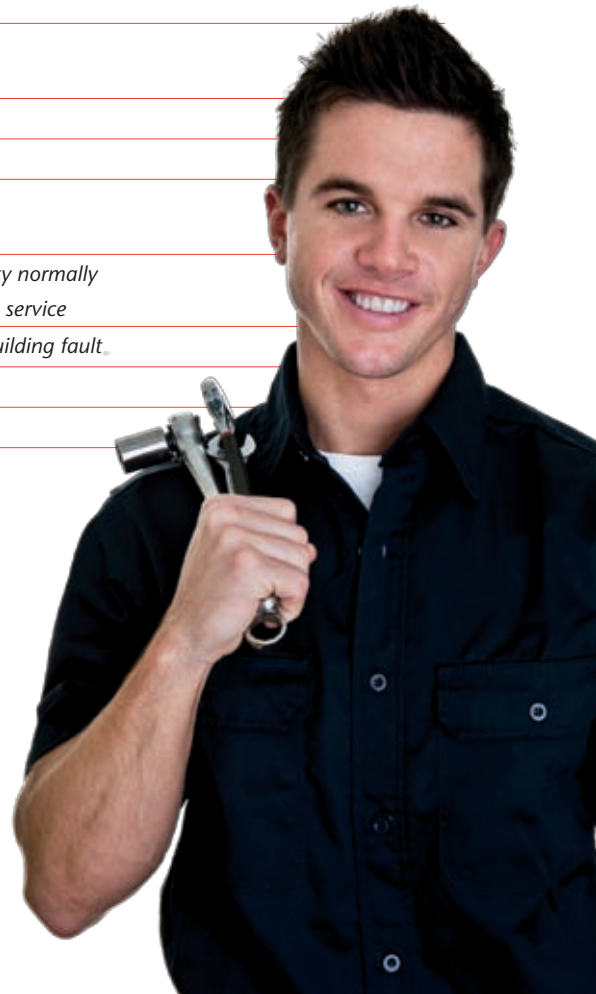
Repairing dishwasher	Landlord	
Repairing washing machine	Landlord	
Repairing tumble drier	Landlord	
Repairing fridge/ freezer	Landlord	
Keeping appliances clean	Tenant	

Furniture (If supplied by the Landlord)

Repair	Landlord	
Cleaning	Tenant	

Other

Pests	Tenant	<i>The Local Authority normally provides a reliable service</i>
Condensation	Tenant	<i>Unless due to a building fault.</i>
Accidental or malicious damage	Tenant	
Lost keys	Tenant	



FREQUENTLY ASKED QUESTIONS

SERVICES

Central Heating

The central heating within a property tends to either be

- Gas
- Oil
- Electric
- Air / ground source

Gas central heating is the most popular in built up areas where connection to the mains gas network is possible. The control of the boiler is by a programmer that allows you to decide when the heating and hot water should turn on and off. New devices are digital but many still have the older version that have a clock with on and off markers.

If you smell gas, or in a property where there are carbon monoxide detectors that go off:

- Turn off all gas appliances
- Turn off the gas supply at the meter
- Open windows to ventilate the property
- Put out naked flames and cigarettes
- Do not use any electrical equipment including plug sockets and light switches
- Call Transco on 0800 111999

Oil central heating is more popular in rural or village locations where mains gas is not present. The oil is stored in a tank and for the boiler to operate it is necessary for the electricity to be on. As with the gas boiler, the hot water and heating can be set using the programmer. It is very important to know where the oil tank is and also monitor how much oil you have. The gauges can often be difficult to read and we would recommend that the tank is topped up when the boiler reaches a quarter full. If you run out of oil it may be necessary for a heating engineer to restart the boiler, the cost of which will be passed on to the tenant.

The most common matters that arise are either total failure of both heat and hot water that is normally due to either a power cut or no oil. In these instances we are unable to help.

The other matter is that radiators are not warming up that can often be the result of air building up in the system: to rectify this, it is necessary to bleed the radiators using a radiator key. Care should be taken when undertaking this task and ensure the boiler is not operating. It is important to ensure the valve is retightened as soon as water spurts from the valve as this indicates the air has been extinguished.

Fully electrical central heating systems are also available and these also have programmers to control the heat and hot water. To control the heating output, systems normally either have a thermostat on the programmer, in various rooms or on each radiator.



FREQUENTLY ASKED QUESTIONS

Condensation/ Damp

Condensation is a regular complaint amongst tenants in the UK. The cause of this problem can be summarised by poor ventilation and cold properties and is caused when warm air encounters a cold surface and condenses to form water. Condensation can be mitigated provided simple procedures are followed:

- We suggest the property must be constantly heated to a reasonable temperature and fluctuation in the level of heating can cause condensation. Therefore, do not turn the heating system on and off; this is actually a false economy, as the cost of warming up a property is often more than keeping the house at a constant temperature
- Ventilation is crucial and this can only be effectively provided by opening windows and airing a property
- Leave sufficient space in rooms and cupboards for air to circulate
- When drying washing inside, the room must be properly ventilated to allow the moisture to disperse
- Use the extractor fans in the bathroom and kitchen where provided
- Open curtains everyday so damp air is not trapped
- If black mould does grow it is important to wipe it off promptly using a proprietary mould treatment solution or bleach

If you feel that the damp is not caused by condensation but either rising or penetrating damp please contact Bannisters who will investigate the problem further.

Electric Supply

All properties have mains electricity, which enters the property into a fuse box. It is crucial to know the location of the fuse box, which is normally either in the understairs cupboard, hall, kitchen or garage.

Most fuse boxes have circuit breakers – a series of switches that trip if there is a power surge and can be reset by flicking the switch back on. If you experience a power cut the first thing you should do is check the fuse box; if any circuit breakers have gone off try turning them back on. If, when trying to flick the switch, it keeps tripping – try unplugging the appliance most recently turned on.



In addition to the fuse box, most electrical appliances have fuses within their plugs. Therefore, if an individual appliance is not working it is worth checking the fuse; new fuses can be obtained from most supermarkets. Some kitchen appliances are wired directly into the wall and their fuse switches are located above the worktop; these have a pull out fuse panel by the switch.

If there is a complete power failure in the house and you have checked the fuse board, please first check with your neighbours to see if they have power before you contact Bannisters. If they too do not have power it is likely to be a failure in the mains supply and the electricity board will therefore know immediately and try to restore connection quickly. In this instance there is no need to contact Bannisters.

It is sensible to own a torch to enable you to navigate around the house in the dark to check the fuse board.

Water Supply

The majority of properties are connected to the mains water supply. Every property has a stopcock, which is a tap that allows water to the property from the water main. As with the fuse box for the electrical supply it is equally important to know the location of the stopcock for the water supply. In the event of an emergency where there is a water leak, ensure the stopcock is turned off immediately.

FREQUENTLY ASKED QUESTIONS

Overflow Pipes

All water tanks, bathrooms and WCs have an overflow pipe, to prevent flooding inside the property. These pipes can be seen protruding from the property, often from the roof for the water tank and then outside each room that has a plumbed fitting. Sometimes water flows from these pipes when there is a problem but this is not an emergency: the overflow pipe is performing its function of preventing internal flooding. Please do inform Bannisters as soon as possible and they will arrange for a plumber to attend the site.

Septic Tanks

Most properties are connected to the mains sewerage but some rural properties have septic tanks. These tanks filter the sewerage and release clean water into the ground. The solids are then removed by a specialist contractor and assuming the tank serves just your property it is the tenant's responsibility to arrange for this to happen and meet the costs. In some instances septic tanks are shared between a number of properties and in this instance Bannisters will arrange for it to be emptied and charge each property their fair proportion. Please be aware that the septic tank operates using bacteria in an anaerobic environment. Therefore, it is important to not wash bleach or other harmful inorganic fluids down the drains as this will stop the septic tank working properly.

Telephone / Broadband

Telecom providers will only deal with occupiers direct and therefore we are unable to assist with connections. For BT please dial either 150 from a BT landline or 0800 800 150 from mobile telephone. It is also possible to make contact via their website www.bt.com and either way you will be advised which package suits your needs best.

Some properties are provided with a fixed line handset, but if not it is the tenant's responsibility to provide the necessary equipment. If at the start of the tenancy a BT line is not connected it is the tenant's responsibility to organise the installation. This cost is often recoverable from the Landlord.

If it is necessary to change any wires or sockets to install your equipment it is first necessary to obtain the landlord's or their agent's agreement in writing.

Televisions

In some properties televisions are provided, so please ensure you understand how they work. All properties will be provided with a television aerial and the socket for connection will be normally found in the corner of the sitting room. Some properties might have a satellite dish which you will be able to utilise. If not, and you would like to install a dish, you will first need your landlord's or their agent's written permission. You should be aware that in some properties it is not possible to install a dish so please ask before taking a tenancy if it is very important that you have one.

It is a legal requirement that every home that has a television receiver must also have a valid Television Licence, which is renewable annually and is the responsibility of the tenant.



Council Tax

This tax is levied by the Local Authority on every residential property and is payable by the residents. The amount payable is dependent on the Council Tax Band relevant to the property, which is related to the property's value. Once you know the band of the property it is possible to contact the local council to find the annual amount payable, this is often available on their website. There are a number of reliefs available so please contact the Local Authority for details.

Waste Collection

Each local authority operates a different policy and collection dates for different categories of waste. The best way to find out is to visit their website for more information for your area and the collection calendar. Most authorities provide recycling bins or boxes (available from the local council).

FREQUENTLY ASKED QUESTIONS

APPLIANCES

Cookers

Most cookers are powered by electricity, gas or a combination of both. It is very important to keep the cooker clean to ensure it operates efficiently. Many hobs have extractor fans above the hobs, which contain both lights and a filter. Both the light bulbs and filters will need to be replaced, the first when necessary, the second every 2-3 months.

Dishwasher

Again, the filters of dishwashers must be regularly cleaned and at least weekly. As well as using washing powder, liquid or tablets, the dishwasher uses rinse aid and salt – both of which need to be topped up as necessary. In hard water areas, water softening additives may be required.

Tumble Drier

The tumble drier filter must be cleaned each time the drier is used to remain effective.

Washing Machine

Washing machines normally have a filter that catches objects which might damage the machine and these should be cleared monthly. In hard water areas, water softening additives may be required.

Fridge/ Freezer

If a fridge does not have a self-defrost function it should be regularly switched off and defrosted to avoid excessive build up of ice. Freezers also require regular defrosting. You must not try to remove ice using a sharp object.



Showers

The most common problem with showers is that the flow rate reduces, which is often caused by the build up of limescale in the shower head. Therefore, please ensure the head is cleaned regularly. Shower doors / screens or curtains must be closed to avoid flooding the bathroom and often the room below. Leaks can appear when the grout or sealant fails; if you are sure a leak is not being caused through improper use of a shower screen or curtain please contact Bannisters.

Extractor Fans

Most bathrooms are fitted with extractor fans that are often turned on when the bathroom light is turned on. Always use the extractor as it will prevent damp problems. These fans require regular vacuuming.

Waste Disposal Units

If a kitchen sink is fitted with a waste disposal unit please ensure it is never used by children. When a waste disposal unit is used please make sure water is being run. If the unit becomes blocked do not try to unblock it yourself but call Bannisters, who will arrange for a plumber to attend.

Water Softener

Many properties in hard water areas are fitted with water softeners, which require their salt levels to be monitored by the tenant and topped up as required.

FREQUENTLY ASKED QUESTIONS

MISCELLANEOUS

Pictures & posters

Please seek your landlord or their appointed agent's permission to fix anything to the property's walls. If permission is granted you will be required to make good any damage that realistically will require two coats of paint.

Decoration

If you wish to decorate the house internally please first obtain the landlord's consent from Bannisters. Normally this is permissible if you are suggesting a neutral scheme.

The garden

If the property has a garden it is your responsibility to keep it in good order; which involves regularly cutting the grass and weeding the borders. In addition, it will be necessary to water the borders and lawn unless a hose pipe ban is in operation.

Lightbulbs

All lighting and bulbs will be in working order when you move into the property and therefore this should also be the case when the tenancy comes to an end. Therefore, it is your responsibility to replace any bulbs that fail and you will be charged for any bulbs not working at the check out inspection.



CHECKOUT CHECKLIST

Please allow at least an hour for your check out. Be ready for your appointment with all your possessions removed – failure to do this may result in a return visit to the property that will result in a charge of £25.00 plus VAT.

Please leave the property in a clean and tidy condition, well vacuumed and dusted, including skirting boards/architraves and remove any cobwebs.

- All carpets must be professionally cleaned, as stated in your lease, before check out. **We will need to see the original invoice to confirm this has been done** – if we have to arrange this after the check out there will be a £50 fee plus the cost of using our contractors
- If you kept dogs and/or cats at the property we require you to have all carpets sanitised, deodorised plus anti-bacterially treated and flea treated. All soft furnishings i.e. mattresses, linen, sofas, etc must be cleaned/dry cleaned – please check labels. All curtains must be washed, ironed and re-hung
- Clean windows inside and out. Wipe down window frame paintwork
- All sanitary ware including tiles to be cleaned, limescale removed (particularly shower heads and hoses) and toilets bleached
- Thoroughly clean ovens, cookers and hobs. Change extractor fan filters
- Please defrost and clean any fridges, freezers and ice boxes. Leave them with the power turned off and the doors left open

Please re-direct your mail at least 7 days before moving. Forms can be obtained from Post Office.

WE WILL NOT FORWARD POST.

Please advise BT of your move out date (they may need 14 days' notice) and arrange for a closing bill to be sent to your new address.

Please leave all items listed on your original inventory in the same order and rooms as at the beginning of the tenancy, failure to do this may result in an administration charge of £50+VAT.

Please make sure that the grass has been recently mown. Flower beds, shrub borders, patios, paths and drives must be weed free with all shrubs and bushes pruned.

Do not leave any rubbish at the property – take it to the local waste disposal site.

Have all property keys (window, garage etc) ready to hand back to us – the deposit will be withheld if there are any keys outstanding – and we will have to charge you to change the locks.

Ensure that all utility services (Gas, water, electricity etc) remain connected. We will take meter readings during the check out and will arrange for final bills to be sent to your forwarding address. Do not put ANY accounts in Bannisters name.

DON'T FORGET TO CANCEL YOUR STANDING ORDER – WE ARE UNABLE TO DO THIS FOR YOU.

ANY ITEMS REQUIRING ATTENTION FOLLOWING YOUR MOVE OUT WILL BE CHARGED FOR AND DEDUCTED FROM YOUR DEPOSIT



Bannisters

property management

Aylesbury

17 Temple Street Aylesbury HP20 2RN

T +44 (0)1296 399300

aylesbury@bannisters-property.com

Bicester

37 Market Square Bicester OX26 6AG

T +44 (0)1869 324711

bicester@bannisters-property.com

www.bannisters-property.com



Registered address: Greenaway House Sugarwell Business Park Shenington Banbury OX15 6HW

Registered Company No 03046642