

## LANDLORD LETTING GUIDE



*"Taking the Lead in Lettings"*

HC Property Net  
(Wokingham)  
Ltd

386 Finchampstead Road  
Finchampstead  
Wokingham

RG40 3LA

Tel. 0118 9736355 /

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[www.hcpropertynet.co.uk](http://www.hcpropertynet.co.uk)



Bringing Value

Signifying Change



Ensuring Peace of Mind

This brochure has been designed to simplify the processes involved in terms of letting a property.

Providing you the reassurance, guidance and confidence to take your property letting to the next level.



# HC Property Net

386 Finchampstead Road, Finchampstead, Wokingham Berkshire RG40 3LA

[property@hcproperty.net](mailto:property@hcproperty.net); 0771 200 1542 / 01189 736355

Company Registration No. 12468866; VAT No. VAT No. 344 6707 88 ; Registered in England & Wales

## HC PROPERTY NET - HISTORY

HC Property Net was founded in July 2015. Having worked in residential property management and lettings since 1996 Helen Church set up HC Property Net with a very strong working ethos. In 2020 HC Property Net became VAT Registered and also a Ltd Company so is now known as HC Property Net (Wokingham) Ltd.

HC Property Net strive to bring value; signify change and ensure peace of mind. The company was built on monitoring flaws and filling gaps in the market, ensuring that the most important thing between landlord and tenant was communication.

Helen's team strive to ensure that communication is key throughout the tenancy from start to finish. This has been proven through the years of property management and lettings to alleviate many problems during the tenancy causing both disruption and communication breakdown between landlord & tenant.

HC Property Net have various management levels available to landlords, however, what we build for our landlords are packages to suit individual needs. There are landlords who wish to be involved quite heavily in the management of their property and some who wish to be contacted sporadically. Landlords can be UK based or overseas therefore it is important we listen to what you would like to receive from your chosen letting & managing agent to ensure we deliver and meet expectations.

One of the unique factors about HC Property Net (Wokingham) Ltd is that we strive to meet all landlords needs. We have spent several years building and designing a list of adhoc services for landlords who self manage so that we can provide services on an as and when basis rather than signing landlords into agreement contracts they do not want or need.

In May 2018 Kat Kristensen joined HC Property Net as Senior Property Manager and now Office Manager. Kat comes with over 25 years in Property Management experience and remains an integral part of the team dealing with the day to day matters between landlord & tenant.

HC Property Net remain exclusive in terms of being very hands on agents. Helen and Kat deal with the property from beginning to end in terms of attending valuations to checking out tenants when they leave, we are firm believers of getting to know you as landlords and your property in depth so that we can be fully effective in managing your property. We don't have unnecessary call out charges, many times we attend ourselves to see if the problem needs a contractor.

Choosing the right tenants for your home is one of the most important decisions we make here at HC Property Net. It is vital that tenants meet the landlord's requirements as much as respecting the home they are going to live in so we ensure we find you the right tenants. This is after all one if not your biggest asset.



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## TERMINOLOGY

Whilst reading this guide we do refer to terminology which is best explained below.

### **Break Clause**

A break clause allows either party (Tenant or landlord) the right to terminate a Tenancy Agreement in writing under specific circumstances before the date the agreement is officially due to end. This is usually set at the 6 month point of a 12 month agreement. i.e. the tenant will be in occupancy for a minimum of 6 months. They can give notice after 4 months to leave at 6 and two months notice thereafter.

### **Communal Areas**

Areas of land or buildings, ground, hallways, etc. which more than one resident shares and is not the sole responsibility of the property owner or tenant responsibility.

### **AST**

This is an Assured Shorthold Tenancy which is used between landlord and tenant.

### **Credit Check**

The procedure by which a check is made on the credit history of an applicant. The checks will generally provide an overall financial history. HC Property Net use a company called Vouch as its found to be far superior to other companies used previously. A full report of an applicant is provided to the landlord as long as they have an ICO Certificate.

### **Deposit**

A sum of money (up to 5 weeks rental equivalent) paid by the tenant prior to moving in which is protected in the DPS scheme (Deposit protection service).

### **Dilapidations**

Any disrepair or damage to a rented property. The costs of the dilapidations are usually recovered from the deposit at the end of the tenancy.

### **EPC (Energy Performance Certificate)**

An EPC measures the energy efficiency of a property using a scale of A-G. It is a legal requirement and the landlord's responsibility to have a valid EPC for their property when it is marketed. An EPC is valid for 10 years unless major works such as new windows, new boiler, etc. have been completed in which case a new EPC will be necessary. All properties MUST have an E rating or higher to be let. This certificate must be provided at the commencement of a tenancy otherwise issuing notice for possession may be put at risk.



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## ICO Certificate

Every landlord must be registered with the ICO as you will be holding personal data on a tenant – whether it be email, contract copy or phone numbers. Even if you have an agent you must hold a certificate to be able to receive electronic copies of your paperwork.

## Inventory

An inventory is imperative to any property whether it is a studio flat or 5 bedroom home, unfurnished or furnished. It is a list describing the condition of the home including the walls, flooring, woodwork and external areas. Without an inventory you have no right to deduct money for dilapidations at the end of a tenancy.

## Maintenance / Repair Limit

The cost of repairing and maintaining external or internal parts of the property. Agents ask for a repair limit so that should something need doing under that limit they have automatic authority to proceed and just to let you know it's being done. Otherwise authorisation is to be sought. Agents do have a damage limitation to uphold so if damage is being caused to your property and you are not contactable we will arrange to have contractors attend to ensure damage limitation.

**We do have a Frequently Asked Question Page at the end this brochure.**



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## IN BRIEF:

### Valuation of your Home:

When we make our visit to your property we will advise you on the current rental value based on our experience, the valuation is also heavily dependent on the current market trend. There are occasions when we attend properties whereby we feel some further research is required before confirming a rental value; this may be because your house is unique and there are no similarities to use a comparison. This does not mean we do not know our market but we do like to ensure that we give to you an accurate review of your property rather than guess what we feel it could achieve. Our valuations are based on what we feel we can achieve on your property rather than inflated just to win the instruction.

We also make suggestions where items could be improved for rental purposes or things that may need to be completed as a legal requirement. Furthermore, we can assist on what should be removed or left in the home. We are here to guide you as landlords and offer a professional opinion at all times.

### Presenting & preparing your property for viewings:

First impressions count. Try considering the following:

- Ensure the front of your property looks presentable as this will create an immediate impression.
- Rooms look more inviting when they are uncluttered
- Ensure the property is ready for photographs and video recording

### Inventory & Check in / Check Out Reports:

It really isn't an option NOT to have a professional comprehensive inventory. If you are managed or rent collection this inventory is included in your fees. If you are intending to self manage you will need to pay for a professional inventory to be completed. Our let only fees also include the inventory preparation and check in process to make things easier for you as landlords.

On each change of occupancy a tenant will be checked in against the inventory compiled and that same signed inventory will be used at the end of the tenancy. A paper trail and audit is imperative should there be a dispute.

Should you intend to make any deductions from the deposit at the end of a tenancy it is essential that you have supporting documentation available. Without this, you are very unlikely to succeed in your claim.



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## Viewings and Offers:

HC Property Net will negotiate any requests and needs whilst achieving the best possible rental for you. We will ensure that any offers are put through to landlords for discussion along with any additional requests made. We have a duty to ensure you are given all options allowing you make to an informed decision.

Once an offer has been accepted HC Property Net will complete indepth referencing on the applications and information will of course be shared with the landlord. This information will be shared verbally unless a landlord has an ICO data protection certificate. The certificate is a cost of £40 per annum and can be obtained from <https://ico.org.uk/>

## Keys:

HC Property Net ideally need to retain a set of keys in the event of emergencies. It is therefore advisable to provide HC Property Net with enough sets of keys for all tenants and ourselves. Should enough sets not be available we will arrange to have them cut and charge back to your account.

## Professional Cleaning

Whilst you cannot dictate to tenants to have a property professionally cleaned when they vacate a property you can specify the property is to be handed back in the same condition to which it was provided. Therefore, we would strongly suggest before the property is let we set a precedence. We would recommend a professional clean be completed for the start of the tenancy including carpets and professional oven clean. Then the expectation has been set and the inventory will note the same. We do have a sister company <https://www.facebook.com/End-of-Tenancy-Cleaning-Berkshire-108535180706995/> who provide fixed quotations should you be interested in this service. This is not a mandatory obligation more of an advisory request.



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## Countdown to Moving In:

Here is a general guide to assist you on handing over the property.

### 4 Weeks to go:

- Ensure you have booked all the safety regulations needed in place ready for new tenants such as the gas safe engineer for the boiler service and landlord certificate; the legionnaire assessment report; electrician to complete the PAT test and fixed wiring test
- Check all furniture and soft furnishings comply - if not have them removed
- Decide whether any decorating is needed
- Book your professional tenancy clean

### 2 Weeks to go:

- Ensure gardens are cut back and tidied
- Ensure guttering is cleared out ready for new occupation
- Arrange your mail redirection

### 1 Week to go:

- Book your inventory if not included in your management service
- Make sure all the user manuals are ready for the tenants
- Have you returned your signed contract to HC Property Net
- Arrange to have any keys cut necessary ready for hand over to HC Property Net.

## Tenancy :

### During Tenancy –

- Your responsibilities during the tenancy are all set out in the Tenancy Agreement
- If your property is managed any issues that arise will be dealt with by HC Property Net, if you manage the property yourself you will need to be on hand to deal with potential problems or queries from your tenant. Ensure you have left your contact details in the property for the tenant to obtain when required.

### End of Tenancy –

- If you are self managing ensure the services have been taken out of the tenant names back into yours or new tenants. If your property is managed HC Property Net will deal with this for you.



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## LEGAL & FINANCIAL ASPECTS:

### Consents to Let

Before letting your property the following needs to be considered and actioned:

- Consent must be obtained from your mortgage lender and proof provided to HC Property Net that you have the permission to let.
- You must provide to HC Property Net a copy of the land registry title deeds to prove ownership of the property. Failure to do so will incur a £5 charge to your account for us to do this on your behalf
- Insurance companies must be notified that you will be letting and please ensure you have buildings and minimal (if unfurnished) content cover.
- If you are leasehold check whether you need the freeholders permission to let and if so provide evidence that permission has been granted
- If jointly-owned all owners must be on the T&C and the Tenancy Agreement.
- Appropriate ID Must be provided to HC Property Net for all owners of the property – driving license, passport and recent utility bill would suffice.

### Safety Regulations:

#### Gas Safety:

The Gas Safety Regulations require that any gas appliance in a property is inspected before a tenant moves in and a certificate of safety is issued. It is an annual certification and must be completed a gas safe engineer. We would advise that you have your boiler serviced at the same time as the certificate to ensure that as a landlord you have done your duty to ensure the tenants safety at all times.

The tenants must be given a copy when the tenancy is signed as part of the move in procedure paperwork.

If there is no certificate in place, the tenant will NOT be allowed to be moved into the property. HC Property Net can organise these services for you and costings are listed later in this guide.

#### Electrical Safety:

The Electrical Safety Regulations require that any electrical appliances left in a property are tested by a qualified engineer to assess their safety (PAT Testing). HC Property Net can provide this service on your behalf and this again is an annual check.

There are new regulations from 1<sup>st</sup> July 2020 for landlords offering new residential tenancies. Failure to comply can come with a penalty of up to £30k. These regulations are will effective for new tenancies entered into from 1<sup>st</sup> July 2020 and for existing tenancies from 1<sup>st</sup> April 2021.



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Some important points to note are:

- The qualified electrician will provide a detailed report providing (i) results of the inspection and (ii) date of the next inspection (which will need to be at least every 5 years)
- If the report identifies a breach, further investigations must be carried out within 28 days of the inspection, or within a shorter period if specified. Landlords should obtain written confirmation of completion of the remedial works and provide this within 28 days of completion to each existing tenant, and to the local authority.
- The report will need to be supplied to new tenants before they move in, to existing tenants within 28 days of receiving it, and to any prospective tenant within 28 days of their request to view the report.

***If something happens to your tenant which is found to be an electrical fault you as landlords without the correct documentation will be liable for costs and damages in the event that you cannot prove you did everything possible to ensure the safety of the tenants.***

## **Smoke Alarms & Carbon Monoxide Detectors:**

It is a legal requirement to ensure that there is a smoke alarm placed on each floor level. These can be battery operated but must be checked they are working at the beginning and end of each tenancy. The tenant is responsible during their tenancy but we will check on inspection.

The Carbon Monoxide detectors are also required by law. They should be placed in every room that has a fuel burning appliance. They should be placed at head height (breathing level) or above. It doesn't need to be fixed to a wall a shelf is fine and you must place the alarm at least a meter away from boilers, fires cookers or heaters.

## **EPC (Energy Performance Certificate):**

As a landlord you are required to obtain an EPC on the property before it is placed on the market for letting. There is an EPC register available where you can download a copy of your EPC for free if you have a valid one available [www.epcregister.co.uk](http://www.epcregister.co.uk). You and your agent must use all reasonable efforts to obtain the EPC within 7 days of marketing the property and the EPC must be available no later than 28 days from when marketing begins. The EPC must be provided to prospective tenants and cannot be delayed until the exchange of agreement. HC Property Net can organise an EPC on your behalf. An EPC rating must be E or above for a property to be legal to let out. There are exemptions and compliance however, HC Property Net will expand on these as required on an individual basis.



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## Tax on Rental Income:

All rental income arising from property in the UK is taxable, regardless of the tax status of the landlord. Income tax is payable on the profit generated by the letting of your property so you must declare your rental income to HM Revenue & Customs using a Self-Assessment tax return. However, certain deductible allowances can be used to minimise your tax liability such as:

- Your agents letting and management fees
- Insurance, ground rent and service charges
- Legal & accounting costs
- Water rates, council tax & electricity
- General maintenance and repairs but not improvements.

Check the website for more information or seek tax advice accordingly. The landlord remains liable for his tax at all times not the agent.

<https://www.gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income>

## Overseas Landlords:

If you live outside the UK, under the Income and Corporation taxes Act 1988 and the Taxation of Income from land (Non-residents) regulations 1995 you are still liable to pay UK tax on rent received in the UK. HC Property Net are obliged by law to deduct tax at the appropriate rate from rent received and pay this to HM Revenue & Customs unless they have authorisation from them to pay the income to you without deduction. This withheld tax amount is between 20% -25% of the monthly income which is paid quarterly to the Inland Revenue.

If you are going to be living outside the UK whilst the property is let, you should fill out the appropriate NRL1 for individuals or the NRL2 for companies and send it to HMRC. Below is the link you need for this.

These forms can take up to 1 month to process so please ensure it is done immediately. You will need HC Property Net registration number which is 904/NA055782.

<https://www.gov.uk/government/publications/non-resident-landlord-application-to-receive-uk-rental-income-without-deduction-of-uk-tax-individuals-nrl1i>

You will only need to pay tax on any profit made on the property. Many expenses are tax deductible, i.e. agency fees. The best advice is to employ a chartered accountant who will be able to help you maximum your rental income with tax concessions and allowances.



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## Deposit Protection

HC Property Net take 5 weeks deposit from tenants when they move into the property, this is protected into the DPS (Deposit Protection Service Custodial scheme). HC Property Net do not retain their deposits they send them off to the DPS for safeguarding.

The Housing Act 2004 made provision for both the protection of the tenancy deposit and the resolution of disputes over their return. The legislation came into effect on 6 April 2007. After this date all deposits taken for Assured Shorthold tenancies must be covered by a tenancy deposit scheme.

At the end of the tenancy if there is no dispute over the amount of deposit to be returned, HC Property Net will log on to the appropriate account and request the refund of deposit accordingly. The tenant will then receive an email from the DPS advising whether there will be any proposed deductions or not. If there is a dispute then various actions will be taken under the arbitration scheme of the deposit protection service. Helen is happy to provide you with full details from the scheme should you wish to review. The website address is [www.depositprotection.com](http://www.depositprotection.com)

There is NO FEE to protect deposits under the DPS Custodial scheme.

## Incorrect Information:

the Landlord warrants that all the information they have provided to HC Property Net is correct to the best of their knowledge and belief. In the event that the Landlord provides incorrect information to HC Property Net which causes HC Property Net to suffer loss or causes legal proceedings to be taken the landlord agrees to reimburse and compensate HC Property Net for all losses suffered.

## Council Tax/Water/Telephone/TV Licence/Gas & Electric, etc:

It is the tenants responsibility to pay for the Council tax levied on the property during the term of their tenancy. When the tenancy has commenced HC Property Net will advise the Council Tax, Water, Gas & Electric you are no longer liable and the tenant is taking over. We will do the same on the exit of the property either back into your name if vacant or into new occupant names.

Where applicable we will provide meter readings to the services on the day of entry and exit. Any final bills we will ask to be sent to us (unless let only) and we will arrange to pay them from your rental amount (we will check the bill is correct). They will show on your statement.

HC Property Net do not deal with telephone lines or TV licence.

## The Money Laundering Regulations:

Any letting agent who manage properties which individually yield an income of 10,000 euros per month (or equivalent) or more must comply with regulations set out in the Fifth Money Laundering Directive.

HC Property Net have taken appropriate steps to identify and assess risks of money laundering, terrorist financing and have an up to date risk assessment in place.



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## SO WHAT SERVICES DO HC PROPERTY NET PROVIDE?

If you are planning to use HC Property Net for one of their 3 service levels (Let Only; Rent Collection or Full Management) then please move forward to the next part of this guide to our 3 service level section. Any of the following adhoc services can be put into a packaged designed around your own requirements and property. Here are a list of services available with their associated costs. **ALL PRICES ARE SHOWN INCLUSIVE OF VAT**

### ADHOC SERVICES

#### TENANCY AGREEMENT PAPERWORK

**£78.00**

We can produce an Assured Shorthold Tenancy Agreement with associated paperwork between you and your tenant for a fixed price. This covers all the legislative documentation proof you will need from your tenant including a tenancy check list, guidance on Legionnaires, pest control, guidance notes on the rental and the How to Rent Guide with associated EPC, gas & electrical certification. This will be issued via links for signing and then copied to you as landlords to counter sign as required.

#### REFERENCING OF A TENANT

**£18.00**

Reference a tenant through Vouch and we provide you with the reference report in order for you to make an informed decision about your prospective tenants. Please ensure you have an ICO certificate available as we will need evidence of this before providing personal data regarding the applicant.

#### INVENTORY PREPARATION:

We use a photography based inventory of which we can provide a sample, a typical example of a 2 bedroom unfurnished flat will be around 50 pages. We can provide an inventory and the check in at separate visits however, in order to maximise the use of our time and to obtain your tenants signatures on an inventory completed specifically for their move in we like to use a collective method. This also works out more cost effective to you as landlords. We may do this ourselves or use our assigned inventory clerk as required. We will visit the property 2 hours before the tenant is due to move in and compile the inventory live on site. The tenants then arrive and we will complete the check in process and ask for their signatures on the inventory. Upon return to our offices we will download and send to you accordingly with our invoice. The inventory is NOT printed it is provided by a PDF report available to download at any time. This inventory can then be mirrored for a check out in the future providing the ability to use comparable pictures.



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Property Size	Collective
	These prices are based on furnished or unfurnished
Studio Flat	130
1 Bedroom	150
2 Bedroom	165
3 Bedroom	185
4 Bedroom	200
5 bedroom	250

These prices are inclusive of up to 2 reception rooms and 2 bathrooms

Additional rooms of any kind will be charged at £15 per extra room

If you require separate visits for the inventory preparation and the check in please do ask where we will gladly advised of the cost breakdown.

## CHECK OUT REPORTS & ATTENDANCE:

To complete a site visit with or without your tenants and complete a check out report. The site visit will take up to 2 hours and then we will require 24 hours to turn the report around and issue to all parties for discussion where required. If our inventory was used at check in we will run a comparable report which provides clear pictures of matters taken on check in as opposed to check out. Should we use your inventory we will compile a check out report with pictures and wording to suit in order that you can liaise with your tenants as required.

Under our management and rent collection clients the deposit return and any form of dispute negotiation is included in your fee



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Property Size	Check out Visit & Report
Studio Flat	80
1 Bedroom	90
2 Bedroom	95
3 Bedroom	110
4 Bedroom	120
5 bedroom	160

These prices are inclusive of up to 2 reception rooms and 2 bathrooms

Additional rooms of any kind will be charged at £15 per extra room

DEPOSIT DISPUTE SERVICE **£43.20 PER HOUR**

We have the experience within our office to provide expert advice to check in reports, guidance and support to claim on a tenants deposit. We do charge for our work on an hourly rate as it is not feasible to put a fixed price on this work.

PROPERTY INSPECTION **£30.00**

To complete a property inspection and provide a report with photographs which will be emailed within 48 hours of completion. This is within a 20 mile radius of Wokingham

TELEPHONE & EMAIL ADVICE: **£FREE OF CHARGE**

We are happy to provide to any client up to 1 hour free guidance and advice via phone, email, Zoom call or in person at our offices. We are not legal advisors, we will advice on our experience and expertise but should a situation be complex and need legal advise we will advise and provide you with legal providers that we use regularly and are highly recommended.

KEY HOLDER: **£18.00 per month**

Insured offices which can be used as key holders for your properties in case of emergencies or whilst your away. Full details can be provided.

LETTER /EMAIL DRAFTING/BREACH OF CONTRACT: **£30.00 PER LETTER**

Do you need to write to your landlord or tenant with a problem, breach of contract or need help with a matter and not sure where to start or how to word things? With 25+ years experience of both landlord and tenant situations we are able to assist with guidance (we are not legal advisors). We provide up to 1 hour free consultation and then we make a charge per letter which is issued.



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TENANT GUIDANCE: **£50.00**

Providing assistance where needed for tenants with their landlord/agent. This will include any letters or formal emails issued. We are not legal professionals but we will go our experience in the field. We will provide 30 minutes free consultation and only make a charge upon actual works completed.

## ADDITIONAL FEES INCLUDING OPTIONAL EXTRAS:

SET UP FEE (FOR RENT COLLECT & TOTAL MANGEMENT): **£420 ON EACH NEW PROPERTY LET**

This fee includes the following items: Marketing & tenant finding of property, tenancy agreement paperwork and legislative signed documentation from your tenant. Deposit protection paperwork, check in of property, inventory preparation, check out of property. No other fees are applicable unless optional extras are taken.

RENEWAL FEE: **£60.00**

Contract negotiation, amending and updating terms and arranging further tenancy agreement and associated paperwork, also includes negotiation on rental increases.

DEPOSIT PROTECTION FEE: **£NIL**

We use the Deposit Protection Service which is a custodial scheme and we do not retain the deposits. There is no fee for this deposit protection. We register the tenants deposit, send off the monies and will retain the repayment paperwork, we will also provide the tenant the Prescribed Information within 30 days of the start of the tenancy.

SUBMISSION OF NON RESIDENT LANDLORD RECEIPTS TO HMRC: **£NIL IF NRL1 IN PLACE**

**£30.00 per quarter if required**

If you are an overseas landlord you will need to submit an NRL1 to avoid having tax deducted from your rental income. If this is not in place, we have a duty to deduct tax and submit quarterly to the HMRC and we will in additional charge up to £30 per quarter to do this.

ARRANGEMENT FEE FOR WORKS OVER £1000 **£360.00**

If works are being completed on the property to the value of over £1000 we will project manage this for you at the fixed rate of above. This will include arranging access and assessing costs with contractor, ensuring work has been carried out in accordance with the specification of works, retaining any warranty or guarantee as a result of any works. Ensuring the contractor has public liability insurance in place and is suitably qualified.



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## LEGIONNELLA RISK ASSESSMENT REPORTS

**£72.00 FOR INITIAL AND REVIEWS**

**£60 ANNUALLY**

Landlords of residential/domestic type accommodation (housing, flats etc) have legal responsibilities for combating and preventing Legionnaires Disease. A risk assessment report will help alleviate any risk to your tenants. This is highly imperative to have this document and strongly advised. It needs to be completed by a competent person so you can carry this out yourself if your confident to do so.

## EPC:

**£96**

We can provide an EPC on your property by a qualified contractor and provide report as required – valid for 10 years.

## CARBON MONOXIDE FITTING & SMOKE ALARMS

**£60 call out plus the materials**

To supply and fit a smoke alarm to each floor level and a carbon monoxide detector to the property in line with legislation – price based on contractor visit, purchase of items (depending on how many required).

## GAS CERTIFICATE & ANNUAL SERVICE:

**£175.00 for Cert & Service**

**£96.00 for the certificate only plus any additional item will be £12 per appliance (fireplace)**

We do not recommend completing the landlord gas certificate by a gas safe engineer without having the service completed at the same time. You can have a certificate only for £75 plus any additional appliances at £12 per appliance

## ELECTRICAL PAT TEST:

**£60 per visit plus £3 per item**

## FIXED WIRING TEST:

**£240.00**

This will provide a site visit, full report and paperwork including a quotation for any items falling under C1 or C2 category.



# HC Property Net

386 Finchampstead Road, Finchampstead, Wokingham Berkshire RG40 3LA

[property@hcproperty.net](mailto:property@hcproperty.net); 0771 200 1542 / 01189 736355

Company Registration No. 12468866; VAT No. VAT No. 344 6707 88 ; Registered in England & Wales

RENT GUARANTEE POLICY:

**£138 PER ANNUM**

We can provide a rent guarantee policy for non payment of rental and removal of the tenant from the property through our referencing system. We can provide a guidance leaflet on this information

LANDLORD INSURANCE:

**TBA**

## INSURANCE SERVICES:

Alan Boswell Insurance Services for good cost, good cover and speedy service for Landlords Insurance:-

Buildings Insurance

Loss of rent

Property owners public liability

Landlords contents and common parts

Rent guarantee

Vacant property and property undergoing work can all easily be handled

We can provide full contact details upon request

THE FOLLOWING 3 PAGES ARE SHOWING OUR 3 LEVELS OF SERVICE PACKAGES



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## TENANT FIND FIXED FEE OF £500 + VAT = £620.00

- Determine a market rental on the property, take appropriate action to find a suitable Tenant, advertise on property portals of Zoopla, On the Market and social media. Obtain full references, one of which will be of financial standing and if the landlords have ICO certification we will provide a copy of the report to enable a decision on a proposed tenancy to be made.
- Create AST paperwork and associated documentation required legally to issue at the start of the tenancy agreement. Ensure all paperwork is signed and all monies are paid before handover takes place.
- Receive and account for rental, deposit at the commencement of the agreement, thereafter the landlord will be paid directly from tenant. HC Property Net will deduct their agreement commission fee from the first rental statement and send landlord the balance. HC Property Net will protect the tenants deposit in the DPS scheme.
- Credit net rental receipts into the Landlord's nominated bank/building society account for the first period only
- Arrange for the Tenant to occupy the property, notify relevant authorities and utilities of the change of occupancy with exception of TV and telephone as the agent will not deal with those
- Full inventory preparation on the property including check in procedures. This will then be signed by the tenants and issued copies to landlord to use for future check out processes



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## RENT COLLECT

### 8% + VAT MONTHLY RENTAL

- Determine a market rental on the property, take appropriate action to find a suitable Tenant, advertise on property portals of Zoopla, On the Market and social media. Obtain full references, one of which will be of financial standing and if the landlords have ICO certification we will provide a copy of the report to enable a decision on a proposed tenancy to be made.
- Create AST paperwork and associated documentation required legally to issue at the start of the tenancy agreement. Ensure all paperwork is signed and all monies are paid before handover takes place.
- Receive and account for rental, deposit at the commencement of the agreement and each month thereafter providing the landlord a statement of account via email distribution. HC Property Net will deduct their agreement commission fee from the rental statement and send landlord the balance. HC Property Net will protect the tenants deposit in the DPS scheme.
- Credit net rental receipts into the Landlord's nominated bank/building society account for the each period
- Arrange for the Tenant to occupy the property, notify relevant authorities and utilities of the change of occupancy with exception of TV and telephone.
- Full inventory preparation on the property including check in procedures. This will then be signed by the tenants and issued copies to landlord to use for future check out processes
- Check the Tenant out of the property on termination of tenancy, and assess dilapidations, provide and compile a full report and liaise with landlord over any deposit deduction proposals.
- Relet the property at an appropriate market rental on termination of the tenancy, having so advised the Landlord in writing, unless otherwise instructed
- When instructed, serve Notice of Termination upon the Tenant.
- Visit the property on a regular basis, which is usually after the first 3 months of someone moving in and then 6 monthly, submitting a written report to landlord. We will attend more regularly should there be reason to do so.
- Visit the property during void periods between tenancies. During the winter months take appropriate precautions to protect the property against frost damage (ie. heating to be left in operation/system to be drained - costs to be borne by Landlord)

SET UP FEE (FOR RENT COLLECT & TOTAL MANGEMENT)  
**PROPERTY LET**

**£350.00 + VAT = £420.00 ON EACH NEW**

This fee includes the following items: Marketing & tenant finding of property, tenancy agreement paperwork and deposit protection paperwork, Check in of property, inventory preparation, check out of property. No other fees are applicable unless optional extras are taken.



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## TOTAL MANAGEMENT 10% + VAT MONTHLY RENTAL

- Determine a market rental on the property, take appropriate action to find a suitable Tenant, advertise on property portals of Zoopla, On the Market and social media. Obtain full references, one of which will be of financial standing and if the landlords have ICO certification we will provide a copy of the report to enable a decision on a proposed tenancy to be made.
- Create AST paperwork and associated documentation required legally to issue at the start of the tenancy agreement. Ensure all paperwork is signed and all monies are paid before handover takes place.
- Receive and account for rental, deposit at the commencement of the agreement and each month thereafter providing the landlord a statement of account via email distribution. HC Property Net will deduct their agreement commission fee from the rental statement and send landlord the balance. HC Property Net will protect the tenants deposit in the DPS scheme. The landlord will have a full statement of income and expenditure on each month statement.
- Credit net rental receipts into the Landlord's nominated bank/building society account for the each period
- Arrange for the Tenant to occupy the property, notify relevant authorities and utilities of the change of occupancy with exception of TV and telephone.
- Full inventory preparation on the property including check in procedures. This will then be signed by the tenants and issued copies to landlord to use for future check out processes
- Take appropriate action to pursue the rent arrears where necessary
- Demand payment from the Tenant in cases where there are insufficient funds in the security deposit to meet dilapidations.
- Exercise the powers granted within the Housing Act to review the rent at the time specified.
- Relet the property at an appropriate market rental on termination of the tenancy, having so advised the Landlord in writing, unless otherwise instructed.
- When instructed, serve Notice of Termination upon the Tenant.
- Renew the Agreement to the existing Tenant at the end of the term certain.
- Organise and, where necessary, supervise repairs/routine maintenance work as required, in line with good management practice.
- Visit the property on a regular basis, which is usually after the first 3 months of someone moving in and then 6 monthly, submitting a written report to landlord. We will attend more regularly should there be reason to do so.
- Visit the property during void periods between tenancies. During the winter months take appropriate precautions to protect the property against frost damage (ie. heating to be left in operation/system to be drained - costs to be borne by Landlord).
- Check the Tenant out of the property on termination of tenancy, and assess dilapidations, provide and compile a full report and liaise with landlord over any deposit deduction proposals.

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## FAQ's

### 1. How much will it cost to get a tenant into my property?

This clearly depends on what service you choose and how many additional services you require, however, as a ball part figure bear these costs in mind:

- £350 + VAT administration charge on rent collection and managed properties, this covers all your check in and out costs, inventory costs, tenancy costs, etc.
- An EPC is required if you do not have one in place the cost of these are £85 plus VAT if HC Property Net instruct the works. They are available cheaper if you wish to obtain your own.
- The Agreed commission fee
- A landlord Gas certificate and service is required if gas is at the property, HC Property Net can arrange these for £175 + VAT; a certificate only is £80 + VAT
- Legionnaires Risk Assessment is required and HC Property Net can arrange these for £60 + VAT. Again, prices vary so you can arrange your own
- Please see above for those items which are optional and mandatory.
- Electrical condition report of £200 + VAT
- Please note we do charge £50 + VAT annually to renew the tenancy agreement.

In reality we would say expect to receive little return from the first months rental (depending on the rental amount) to set you up properly for tenancy going forward.

### 2. Are there any additional marketing costs and how do you market?

All the marketing prices are included within your fee, there are no additional marketing costs. The only optional extra is if you wish to pay for professional photographs of your home externally and internally in which case I can arrange these for you and will be costed at the time of enquiry.

Marketing by HC Property Net is via Zoopla, On the Market.com and we work heavily on Social Media. HC Property Net are very active when marketing a property we tend to go and search the tenants on your behalf rather than wait for them to come to us. We have a 4 stage process for finding suitable tenants to your property we are happy to talk through those but there are two phases before a tenant even views in order to assess their criteria and suitability.

### 3. How long will it take to let my home?

This is the most commonly asked question but a difficult one to answer. HC Property Net have a very strong working ethic of finding you the right tenants. We ensure that not only does the tenant match the home but also the landlord. It is imperative that we find the right combination in order to develop a long term relationship for all parties, this has proven to be the best form of letting rather than how quickly we can find you a tenant!. We do complete as many viewings of potential tenants as possible in order to have a choice of which tenant would be best suited. You are able to be involved as much or as little as you choose in the choice of tenant. HC Property Net conduct



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all viewings personally in order to ensure the quality of the people attending. In reality we would suggest you allow 6-8 weeks from marketing to finding a suitable tenant.

#### **4. Do I need to be present for viewings?**

This is entirely up to your preference. HC Property Net ensure you are given accurate and true feedback on all viewings which take place.

#### **5. What happens to the tenants deposit?**

We take 5 weeks rental as a deposit unless a different amount has been agreed between landlord, tenant and agent. The deposit is held under the DPS (Deposit Protection Service) which is a custodial service. When protected a certificate and Prescribed information will be issued to the tenant for signing.

#### **6. How long does it take for me to receive my rental?**

We ask all our tenants to set up a standing order mandate on the day they move in. We are looking into changing these to direct debits and will update this guide as that materializes. The rental date is the date on the tenancy (move in day) unless otherwise agreed. As soon as your tenant pays we turn it around to you within 48 hours of receipt. We do not retain the tenants rental unless it has been agreed with the landlord prior for planned maintenance.

#### **7. How do I pay for maintenance?**

The majority of maintenance on a general basis is within the rental amount so Helen is happy to deduct the cost from your next rental and show the deduction on your statement with an invoice. If the cost is in excess of £500 we will request the funds be transferred to our client account before works commence. Upon completion of the works and we are satisfied the work is complete to satisfaction we will pay the contractor accordingly. If you are a let only landlord you will arrange your own repairs and pay accordingly.

#### **8. Do you belong to a professional body?**

Yes, HC Property Net belong to the Property Ombudsman. We are also members of the RLA and obtain the majority of our paperwork from Letlink a legal body.

#### **9. What happens out of hours?**

HC Property Net run 24/7 for both landlords and tenants. Out of usual working hours (8-6) tenants and landlords have access to our emails and mobile contact numbers. HC Property Net also have a team of several contractors we can rely on for emergency works if needed.

#### **10. Who will look after my property?**

HC Property Net is a small yet organized company who remain hands on at all times. Helen will be your point of contact from the valuation stage right through to when your tenants leave in years to come. Kat Kristensen – Property Manager and Office Manager has over 20 years experience in residential Lettings is always on hand via phone and email.



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## 11. Do you do short term lets?

No. HC Property Net only provide 6 month upwards tenancy agreements. HC Property Net can assist you finding holiday lets or shorter term lets but it is not something HC Property Net provide at this time. We can negotiate shorter term tenancies however, there is risk with possession and legal matters which we would raise and discuss on individual basis as situations arise.

## 12. What happens to my post?

All post must be redirected by the landlord via the Post office. Any post presented to us will be forwarded at our discretion. Please note it is not the agent or tenant responsibility to forward post to you but we will assist when possible.

## 13. Do I need anyone's permission to let my property?

If the property is mortgaged or has a charge holder over it, you will need to seek their permission before renting the property out. They may request to see a copy of the Tenancy Agreement and they may charge an administration fee for the permission to let the property.

You also need to inform your insurance company.

## 14. What costs am I responsible for once the Tenancy commences?

The landlord must continue to pay the mortgage on the property. Buildings insurance with Third Party Liability and a proportion of the contents insurance plus any charges incurred in a Head Lease – i.e. ground rent or maintenance charges.

The tenants are responsible for insuring their own possessions in the property.

## 15. How do I regain possession of my property?

Following the 1988 Housing act and its structuring in favour of Landlords you can regain possession of the property, following statutory notice at any point after the Termination of the Agreement. Should any case need to be settled via courts the landlord is responsible for the appoint of a solicitor and the payment. HC Property Net can guide and advise but are not legal representatives. HC property Net will issue for you both Section 6a and Section 8 notices as they stand at this time but should a situation be complex we will direct you to a solicitor whose fees will be borne by landlords.

## 16. Furnished or Unfurnished?

Choosing whether to furnish or unfurnish your home can be a difficult decision but here are our thoughts if you have a choice:

- Any furniture in the home - you are liable for their repair or replacement unless you specify otherwise in the tenancy and inventory
- Remove all kitchen utensils and bedding, people have their own
- The better quality of items left - the more it will be maintained and looked after
- If anything is sentimental take it out do not leave it in the home



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- Do not clutter the property leave the minimal required if you are going to furnish so tenants can make property their own.

## **What are the benefits of having a full Property Management Service (Total Management)**

Some landlords have the time and expertise to manage their own properties (Self Manage) but others do not. Here are some facts to consider prior to making your decision:

- Tenants can be demanding and on the phone or email fairly consistently, it is important to work through their concerns and arrange contractors where necessary but talk them through other issues which do not require attention.
- Managed tenancies do tend to last a little longer with property management due to the fact there is someone impartial involved.
- Having your property managed means you can move your life forward and not worry about the day to day issues with rental properties
- Total management do all your maintenance queries for you, deal with all payment issues and accounting, all property inspections and reports.
- HC Property Net have a large list of contractors used for many years and therefore get competitive prices and quality workmanship for your home.
- Total management deals with the transfer of utilities between tenancies, monthly statements and accounting, 24 hour contact for problems, peace of mind that any necessary works are carried out only and HC Property Net are very hands on agents, therefore if we feel a contractor may not be necessary we will attend site personally beforehand to assess the situation.
- 6 monthly (or before if deemed necessary) inspections with full reports on your home to see its condition and if any maintenance is due.
- Coordination of legally required safety checks to ensure your property meets government standards and requirements.
- Legal support and advice where necessary.



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Useful numbers page:

Wokingham Borough Council	0118 9746000
Reading Borough Council	0118 9373787
Windsor & Maidenhead Borough Council	01628 683800
Slough Borough Council	01628 696000
Bracknell Forest Council	01344 352000
West Berkshire Borough Council	01635 42400

## **GAS & ELECTRIC**

British Gas	0800 048 0202
EDF Energy	0800 056 7711
EON Energy	0345 303 3020
N Power	0800 073 3000
Scottish Power	0800 027 0072
Southern Electric	0800 980 8476
Spark Energy	0345 034 7474

## **TELEPHONE**

BT	0800 800 150
Talk Talk	0870 444 1820
Virgin Media	0345 454 1111
Sky	0843 385 7160

## **TV LICENCE**

TV Licensing	0300 790 6130
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## **WATER**

Thames Water	0845 920 0888
South East Water	0333 000 0002