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LANDLORD GUIDE

CLYDE LETTING LANDLORD GUIDE

This "Step by Step" guide will guide you through the letting process from start to finish.

1. ACCURATE VALUATION

The first stage to letting your property is to arrange for an Agent to carry out a valuation of your property. Your aim should be to let your property for the best possible price in the shortest possible time so be sure to choose an Agent that understands the local rental market, has a strong brand presence and can guarantee you that they are service led.

2. SELECTING AN AGENT

Points to consider when choosing your agent:

- Are they regulated by the Association of Residential Letting Agents (ARLA), The Association of Professional Inventory Providers (APIP), The National Association of Estate Agents (NAEA) and the Property Ombudsman? Protecting your interests and investment is important.
- Do they appear to be a professional organisation?
- Do they conduct hundreds of valuations every week? This is important to ensure accurate valuations. (Clyde carry out hundreds of valuations every week giving us intimate knowledge of property prices in your area).
- Do they have a database of tenants looking to move immediately?
- Do they have a prominent high street presence? Office location is important and will maximise your property's exposure to tenants.
- Are they open 7 days a week and outside normal office hours in order to maximise viewing potential? (All Clyde offices are open from Monday – Friday 8.30am – 6pm, Saturday & Sunday 10am – 4pm. In addition our phones are answered until 8pm, 7 days a week).
- Do they have a network of offices throughout central Scotland?
- Do they use email marketing to promote properties and services?
- Do they have a highly trained team of Property Valuers who are equipped with the best photography equipment in order to maximise your property's appearance and produce floorplans for every rental property?
- Can they offer a Professional Service to attract corporate clients and tenants?
- Do they have an experienced and reliable Property Management department to look after your property? To establish an agent's level of expertise it may be useful to ask the following questions:
 1. How many properties do they manage? (Clyde look after 2600 properties).
 2. How many years has their Property Management Department been in operation? (Clyde's dedicated Property Management Department started in 2000).

3. PROPERTY MANAGEMENT OPTIONS

Property Management can be the key to maximising the rental returns on your property. Whilst some landlords have the time and expertise to manage their own properties here are some factors to consider before you make your decision.

- Tenants frequently insist on fully managed properties to benefit from a 24/7 service and are often prepared to pay a premium for this.
- Top businesses seeking accommodation for their staff prefer to liaise with a professional Property Manager.
- Managed tenancies tend to last longer than non-managed tenancies (on average, managed tenancies with Clyde last for 2 years).
- Our dedicated Letting Accounts team are responsible for collecting your rent, which we understand is vital to ensure you meet your monthly financial needs.
- Pre-tenancy preparation, general day-to-day management and more complex issues such as emergency repairs should all be handled by a property professional.
- Our team of APIP qualified Property Inspectors conduct inspections every two months to highlight any remedial repairs ensuring your property is well maintained on a regular basis for future tenancies.
- Clyde have the 'buying power' to negotiate with the best contractors at competitive prices on behalf of all of our Landlords.

Full Property Management should include the following:

- An ARLA qualified designated Property Manager to handle day to day responsibilities.
- Transfer of Council Tax and Utilities.
- Rent Collection.
- Monthly Statements of your Account.
(Clyde offer a unique online management system called MyClyde that enables you to view your statements and account at the touch of a button).
- 24 Hour Emergency Call Out system for tenant repairs.
- Added security that works will only be carried out by fully qualified, approved and insured contractors.
- Property Inspections every 2 months to highlight any remedial repairs ensuring your property is well maintained on a regular basis for future tenancies.
- Co-ordination of legally required safety checks to ensure you and your property comply with relevant legislation.
- Legal advice and support where necessary and access to legal housing specialists at a preferred rate.



4. PRESENTING YOUR PROPERTY

First impressions are crucial. The presentation of your property is essential to ensure a fast and successful let. To make sure your property is presented in the best possible light, you should consider the following:

- Ensure the front of your property is presentable as this will create an immediate impact.
- A fresh coat of paint where necessary can make a huge difference.
- Try not to allow mail to pile up inside the front door.
- A well lit home is bright, inviting and more spacious.
- Less is more! Rooms with less clutter appear larger.
- Professionally cleaned carpets can be extremely beneficial.
- Well aired properties with pleasant aromas create that desired welcoming feel.
- Get those odd jobs done! Fixing broken door handles, stiff wardrobe runners, loose cistern flushes, broken skirting etc... it all makes a difference.
- Gardens are an important selling feature, so make sure yours is tidy and well presented.

Make a note of when our Valuer will be attending to photograph your property so you can have it presented at its best. The photographs taken that day will be the public's first glimpse of your property and will determine if they want to see more!

5. PREPARING YOUR PROPERTY FOR TENANCY

Clear out that clutter! Remember your property will be your new tenant's home so it is important that all unnecessary items such as ornaments, candles, spare bedding, books etc are removed from the property prior to the tenancy.

Storage cupboards should also be left free of unnecessary and surplus items.

Before you let your property for the first time you must obtain a professional and comprehensive inventory. This will set out the condition and contents of the property. Clyde Property have an

inhouse team of APIP qualified inventory specialists who will carry out a professional inventory on your behalf, accompanied by full photographic documentation.

Each time the property is let the new tenant is checked in against a new inventory and checked out against the same. This allows for a comparison to be made of the property's condition.

Should you wish to make any deposit deductions at the end of the tenancy, supporting documentation is required, without which tenants have the right to make a legal challenge.

6. MARKETING YOUR PROPERTY

To find your perfect tenant you need to give your property maximum exposure across a wide range of media.

When you instruct Clyde Property you will automatically benefit from our unrivalled, comprehensive marketing package, including:

- Full colour property details, including a floorplan.
- Professional sign boards at the property (or posters if boards are not permitted).
- Exposure on our award winning website that attracts over 42,000 unique visitors every day, showcasing your property to its full potential i.e. professional photographs, detailed floorplans, location maps and local information.
- Further exposure on the top property websites.
- Property PR opportunities in local and national press.
- Inclusion into our paper based Property Listings.
- Email alerts to pre-registered ready to move tenants



7. THE KEY TO SUCCESSFUL VIEWINGS

Our longer opening hours are essential to maximise viewing opportunities for your property - in fact over 70% of our viewings are carried out after work and at weekends.

Some points to consider...

- Does your agent have a policy of offering accompanied viewings so they can use their expertise to let your property?
- Does your agent have all of the information relevant to accessing the property such as alarm codes, double locks or notes on pets?
- Provide your agent with a set of keys to your property to facilitate viewings when you are out or at short notice.

8. RECEIVING AN OFFER TO LET

We will contact you to communicate full details of any offer from a potential tenant along with any special conditions to help you decide whether or not to accept.



9. OFFER AGREED

It takes skill and expertise to negotiate a tenancy successfully through to completion and still achieve the best possible price. Once you accept an offer we will do the following:

- Collect references from the tenants. Successful references are vital before moving forward with any tenancy.
- Carry out an inventory. This sets out the condition and contents of your property, allowing for the swift changeover of tenants. The inventory is essential and a good inventory should minimise the risk of any deposit disputes at the end of a tenancy.
- Collect the moving-in balance (rent + deposit). Where applicable we will hold the deposit as a Managing Agent and register it with an approved Tenancy Deposit Scheme ensuring you as a Landlord remain legally compliant as well as providing a faster and more professional deposit release at the end of a tenancy.
- Arrange signing of Tenancy Agreement. All parties must read and understand the tenancy agreement prior to signing.

10. COMPLETION

Upon the successful completion of the tenancy agreement, the keys will be released to the tenants. For managed properties, we will provide the tenant with a Tenant Information Pack which includes a Letting Service Manual for the tenants, contact details of their dedicated Property Manager and details their bi-monthly inspection dates.

LEGAL AND FINANCIAL ASPECTS

Whilst the legality of letting might seem somewhat daunting, Clyde Property will be able to fully assist you throughout as it is essential you take care of your responsibilities as a landlord from the outset. Not only will it give you a better chance of finding tenants but keeping a safe and properly maintained property will also ensure that you remain free from potential legal problems should an accident happen. However, providing all the safety measures are met and you maintain your property well, both inside and out, you should find your property in demand from tenants.

MORTGAGES

If you have a mortgage you must obtain consent from your mortgage lender prior to letting your property. If your interest in the property is leasehold your lease may require you to obtain consent from your landlord prior to sub-letting.

INSURANCE

Standard homeowner insurance may well be void when you let out your property so it is important to contact your insurer and keep them informed. However, our branches can put you in touch with specialist recommended landlord insurers offering comprehensive landlord insurance if your own insurer is unable to accommodate you fully.

LANDLORD REGISTRATION

From 30 April 2006 all private landlords letting properties in Scotland must apply for and gain registration in the register of landlords. This statutory requirement for landlords to register with the local authority is in terms of Part 8 of the Anti-Social Behaviour etc (Scotland) Act 2004. The aim of landlord registration is to ensure that all private landlords in Scotland are 'fit and proper' to be letting residential property. The requirement helps local authorities to remove disreputable landlords from the market and protect tenants and their neighbours from the impact of anti-social behaviour and mismanaged property on the wider community. You can apply online at www.landlordregistrationscotland.gov.uk to register as a landlord.

Please note that Clyde Property will supply landlords who are letting property through us with Clyde Property's Agent Number specific to your property's local authority area for the purpose of registering with the Landlord Register.

REPAIRS

Landlords are generally responsible for the maintenance and major repairs to a property. This includes repairs to the exterior and structure of the property as well as internal heating and hot water installations, basins, sinks, baths and other sanitary installations. Private landlords have a duty to ensure that the property they rent to tenants meets the Repairing Standard as laid out in the Housing (Scotland) Act 2006 S13 (1)

- The house is wind and water tight and in all other respects reasonably fit for human habitation

- The structure and exterior of the house (including drains, gutters and external pipes) are in a reasonable state of repair and in proper working order

- Installations in the house for the supply of water, gas and electricity and for sanitation, space heating and heating water are in a reasonable state of repair and in proper working order

- Any fixtures, fittings and appliances provided by the landlord under the tenancy are in a reasonable state of repair and are in proper working order

- Any furnishings provided by the landlord under the tenancy are capable of being used safely for the purpose for which they are designed

- The house has satisfactory provision for detecting fires and for giving warning in the event of a fire or suspected fire (i.e. smoke alarms are fitted where necessary)

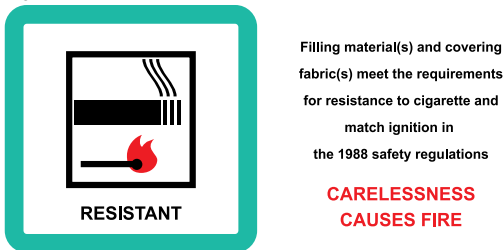
Tenants will be able to apply to the Private Rented Housing Panel if they believe their landlord has failed to meet the above standards. If the panel decides your property doesn't meet the repairing standard, they will order you to carry out the necessary work. If you don't, you could face a fine of up to £1,500.00

THE FURNITURE AND FURNISHINGS (FIRE) (SAFETY) (AMENDMENT) REGULATIONS 1993

The above regulations were amended in 1993 and set a new and more stringent level of fire resistance for domestic upholstered furniture and furnishings. It is now an offence to 'supply' in the course of business, including the supply of furniture for a residential property to be let, any furniture which does not comply with the regulations. The regulations apply to: beds, bed-heads, sofas, children's furniture, garden furniture suitable for use in a dwelling, cushions, pillows, stretch or loose covers for furniture and other similar items. The regulations do not apply to: carpets, curtains and bedclothes (including duvets and mattress covers).

Furniture manufactured after March 1990 is likely to comply, but if the appropriate labels are not on the furniture or furnishings, compliance is doubtful and checks should be made with the manufacturer or replaced with the compliant equivalent.

Fig. 1.1 - Example of a permanent label on furniture and furnishings.



THE GAS SAFETY (INSTALLATION AND USE) REGULATIONS 1998

These regulations came into effect 31st October 1994 to ensure that gas appliances are properly installed and maintained in a safe condition. It is the responsibility of landlords to ensure that all gas appliances and gas installation pipe work owned by them are checked for safety at least once a year by a Gas Safe registered installer. Furthermore accurate records of safety inspections and any work carried out must be kept and the current safety certificate must be issued to the occupier within 28 days of the annual check and a copy issued to any new tenant prior to them taking occupation of a property. Faulty equipment can be fatal and lead to the imposition of custodial sentences on the landlord and significant fines. Under the regulations any appliance that does not conform can be disconnected. For more detailed information on gas safety see the Health and Safety Executives (HSE) leaflet on Landlords: A Guide to Landlords' Duties or consult the HSE Landlord's Responsibility for Gas Safety webpage.

Clyde can arrange for a Gas Safety Inspection to be carried out on your behalf.

ELECTRICAL SAFETY

Landlords have a legal duty to ensure that their rental property and any electrical equipment provided, is safe before a tenancy begins and throughout its duration. The Housing (Scotland) Act 2006 details this requirement in Section 13 of the

Repairing Standard. A house or flat meets the Repairing Standard if:

- The installations in the house for the supply of water, gas and electricity and for sanitation, space heating and heating water, are in a reasonable state of repair and in proper working order (subsection (1)(c))

- Any fixtures, fittings and appliances provided by the landlord under the tenancy are in a reasonable state of repair and in proper working order (subsection (1)(d))

The Electrical Equipment (Safety) Regulations 1994, also impose an obligation on a landlord to ensure that all electrical appliances left as part of a let property are safe and are made in line with safety measures, meeting safety objectives.

More recently however, the Housing (Scotland) Act 2014, which received Royal Assent on the 1st of August 2014 is set to increase landlord obligations in respect of electrical safety inspections with the addition of a new requirement after Section 19 of the Housing (Scotland) Act 2006, Section 19A - Duty to ensure regular electrical safety inspections - will state that the landlord must ensure that regular inspections are carried out for the purpose of identifying any work which relates to installations for the supply of electricity and electrical fixtures, fittings and appliances (subsection (1)(a)) and is necessary to ensure that the house meets the repairing standard (subsection (1)(b)).

In line with the Electrical Safety Council a landlord will have complied with the duty if the electrical inspections are carried out at no less than five yearly intervals (subsection (2)(a) and (b).

Any tenant under a new tenancy commencing on or after 1 December 2015 must be provided with a copy of an Electrical Installation Condition Report (EICR) before the tenancy commences.

Any tenant under an existing tenancy at 30 November 2015 must be provided with a copy of an EICR by 1 December 2016 unless their tenancy ends before that date.

An EICR completed on or after 1 January 2012 completed by a competent person is acceptable, whether or not it includes a description and location for appliances inspected. However, to be acceptable all EICRs completed on or after 1 December 2015 must have a Portable Appliance Test (PAT) record attached to it that shows their description and location and a certificate for any remedial work that has been done.

Clyde can arrange for an EICR and PAT to be carried out on your behalf.

ENERGY PERFORMANCE OF BUILDINGS (SCOTLAND) REGULATIONS 2008

Since the 4th of January 2009, landlords in Scotland are now required to provide an Energy Performance Certificate (EPC) when letting a property. This is for new tenancies only and landlords do not need to carry out an EPC inspection for properties that are currently let out until the tenancy changes. If you have purchased your property after the 1st of December 2008, the seller will have been legally required to have instructed and provided you with a Home Report for marketing purposes which also contains an EPC you can then use for the purpose of letting your property. The EPC for let properties has a life span of 10 years but can be updated if the landlord has implemented cost effective improvements.

It is now a criminal offence to grant a lease without an EPC on any building that requires one. Failure to supply an EPC could result in a fine £500.00 for a domestic dwelling but Clyde Property have approved in house Domestic Energy Assessors who can take care of your EPC needs. For further information on EPCs please see the Guidance notes for Private Landlords on the Provision of EPCs.

LEGIONELLA RISK ASSESSMENT

The Health and Safety Executive have produced technical guidance Legionnaires disease, Part 2: The control of legionella bacteria in hot and cold water systems (HSG274/PART 2) which gives practical advice on the legal requirements of the Health and Safety at Work etc Act 1974, the Control of Substances Hazardous to Health Regulations 2002 concerning the risk from exposure to Legionella and guidance on compliance with the relevant parts of the Management of Health and Safety at Work Regulations 1999.

Landlords who provide residential accommodation, as the person in control of the premises or responsible for the water systems in their premises, have a legal duty to ensure that the risk of exposure of tenants to legionella is properly assessed and controlled. All water systems require a risk assessment but not all systems require elaborate control measures. A simple risk assessment may show that there are no real risks from legionella, but if there are, implementing appropriate measures will prevent or control these risks.

Clyde can arrange for a Legionella Risk Assessment to be carried out on your behalf.

SMOKE ALARMS – FIRE SAFETY

Fire safety in let property in Scotland is covered by the Housing (Scotland) Act 2006. The repairing standard at Section 13(1)(f) requires a property to have adequate provision for detecting fires and giving warning in the event of a fire or suspected fire. As stated in Section 13(5) of the 2006 Act, in deciding whether this standard is met, regard must be had to any building regulations and any guidance on the subject issued by the Scottish Ministers.

The Scottish Government has produced revised statutory guidance on the requirements for smoke alarms in line with the amended and revised technical guidance that has been issued by Building Standards Division (Technical Handbooks 2013 Domestic – Fire). The revised Domestic Technical Handbook guidance states there should be at least:

- One functioning smoke alarm in the room which is frequently used by the occupants for general daytime living purposes,

- One functioning smoke alarm in every circulation space, such as hallways and landings,

- One heat alarm in every kitchen, and all alarms should be interlinked. Clyde can arrange for your smoke/heat detectors to be upgraded on your behalf if necessary.

CARBON MONOXIDE (CO) ALARMS

From the 1st December 2015, the Housing (Scotland) Act 2014 will introduce changes in relation to the requirement for provision of carbon monoxide alarms in private rented housing. The 2014 Act introduces an amendment to the Repairing Standard to include the additional requirement that "the house has satisfactory provision for giving warning if carbon monoxide is present in a concentration that is hazardous to health."

The requirement for a CO gas detection system relates to all private rented properties where there is a fixed combustion appliance either in the property or in an inter-connected space (for example, where there is an integral garage). Landlords should be aware that combustion appliances such as boilers, fires (including open fires), heaters and stoves fuelled by solid fuel, oil or gas all have the potential to cause CO poisoning. The Scottish Government's guidance states that you are not required to have a CO detection system where there is no inter-connection with the property from an outbuilding or a garage that holds the fixed combustion appliance. CO detectors can be battery operated.

Battery powered CO alarms are relatively inexpensive around £20.00 and can be purchased from a variety of hardware retail outlets.

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We are available 7 days a week, 363 days a year and by phone until 8pm every day

