

# QUESTIONS AND ANSWERS



## - LANDLORD Q&As -

Below is a list of questions and answers I have devised that may be helpful if you are considering renting your home. If there is anything I haven't covered please feel free to ask.

**Q** How can I make sure my property lets quickly?

**A** The best properties always let first! If it's clean, in order and had modern fixtures and fittings you'll stand a very good chance. Most viewers base their first opinions on the kitchen and bathroom, these features sell. Outside space is always a premium requirement with tenants as well.

**Q** What if my property doesn't attract any interest?

**A** There will always be a reason; it may be the price, the area or even neighbouring properties. I will closely monitor the responses from prospective tenants and will advise you accordingly on a regular basis.

**Q** Do I need to inform my mortgage lender?

**A** Yes. Your mortgage lender needs to give you permission before you can let your property, and they may impose special conditions. If you are buying a property with the intention of letting it out, you may be able to obtain a buy to let mortgage. If your property is mortgaged, you should obtain your mortgagee's written consent to the letting. They may require additional clauses in the tenancy agreement of which you must inform me.

**Q** Do I require an inventory?

**A** It is most important that an inventory of contents and schedule of condition is prepared, to avoid misunderstanding or dispute at the end of a tenancy. Without such safeguards, it is impossible for landlords to prove any loss, damage, or significant deterioration of the property or contents. It is also a legal requirement if a deposit has been taken.

To provide a complete service to the landlord, I will if requested arrange for a third-party to prepare an inventory and schedule of condition, at a cost to be quoted depending on the size of the property, but approximately in the region of £110.

A signed copy of the inventory is kept on file (for managed properties). I hold this for all our properties to be used when checking the property when the tenancy terminates and for interim inspections. For Tenant Find only properties, Landlords will be sent a copy of the inventory.

**Q** Can I enter my property during the tenancy?

**A** Yes, although you will need to give your tenant reasonable notice before you enter the property.

**Q** How can I regain possession of my property?

**A** Generally, the possession is gained at the end of the fixed term of the tenancy, but there are other grounds for terminating the tenancy within the period of the fixed term i.e. arrears of rent, breach of the terms and conditions of the tenancy etc.

Landlords can take possession by serving the correct notices. I can deal with the service of these notices on your behalf. In the rare event of a Tenant(s) failing to vacate the property on the due date, it is likely that court proceedings will have to be brought, which is both time consuming and expensive. Rental & Legal Expenses Insurance is available to protect you and I would be glad to advise you regarding this.

**Q** What insurance do I require?

**A** You should ensure that you are suitably covered for letting under both your building and contents insurance. Failure to inform your insurers may invalidate your policies. Landlord insurance will cover you for claims for injury or worse from the occupants, visitors or the general public, plus miscellaneous damage and for periods when the property is empty. Whilst the tenant should insure their contents separately it is still important to have landlord content insurance to cover your carpets and curtains etc.

**Q** Am I liable to pay Council Tax on the property?

**A** Council tax is the responsibility of the occupier. You should inform Poole Borough Council that you are letting the property. During vacant periods the responsibility reverts to the owner.

**Q** What keys do I need to provide to the property?

**A** I would recommend you provide me with three separate copies of each key required for access to the property. I will keep two sets and provide one to the tenant.

**Q** What arrangements are made should I allow pets at the property?

**A** If you decide that pets will be allowed, an additional £250 per deposit is required from the tenant. At the end of the tenancy, your Tenant is asked to have the carpets professionally cleaned with pet neutralising and flea treatment products.

**Q** What if the tenant damages the property?

**A** Either the tenant pays to fix the damage, or the cost for fixing the damage is removed from the tenant's security deposit at the end of the tenancy. However, fair wear and tear should be allowed for..

**Q** What is Pay Prop

**A** Pay Prop is the only bank integrated property payment system with an indelible audit trail in the UK Pay Prop provides us with a dedicated client account that helps us see immediately which tenants have paid, and keeps tenants, owners and agents 100% up-to-date on all transactions.