



# Landlord Guide

# Introduction

Cousins Lettings has been formed under its parent company *CC Cousins Facilities Management*. The company specialises in property management and have a proven track record dating back 30 years. You may have even seen the bright orange vans on your travels. With this in mind, it was decided that Cousins Lettings and Property Management would be created. Having our own in-house management company means we can benefit all types of Landlords, you don't have to worry about out-sourced contractor's charging unreasonable prices or not being able to carry out works straight away. Using our own contractors also means we can flexible with prices!

Our friendly and experienced lettings team have all the experience and expert advice you need to know about letting your property, leaving you in the knowledge that your assets are in good hands.



# Our Services

## Complete Service

This is our most comprehensive package in where your property is **completely** managed by Cousins Lettings and Property Management. With 30 year's experience we can assure you that whatever the problem may be and what ever time of day, we can rectify it.

So what else does the **Complete** Service include?

- Free market appraisal & expert advice on letting your property
- All viewings accompanied by a member of staff
- Extensive advertising through a variety of the UK's biggest portals
- Full credit referencing checks carried out on prospective tenants
- Full inspections and reports of the property during any tenancy on a quarterly basis
- 24 Hours response to emergencies reported by your tenants
- Organisation of repairs and maintenance by our in house tradesmen
- Transferring the deposit into a government approved deposit scheme
- Inventory report carried out prior to the tenancy should you instruct us\*
- Check out report carried out at termination of tenancy\*
- Dealing with all enquiries and the day to day running of the tenancy
- Negotiating deductions from the deposit if necessary at the end of the tenancy
- Carrying out remedial works at the termination of the tenancy\*
- Detailed monthly statement emailed or posted to you
- Advising utility companies and local authorities of change of tenancy
- Full Rent warranty and legal expense cover\*
- Arranging EPC, Gas and Electrical safety at an additional cost

## Collective Service

Our Collective Service is a great package that allows you to deal with your own maintenance issues whilst having all rental payments **collected** on a monthly basis.

So what else is included in the **Collective** Service?

- Free market appraisal & expert advice on letting your property
- All viewings accompanied by a member of staff
- Full credit referencing checks carried out on prospective tenants
- Extensive advertising through a variety of the UK's biggest portals
- Transferring the deposit into a government approved deposit scheme
- Collection of monthly rent
- Detailed monthly statement emailed or posted to you
- Inventory report carried out prior to the tenancy should you instruct us\*
- Check out report carried out at termination of tenancy\*
- Advising utility companies and local authorities of change of tenancy
- Chasing rental arrears as soon as your tenant defaults until paid
- Six month rent and legal expenses warranty
- Arranging EPC, Gas and Electrical safety at an additional cost

## Connection Service

Our Connection Service is our most basic package, for the more experienced and hands on landlords', we will **connect** you with a suitable tenant and set up the tenancy for you.

So what else is included in the **Connection Service**?

- Free market appraisal & expert advice on letting your property
- Extensive advertising through a variety of the UK's biggest portals
- All viewings accompanied by a member of staff
- Full credit referencing checks carried out on prospective tenants
- Collection of first month's rent and six week deposit
- Advising utility companies and local authorities of change of tenancy
- Arranging EPC, Gas and Electrical safety at an additional cost



All the above packages have the option to add on extras, for example if you were on the Connection Service but would still like an Inventory to take place, this can be arranged at an additional cost

For more information regarding the costs associated with each service provided by Cousins Lettings & Property Management please do not hesitate to contact us to arrange your free Market Appraisal

<i>Service Feature</i>	<i>Complete</i>	<i>Collection</i>	<i>Connection</i>	
Free Valuation of your property	✓	✓	✓	
Internet property advertising	✓	✓	✓	
Weekly Newspaper Adverts	✓	✓	✓	
Full Tenant Referencing	✓	✓	✓	
Preparation and Signing of Tenancy Agreements	✓	✓	✓	
Rent Protection	✓	✓		
Tenancy Renewal	✓	✓		
Secure Deposit Holding Facility (DPS)	✓	✓	<i>Additional extra</i>	
Energy Performance and Gas Safety Certificates	<i>Additional Extra</i>	<i>Additional Extra</i>	<i>Additional Extra</i>	
Annual Rent Assessment Review	✓	✓		
Rent Collection Service	✓	✓		
Monthly Accounts Statements	✓	✓		
Property Maintenance	✓			
Professional Inventory	<i>Additional Extra</i>	<i>Additional Extra</i>	<i>Additional Extra</i>	
Routine Property Visits	✓	<i>Additional Extra</i>	<i>Additional Extra</i>	
Tenant Checkout Service	✓			
Damage/Wear and Tear Assessment	✓			

# Market Appraisal

At a mutually convenient time we will arrange an appointment to meet you at your property and discuss your requirements. We will take the details of the property including photographs and measurements to show off the properties best features. At this stage we will be able to give you a rental value for the property, our experienced Lettings managers will give a rental value for the property based on the current market trends, this may be subject to change.

# Deposit

The deposit must be registered with a government approved deposit protection scheme for the duration of the tenancy. Depending on the service you choose, Cousins Lettings will place the deposit with the Deposit Protection Service (DPS) on your behalf and deal with both the tenant and the DPS at the termination of the tenancy.

# Inventory & Check out procedures

It is a requirement of the tenancy agreement that for each tenancy an inventory is carried out prior to the commencement of the tenancy and a schedule of condition at the termination.

The Inventory Service includes a report carried out before commencement of the tenancy and will provide a list of all fixtures and fittings in the property as well as the general standards of cleanliness and decorative repair. The report will then be signed by the tenants to confirm their agreement.

The check-out report will be carried out at the end of the tenancy and will be checked against the Inventory for any missing or damaged fixtures and fittings, or damage to the decorative repair of the property. This report will provide the information necessary to negotiate amounts to be deducted from the deposit.

Cousins Lettings are happy to arrange the above but will make an additional charge for this service. Please ask for further details.

# Finding you the right tenant

As soon as your instruction is received we will market the property using several mediums to locate a suitable tenant as quickly as possible.

Advertising your property to as many prospective tenants as possible ensures we can get you the best quality tenants in the fastest time. Our extensive local and national advertising campaigns means that your property will appear on the UK's top property portals within a maximum of 24 hours of instruction. The top property portals, Right Move, Property Finder, Prime Location, Find a Property, Gumtree, Zoopla and many more are all automatically uploaded with new property instructions every day including Saturdays. In the Medway, Maidstone and Dartford area, your property will have vast coverage within the latest weekly newspapers and local Radio. With Cousins Lettings and Property Management your property will be in front of thousands of prospective tenants within hours!

When we have found a suitable tenant for you all details of the prospective offer will be passed to you with our expert advice, once the offer has been accepted subject to contract, Cousins Lettings will apply for references. This is done through an independent referencing agency and is an extremely comprehensive check, involving confirmation of employment, previous Landlord references and most importantly a credit history check. We will pass the concluded report on to you for signed approval prior to proceeding with the tenancy.

Prior to your tenant moving in to the property we will take one month's rent in advance and a six week deposit. We take the six week deposit as standard and feel it provides a certain amount of qualification over the tenant's intentions.



# Safety

**This is an extremely important subject in Residential Lettings and will be discussed in detail with you prior to the commencement of a new tenancy. Failure to comply with the appropriate legislation can in severe cases result in criminal charges being filed.**

“The Gas Safety (Installation and Use) Regulations 1994” This regulation requires that the gas installations and supply and machines making use of such supply must be safe. This must be confirmed to the tenants of the property at the commencement of the tenancy by provision of a “Gas Safety Certificate” carried out by a CORGI registered engineer. This is an annual requirement.

“The Electrical Equipment (Safety) Regulations 1994” This regulation requires that the electrical equipment and supply to the property must be safe. While there is no mandatory requirement to have a test carried out, it is a strong recommendation of Cousins Lettings as in the event of any accident you will need this to be able to prove the safety of the supply and equipment.

Here at Cousins Lettings and Property management we can arrange both the Electrical and Gas Safety Certificates subject to an agreed fee.

“The furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended 1989 and 1993)” This regulation states that all furniture provided by a landlord within a residential property must comply with the latest fire and furnishings requirements. The easiest method to detect this is to examine all upholstered furniture for labels confirming the safety of the filling. Please note Cousins Lettings will be able to check this for you at the Market Appraisal stage.



# Energy Performance Certificate

In October 2008 it became a legal requirement for a landlord to provide an Energy Performance Certificate to a prospective tenant. This Certificate is a detailed record of the energy efficiency of your property to include the types of insulation, lighting and heating. A grade is then supplied within the conclusion. The EPC should be made available prior to the marketing of a property. In cases of new build properties an EPC should be supplied as part of your completion pack. Certificates are then valid for a ten year period unless any significant changes are made to the property which would change the rating.



# Your Mortgage Lender and Insurance Provider

Cousins Lettings and Property Management recommends that you contact your mortgage lender if appropriate to request consent to let your property out. As the mortgage lender retains extensive controls over the property it is extremely important you have the consents in place prior to any let. In some cases you lender may want proof in which case we will be happy to provide a tenancy agreement or valuation letter.

It is also very important you check with your buildings and contents policy provider as they may not be able to cover you for letting out your property. You will need to contact them as you are required by law to have adequate cover. Cousins Lettings will be able to recommend insurers who specialise in landlord insurance.



# Tax Implications

Monthly rental is regarded as income by the Inland Revenue and Customs and therefore consider it to attract tax. If you are UK based, we will pay the rental to you in full minus any fees. If you are based outside of the UK we are required to withhold the basic rate of tax at 22%. In order you can apply to the Inland Revenue to arrange self-assessment. We can contact the Inland Revenue for you to arrange this but cannot pass on the deductions until we have been directly authorised by the Inland Revenue.

# Rental Protection and Legal Expenses

Here at Cousins Lettings & Property Management we are able to offer you a Rental Protection and Legal Expenses Warranty policy\* depending on the level of service you have chosen. This warranty provides peace of mind for you whether you are new to the market or have many years' experience. This policy can be renewed on renewal of your tenancy\*.

