

Landlord Checklist

1. Consent to Let

If your property is subject to a mortgage, you will need to obtain permission from your mortgage lender to let out your property. If the property has a buy-to-let mortgage, then permission has already been granted. In addition, if your property is leasehold you will need permission from the freeholder. This can usually be obtained from the managing agent of the building.

2. Preparation

Before a viewing, make sure that your property is presented to the highest possible standard. It should be clean and in good condition especially in areas such as the kitchen and bathroom. Present it the way you would want to view it for the first time if you were a tenant. Tenants are more likely to keep the property well maintained during their tenancy if they can see it is clean from the outset. Furthermore, properties that are in good condition achieve higher rents and are let a lot faster.

Presentation is key - it is worth bearing in mind that each type of tenant will have different needs. For instance, young working professionals tend to prefer contemporary furnishings and décor, whilst university students will require work desks and to be fully furnished. If your property is let furnished, include everyday items like a vacuum cleaner, ironing board and, where applicable, a lawn mower for the garden. If your property is unfurnished, you will still need to supply carpets, curtains, light fittings and a cooker. If present, chimneys should be swept and boilers should be serviced and tanks filled (with instructions to the new tenants). It is also good practice to check if all light bulbs are working and that everything is in good working order within the property.

3. Insurance

It is essential that you protect yourself, your property and your contents (if included in the rental property) with the right insurance products. Firstly, all Landlord Insurance should cover third party liability, ensuring any damage caused to the property by the tenants is covered. Unfortunately, if your tenants do not pay their rent you will not be covered by basic Landlord Insurance. Rent guarantee and legal insurance is covered and included in our managed service.

4. Health and Safety

It is important to make and keep track of regular safety checks to protect your tenants. Safety checks also help certify the validity of your insurance. Failure to comply with these safety requirements can lead to potential hazards and danger which can result in serious penalties. Here are some safety documentation recommendations:

- If your property has a gas supply, you will need to provide a valid Landlord's Gas Safety Record annually.
- An annual portable appliance test (PAT) and fixed wiring tests at 5 yearly intervals are mandatory to ensure electrical safety.
- You must provide an Energy Performance Certificate (EPC) for each property you wish to let. An EPC is valid for 10 years. This will allow anyone who is interested in renting out the property to see how energy efficient it is.
- EVI.
- The Homes (Fitness for Human Habitation)
- All relevant furniture/furnishings must comply with fire regulations.



Letting your property with Rockett Home Rentals

Requirements

Legionella Testing

All hot and cold-water systems in residential properties are a potential source for Legionella bacteria growth. Legionella testing is to prevent Legionnaires disease, a form of pneumonia, caused by inhalation of water droplets containing the Legionella bacteria. This is rare in this country, but it is the responsibility of all landlords to assess their properties for Potential risk and to protect their tenants against it.

The government has made it a legal requirement for all domestic rental property to have a risk assessment carried out. The extracts below are from the government guideline procedures book:

2.138 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. This duty extends to residents, guests, tenants and customers

2.140 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. The law requires simple, proportionate and practical actions to be taken, including identifying and assessing sources of risk, managing the risk, preventing or controlling the risk; and periodically checking that any control measures are effective.

2.141 For most residential settings, the risk assessment may show the risks are low, in which case no further action may be necessary, e.g. housing units with small domestic-type water systems where water turnover is high. If the assessment shows the risks are insignificant and are being properly managed to comply with the law, no further action may be required, but it is important to review the assessment periodically in case anything changes in the system. However, the frequency of inspection and maintenance will depend on the system and the risks it presents.

2.143 Landlords should inform tenants of the potential risk of exposure to Legionella and its consequences and advice on any actions arising from the findings of the risk assessment, where appropriate. Tenants should be advised to inform the landlord if the hot water is not heating properly or if there are any other problems with the system, so that appropriate action can be taken.

2.144 The risk may increase where the property is unoccupied for a short period. It is important that water is not allowed to stagnate within the water system and so dwellings that are vacant for extended periods should be managed carefully.



Right to rent - What does this mean for you?

Right to Rent was introduced under the Immigration Act 2014 and it is essential that both tenants and landlords are aware of what this encompasses. A Right to Rent check is a check that is carried out on a prospective adult occupant, anyone aged 18 years, to prove they have the right to rent in the UK.

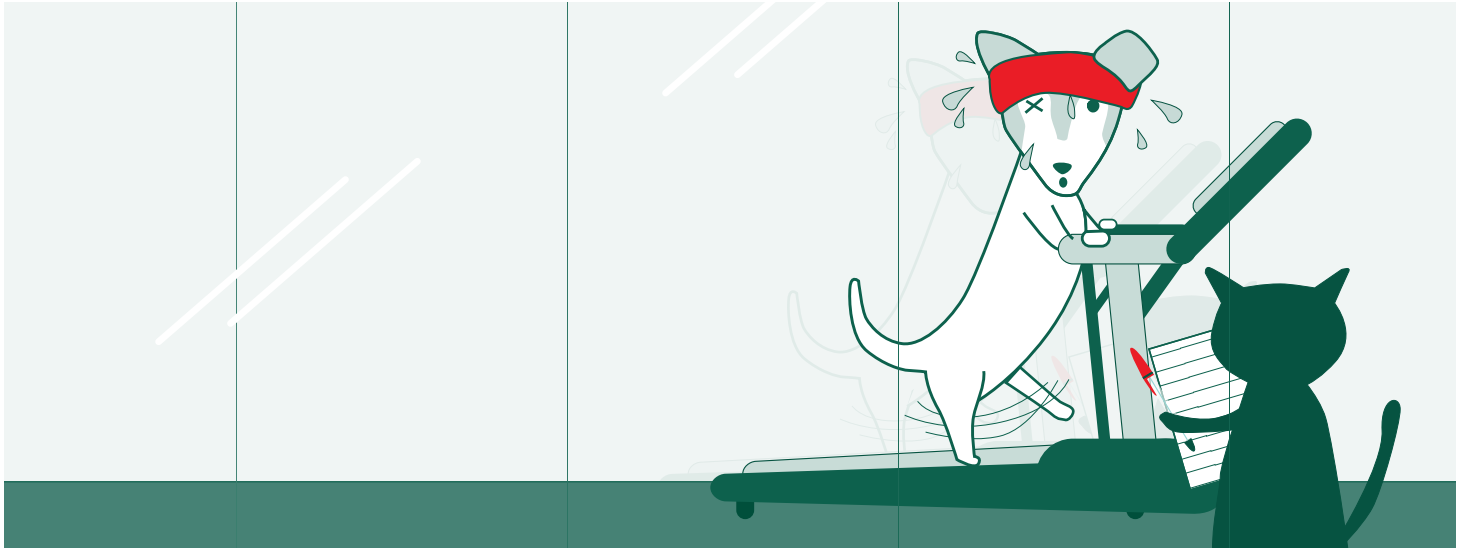
This entails producing documents in person to a landlord or letting agent for them to copy and store. These documents must be produced in person and cannot be emailed. We will take a copy of the documents seen and record the check as having been completed.

Acceptable documents that we are looking for from a tenant that they can use to demonstrate their identity and Right to Rent are dependent on their nationality. Options for EEA/Swiss citizens are as follows:

- Valid passport
- Valid EEA/Swiss national ID card
- Combination of valid UK driving licence and original UK birth certificate (British citizens only)

A tenancy can only begin on the condition that all adult occupants demonstrate their valid Right to Rent prior to the tenancy start date. If any potential applicants fail to present their documents providing a valid Right to Rent, then we will deny access into the tenancy agreement.

If a tenant has a time limited right to be in the UK, we will conduct a follow up check 12 months after the first check or at the expiry of the tenant's right to be in the UK.



Energy Performance Certificate (EPC)

Energy Performance Certificates (EPCs) are needed whenever a property is rented. EPCs present the efficiency of dwellings on a scale of A to G. The most efficient homes – which should have the lowest fuel bills – are in band A. The certificate is valid for 10 years. It is now a requirement, from April 2018, that any properties rented out in the private rented sector to have a minimum energy performance rating of an E. You cannot serve a notice on a tenant if you do not have a valid and compliant EPC.

An EPC tells the tenant the energy performance of a property so that they can gauge what the heating costs may be. A is the highest and G is the lowest. In theory a band A should have the lowest fuel bills and a band G should have the highest. Only a qualified Domestic Energy Assessor can perform an EPC inspection. All EPC's can be found on a national register. Failure to present a valid EPC can incur a civil penalty up to £4000.

A new EPC must be commissioned every ten years, prior to the preceding one expiring.

An EPC contains:

- Information about a property's energy use and typical energy costs
- Recommendations about how to reduce energy use and save money



Electrical Installation Safety

As a landlord you must make sure that the electrical systems and all appliances supplied are safe. The Landlord & Tenant Act 1985 (and several other statutory regulations see below) requires that the electrical equipment is safe at the start of every tenancy and maintained in a safe condition throughout the tenancy. Electrical hazards are also covered by the Housing Health and Safety Rating System under The Housing Act 2004. Failure to comply with the Electrical Equipment (Safety) Regulations 1994 and The Consumer Protection Act 1987 is a criminal offence and may result in:

- A fine of £5,000 per item not complying.
- Six months' imprisonment.
- Possible manslaughter charges in the event of deaths.
- The tenant can sue you for civil damages.
- Your property insurance can be invalidated.

These following regulations are enforced by the Health & Safety Executive.

- Annual visual inspections by the landlord or agent – recording this on a safety checklist.
- Periodic inspections of electrical equipment by a qualified electrician.
- 5 yearly inspections by a qualified electrician to ensure safety and that the electrical system complies with current electrical regulations.
- Keep all records of these inspections.
- It is a statutory duty for the landlords and agents to ensure that all electrical wiring and equipment present in a residential property is safe for use and maintained adequately.

There are two main Acts of Parliament which impose a statutory duty on landlords with respect to electrical safety, they are;

1. The consumer Protection Act 1987
2. The Health and Safety at Work Act 1974

What is PAT testing and how does it apply to me?

PAT stands for portable appliance testing and it refers to the testing of electrical appliances that can be moved and unplugged from a power supply (as opposed to fixed) to make sure they are safe to use. This does not mean it is light enough to be picked up by hand, so a portable appliance can be something as small as a kettle or as big as a free-standing fridge. It involves a visual inspection of the appliance itself as well as any cables, plugs and checking for grounding and insulation. Even though such appliances (microwaves, kettles, toasters, vacuum cleaners, lamps, fridges, dishwashers and washing machines, for example) can be moved, in most cases they are almost always tested in their original location. Getting these appliances tested with a PAT is a great way to ensure and prove their safety, allowing you to efficiently fulfil your duties as a landlord.

Legal implications

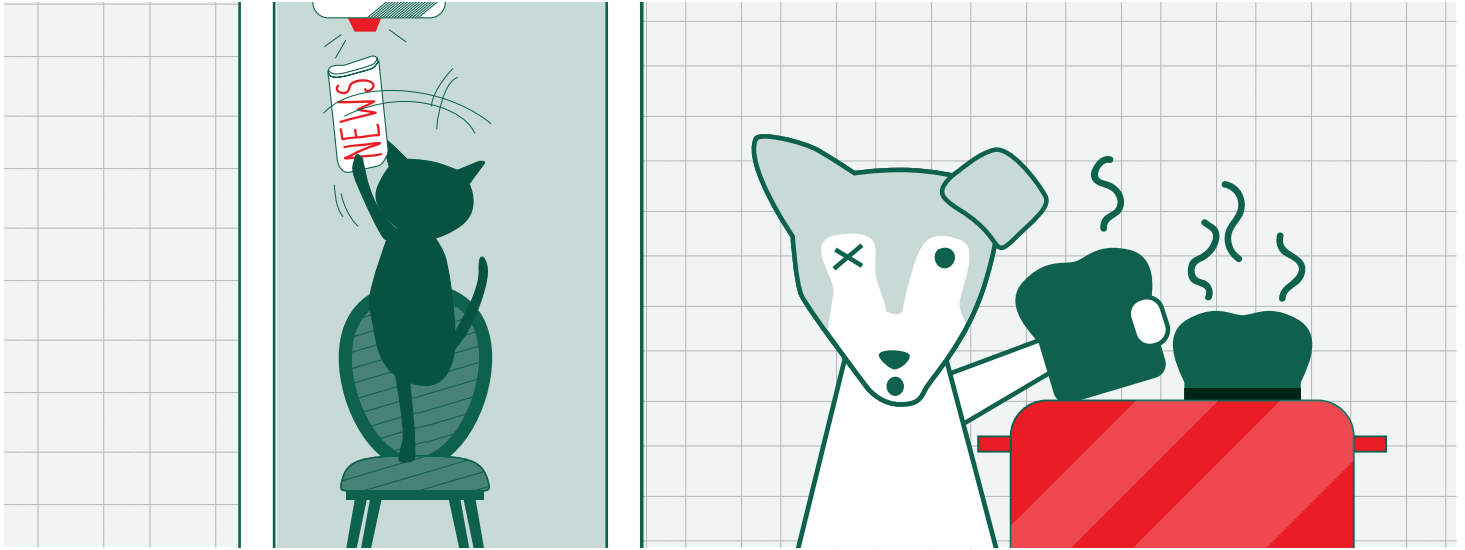
Having a PAT test carried out by a qualified professional will help to protect you legally if one of the electrical appliances in your property were to short circuit and catch fire as a result.

As a landlord, your duty is to ensure the safety of the electrical appliance in your property.

Where a landlord provides an electrical appliance as part of a tenancy, the law expects the appliance will be maintained in a safe condition that will not cause harm to the tenant. Failure to do so, could result in legal action.

Smoke and Carbon Monoxide Detectors

As of the 1st of October 2015, landlords are required by law to ensure that smoke alarms are installed in their properties, the regulations stipulate that smoke alarms are to be installed on every level of the property and a carbon monoxide alarm in any room containing a solid fuel burning appliance. Once installed, the inventory clerk will check all smoke detectors prior to the tenant moving in, and they must be found to be in good working order before the tenancy can commence.



Responsibilities

1. The required regulations

The regulations require private rented sector landlords, from 1 October 2015, to have:

- At least one smoke alarm installed on every storey of their rental property which is used as living accommodation, and
- A carbon monoxide alarm in any room used as living accommodation where solid fuel is used - after that, the landlord must make sure the alarms are in working order at the start of each new tenancy.

When to check alarms

After the first day of the tenancy, tenants should take responsibility for their own safety and test alarms regularly to make sure they are in working order. The landlord is responsible for installing working smoke detectors, but the tenant bears some responsibility for ensuring that they stay in good working order. Tenants are advised that a monthly test is a recommended frequency for smoke alarms. If tenants find that their smoke alarm or carbon monoxide alarm is not working during their tenancy, they are advised to arrange the replacement of the batteries or the alarm itself with the landlord.

Fire alarm systems and fire precautions

You must ensure that all furniture and furnishings in the property are fire safe and you must make sure that the means of escape from the property (normally the halls stairs and landings) are unobstructed.

The Furniture and Furnishings (Fire Safety) Regulations 1988

All upholstered furnishings such as sofas, mattresses and pillows supplied as part of the tenancy must comply with current fire resistance standards. Items such as carpets, curtains and bed linen are not included. Any furniture manufactured prior to 1950 is exempt providing it has not been reupholstered with illegal fillings. Such furnishings must carry the appropriate fire resistance labels (and be permanently attached to them), to show that they comply with the regulations. Any furnishings which do not comply with the regulations must be removed from the property prior to occupation.

It is the landlord's responsibility as supplier or agent of let accommodation to ensure that all upholstered furniture complies with the Furniture & Furnishings (Fire) (Safety) Regulations 1988. These regulations set new levels of fire resistance for domestic upholstered furniture, furnishings and other products containing upholstery. Each item of furniture or furnishings will have a label attached to it stating compliance with the regulations. Furniture which has no permanent label or a permanent label which does not display one of these types should be assumed not to comply.

Look for statements that:

- Foams and fillings pass the test.
- Upholstery (covers and fillings) are cigarette resistant.
- Covers are match resistant.

Landlord Buildings Insurance

It is your responsibility as a Landlord to provide adequate Landlords buildings insurance and cover any of your own contents. It is very important that your policy gives you Public Liability cover.

Gas Safety Certificate

Landlords must be able to provide their tenants with an up-to-date Gas Safety Record. By law, landlords must have all gas appliances serviced regularly, normally once a year by a Gas Safe registered engineer. The Gas Safe registered engineer will provide a Gas Safety Record upon completion of the check.

A copy must be given to the tenant before the tenant moves in and the check must have been carried out within the 12 months of the new tenant taking up occupation. Checks must be done annually at no more than 12-month intervals and copies of all certificates for checks must be handed over to the tenant. For managed properties, Rockett Home Rentals will arrange for the annual gas safety certificate when it is due, and the property is occupied.