

Quality lettings,  
decent homes



Lettings  
Waltham  
Forest



# Landlord Lettings Pack



Our Landlord Lettings Pack is a comprehensive guide to our range of services for letting and managing your property. You just have to choose the service that best suits you.

We have been creating, supporting and sustaining tenancies in the private sector for 8 years, and we are delighted to offer you the security of working with an organisation that has a reputation for a careful and considered approach, coupled with a new vision for “no hassle” lettings.

## Our commitment to you

We understand that letting your property can be a risky and complicated business in an ever-changing market with increasing legislative burden for landlords.

At Lettings Waltham Forest we understand the concerns landlords have when letting their properties. Our commitment to you is to protect your investment through excellent tenancy management, whilst providing you with a guaranteed regular income and a hassle-free service.

Our dedicated Tenancy Managers are highly skilled, experienced and passionate. We will provide you with a high quality lettings and management service and support tenants to build sustainable tenancies.

We welcome you to Lettings Waltham Forest - providing the best local lettings and management service.

**Madeleine Forster**  
Chief Executive  
Ascham Homes

**Councillor Marie Pye**  
Portfolio Holder for Housing  
London Borough of  
Waltham Forest

### TENANT FINDER AND RENT COLLECTION SERVICE

This is a good option for you if you want a guaranteed regular income but want to retain control over repairs, maintenance and tenancy management. We will find a tenant and manage rent collection for you. We do this by paying you a guaranteed amount every month regardless of whether your tenant pays a bit late, or misses a payment.

#### Rent guarantee

- We will give you advice on the rent level for your property
- We will guarantee the rent agreed between you and Lettings Waltham Forest for the term of the tenancy agreement or the duration of the tenancy if this is less than the term of the tenancy agreement.
- We will pay the agreed guaranteed rent monthly in advance by BACS on the 5th day of each month regardless of whether the rent has been received from the tenant.

#### Property viewing

- We aim to view your property within one working day of you contacting us

#### Marketing

- We will agree the rent with you and market your property at that price
- We may take and retain photographs of the property for marketing
- We may place details of the property on our own website
- We will accompany all prospective tenants when viewing your property
- We will provide feedback on the viewings

#### Tenant references

- We will interview all prospective tenants before showing them your property to ensure they are suitable for your property.
- We will check for any history of rent arrears, anti-social behaviour or damage to property.
- We carry out credit referencing checks where appropriate.

#### Tenancy agreement

- We will draft and supervise the signing of the Assured Shorthold Tenancy Agreement.

### Deposit

- We will ensure that all tenants have a minimum of one month's deposit up to a maximum of £1500 to cover tenant damage only. This does not include furniture.

### Accreditation

- We will arrange for landlord accreditation with the London Landlord Accreditation Scheme.
- We will arrange for property accreditation with the London Borough of Waltham Forest Property Accreditation Scheme.

### Property inspection

- We will carry out a property inspection at the beginning and end of the tenancy which may include a photographic record.

### Utilities

- We will help the tenant(s) to set up utility accounts for the property.
- We will advise Council Tax of the new tenant's details.

### Landlord responsibilities

- You will be responsible for managing repairs and maintenance to the property.
- You will be responsible for liaising with the tenant on all matters not relating to rent payment or rent collection.

### Notices

- We will serve Section 21 and Section 8 notices for the timely removal of tenants where this is necessary.

### TENANT FINDER SERVICE

This is our basic tenant finder service. Having found you a tenant, you are in control of everything after that.

### Rent

- We will give you advice on the rent level for your property

### Property viewing

- We aim to view your property within one working day of you contacting us

### Marketing

- We will agree the rent with you and market your property at that price

- We may take and retain photographs of the property for marketing
- We may place details of the property on our own website
- We will accompany all prospective tenants when viewing your property
- We will provide feedback on the viewings

### Housing Benefit

- We will give you advice about the Housing Benefit payment system.
- We will help the tenant to make their Housing Benefit application and ensure that they submit all the correct information.
- We will arrange for direct Housing Benefit payments to you when requested
- We will provide a dedicated fast tracked Housing Benefit service and you will have direct access to the Housing Benefit Team

### Tenant references

- We investigate all prospective tenants in accordance with homelessness legislation. This includes their housing history and why they are being threatened with homelessness.
- We will interview all prospective Tenants before showing them your property to ensure they are suitable for the private rented sector and can afford to pay the rent.
- We will check for any history of rent arrears, anti-social behaviour or damage to property.

### Tenancy agreement

- We will draft and supervise the signing of the Assured Shorthold Tenancy Agreement.

### Deposit

- We will ensure that all tenants have a minimum of one month's deposit up to a maximum of £1,500 to cover tenant damage only. This does not include furniture.

### Accreditation

- We will arrange for landlord accreditation with the London Landlord Accreditation Scheme.
- We will arrange for property accreditation with the London Borough of Waltham Forest Property Accreditation Scheme.

### Property inspection

- We will undertake a property inspection at the beginning and end of the tenancy which may include a photographic record.

### Utilities

- We will help the Tenant(s) to set up utility accounts for the property.
- We will advise Council Tax of the new tenant.

### Landlord responsibilities

- You will be responsible for managing repairs and maintenance to the property.
- You will be responsible for liaising with the tenant.
- You will be responsible for collecting rent payments.

### FULL MANAGEMENT SERVICE (INCLUDING GUARANTEED RENT)

This is the best option for you if you want a hassle-free life, and receive a guaranteed monthly amount. This service is the same as the above Tenant Finder and Rent Collection Service but also includes a full tenancy management, repairs and maintenance service.

### Support

- You will benefit from the services of a dedicated Tenancy Manager.

### Tenant liaison

- We will liaise with the tenant throughout the tenancy, providing them with out of hours support and contact arrangements.

### Property inspections

- We will carry out quarterly property inspections and provide you with a full report.

### Management of repairs and maintenance

- We will attend to any general repairs and maintenance up to £250 per incident and arrange for the bills to be paid from your rent. For anything over this amount, or any future works you may request, we will advise you what is needed and provide a quote. We can also arrange and oversee these works if required.

### Landlord responsibilities

- You will be responsible for making decisions on how major repairs and maintenance to your property are carried out.
- You must ensure that the property is maintained to the agreed property standards, which comply with the necessary Health and Safety regulations.

### HOW DOES OUR SERVICE COMPARE WITH OTHERS?

The table below shows how our service compares to a high street lettings agency. This is based on renting a 2 bedroom property in Walthamstow over a 12-month period.

	Letting with an agent (full management)	Letting with Lettings Waltham Forest
<b>Lettings income</b>		
Incentive payment	£0	£0
Deposit	£1,350	£1,200
Rent paid per month	£900	£810pcm
Annual rent	£10,800	£9,720
<b>TOTAL</b>	<b>£12,150</b>	<b>£10,920</b>
<b>Lettings costs</b>		
Typical voids	£450 (up to 2 weeks)	£450 (up to 2 weeks)
Sign-up fee	£250	£250
Management commission	£1,080	£0
Inventory and deposit protection	£125	£0
Rent arrears	£540	£0
Tenancy-end refurbishment	£500	£500
Deposit return	£850	£700
<b>TOTAL</b>	<b>£3795</b>	<b>£1,900</b>
<b>Net income you receive</b>	<b>£8355</b>	<b>£9,020</b>

Not only does Lettings Waltham Forest give you a higher income, approximately 7% more than if you rent your property through an agent, but there are no hidden fees and your rent is guaranteed for the duration of the tenancy.

For full details about the fees and charges, please visit the Council's website at [www.walthamforest.gov.uk/lettings-wf](http://www.walthamforest.gov.uk/lettings-wf)

The private rented sector is a popular option for many families, but they are often prevented from accessing it because they cannot afford to pay large amounts of rent in advance, high deposits and fees. This means that they often ask the Council for assistance in finding suitable accommodation in the private rented sector.

Lettings Waltham Forest offers services that are designed to help landlords offer properties for rent to households the Council have identified on Local Housing Allowance rent levels. We carry out the following checks on all our prospective tenants:

- We carry out investigations of all prospective tenants which will include obtaining details relating to their full housing history.
- We will interview all prospective tenants prior to property viewing to ensure that they are suitable for your property and can afford to pay the rent.

### THE LOCAL HOUSING ALLOWANCE SYSTEM

The majority of our prospective tenants will be in receipt of Local Housing Allowance (Housing Benefit). This may be paying all or part of their rent. Local Housing Allowance is a means tested benefit administered by the Local Authority. Its purpose is to assist people who cannot afford, because of a low income, to pay all of their rent. As it is a means-tested benefit, the amount received by a tenant is dependent on their income, their savings, their household composition and the area in which the rental property is located.

To claim Local Housing Allowance, the tenant will complete, with assistance from Lettings Waltham Forest, a Local Housing Allowance claim form and submit it to the Housing Benefit department.

To support their claim, the tenant will be asked to provide evidence of all income, savings and investments. When all of the information has been received by the department, the claim can be processed and placed into payment. There can sometimes be a delay in the payment of rent at the start of a tenancy whilst the claim is processed. Local Housing Allowance is paid every four weeks in arrears.

Lettings Waltham Forest will ensure that the tenant completes the claim form prior to moving into the property, provides all the supporting documentation to evidence their claim and will arrange for the claim to be fast-tracked in order to minimise any delays in payment.

Tenant finder service: You will receive part or full payment of rent from the Local Housing Allowance system by direct payment to your bank account every four weeks if you request this service.

Rent collection service (guaranteed rent): You will receive your full rent payment in advance on the same day every month by standing order regardless of whether we have received rent from either your tenant or the Local Housing Allowance system

Full management service: You will receive your full rent payment in advance on the same day every month by standing order regardless of whether we have received rent from either your tenant or the Local Housing Allowance system.

### LANDLORD AND TENANT ACT 1985

The Landlord shall keep in repair:

- The structure and exterior of the dwelling.
- The installations for the supply of water, gas, electricity and sanitation.
- The installations for the supply of space heating and water heating.
- The communal areas and installations associated with the dwelling.

Lettings Waltham Forest undertakes to notify the Landlord as soon as we become aware of any repairs necessary under the Landlord and Tenant Act 1985 and discuss how these repairs will be carried out.

### HOUSING ACT 2004

The Housing Act 2004 states that any residential premises should provide a safe and healthy environment for any potential occupier or visitor. Local authorities have a duty to take appropriate enforcement action in relation to properties where Category One hazards exist and discretion to act in relation to where Category Two hazards exist. Under our Property Management Service, where we receive correspondence or a notice from the Local Authority relating to works required to the property, we will contact you in the first instance to discuss how these repairs will be carried out.

### GAS SAFETY (INSTALLATION AND USE) REGULATIONS 1998

These regulations make it mandatory that gas appliances must be maintained in a safe condition at all times. An annual safety check must be carried out by a tradesperson registered with Gas Safe Register. An annual safety check of each gas appliance/flue/pipework must be carried out. The legislation also applies to portable appliances such as LPG (Calor gas) heaters but not those appliances that are owned by the tenant. Once a check has been completed the engineer will issue a certificate to the Landlord. Gas safety certificates must be kept for two years and a copy of which must also be provided to the tenant within 28 days of the check being carried out.

A valid gas safety certificate must be in place at the start of the tenancy and the tenant must be given sight of the valid certificate. Failure to comply with this legislation is a criminal offence. Visit [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk) or phone 0800 408 5500.

Should your property require a gas safety certificate, we can arrange this on your behalf.

### ELECTRICAL EQUIPMENT (SAFETY) REGULATIONS 1994

These regulations apply to any portable electrical appliances (such as TVs, fridges, freezers, toasters, microwaves and lamps) which are provided as part of the Tenancy. They should be safe to use and in proper working order. It is a criminal offence to supply unsafe electrical equipment with rented accommodation. As a minimum, appliances should be visually inspected for any faults or damage. Whilst it is not a legal requirement, we require an electrical safety certificate covering all wiring and portable appliances within the property.

Should you require an electrical safety certificate, we can arrange this on your behalf.

### FURNITURE AND FURNISHINGS (FIRE SAFETY) REGULATIONS 1988

(AS AMENDED IN 1989 AND 1993)

These regulations require:

- Furniture to pass a cigarette resistance test.
- Cover fabric, whether for use in permanent or loose covers, to pass a match resistance test.
- Filling materials for all furniture to pass ignitability tests as specified in the regulations.

The regulations apply to any of the following that contain upholstery:

- Beds, headboards, mattresses, sofa beds and futons.
- Garden furniture that is suitable for use in a dwelling.
- Scatter cushions, scat pads and pillows.
- Loose and stretch covers for furniture.

All new furniture (except for mattresses, bed bases, loose and stretch covers) manufactured since 1988 has been required to carry a permanent label providing information about its fire retarding properties.



The regulations do not apply to:

- Sleeping bags
- Loose covers for mattresses
- Pillowcases
- Curtains
- Carpets
- Furniture manufactured before 1950

The landlord must ensure that furniture complies with the above legislation before the tenant(s) occupy the Property and any furniture failing to comply must be removed by the Landlord and stored at the Landlord's expense.

#### **SMOKE DETECTORS ACT 1991**

Any new building (built after June 1992) is required to have mains operated smoke detectors fitted on each floor. On pre-1992 buildings, there is no legal requirement to have smoke detectors fitted, however, we recommend at least one detector is provided per floor.

#### **FINANCE ACT 1995 (TAXATION)**

This Act affects the way in which monies are collected by HM Revenue and Customs for non resident Landlords.

- A non resident Landlord will be able to apply directly or through his/her UK accountant the tax from the rental income. If granted and confirmed by HM Revenue and Customs this will enable the Agent to release the rent gross without making a tax retention. Joint owners must each apply to HM Revenue and Customs.
- If the landlord is not granted self-assessment, the Agent will have to pay to HM Revenue and Customs on a quarterly basis the appropriate income tax percentage of the net rentals. The calculation for tax paid by the Agent will not include mortgage interest, depreciation or other tax deductible items. Any overpayment of tax will then need to be reclaimed at the end of each tax year by the Landlord submitting a statement of accounts to HM Revenue and Customs directly.

#### **TENANCY DEPOSIT PROTECTION LEGISLATION** (effective 2007)

The tenancy deposit legislation applies to all deposits accepted for assured shorthold tenancies post 6 April 2007. Landlords (or their Agents) must protect the deposit within 30 days and give the prescribed information to the tenant as to where the deposit is protected. The deposit can be protected by one of four providers; The Deposit Protection Service, My Deposits, The Dispute Service or Deposit Guard.

If the deposit is not protected and/or the prescribed information is not given then the tenant can bring a claim in the County Court immediately after the end of the 30 day period. Financial penalties (no more than three times the deposit sum) can be awarded against the landlord. Any Section 21 notice served by the landlord before the deposit has been protected and/or the prescribed information served, will be invalid.

Any properties taken on via Lettings Waltham Forest are exempt from the above.

#### **ENERGY PERFORMANCE CERTIFICATES** (effective 2008)

From 1 October 2008, Landlords are legally required to show all prospective tenants the Energy Performance Certificate (EPC) relating to their property. Non-compliance of this regulation could result in a £200 fine. An appropriate qualified assessor must complete this certificate.

Should your property require an EPC, we can arrange this on your behalf.

#### **PROTECTION FROM EVICTION ACT 1977**

The Protection from Eviction Act 1977 makes it a criminal offence for any person to unlawfully deprive a tenant of their occupation of the premises. This means that, unless the tenant agrees to vacate the property, the only legal way a landlord can evict a tenant is by obtaining a court order

It is also a criminal offence under this Act to harass a tenant, or any of their friends or visitors who have gained lawful access to the property. Harassment is defined as acts likely to interfere with the peace and comfort of the tenant or the persistent withdrawal of essential services. Common acts of harassment can include:

- Threats of violence or unlawful eviction
- Disconnecting gas, electricity or water
- Breaking off the key in the lock
- Deliberately disruptive repair works
- Frequent visits at unreasonable hours
- Entering the property without the tenant's permission.

#### **MORTGAGE OR LEASEHOLD PROPERTIES**

Landlords should advise their banks or building societies that they will be letting the property and written permission is usually required. Some lenders will charge the landlord an administration fee for issuing a consent letter. There may also be a variation in interest rate levels of the mortgage.

If the property is leasehold, the head lease will specify whether or not you should gain permission from the freeholder or the freeholder's managing agent. The freeholder or his Agent will normally charge a fee for issuing a letter of consent and in some cases special conditions may be imposed.

#### **BUILDINGS INSURANCE**

Buildings insurance covers the risk of damage to the structure and permanent fixtures and fittings of a building. If the property is leasehold, then the freeholder will normally arrange the buildings insurance and re-charge the cost to lessees. There are specific insurance policies aimed at landlords that cover liabilities to the tenant where a property has been made uninhabitable as a result of an insurable risk as well as covering liability should a tenant be injured as a result of an accident in the property. We require that you have buildings insurance and provide details of such when requested.

Tenants are usually responsible for providing their own contents insurance to cover their personal belongings.



Lettings Waltham Forest is committed to providing and maintaining decent, high quality accommodation for the benefit of Landlords and Tenants in Waltham Forest.

All properties to be let via Lettings Waltham Forest will require both property and landlord accreditation. An Accreditations Officer will inspect all properties to ensure they meet the minimum standards. Certificates will be awarded that cover the property for three years once the accreditation has been obtained.

Our basic minimum criteria for our residential let properties is given below, but for more detailed criteria please see our website at the address below;

- All properties must be clean, well maintained and presented
- We require properties to have a minimum of secure and suitable light fittings, curtain tracks, carpets or laminate flooring throughout as well as vinyl / laminate in the kitchens and bathrooms
- Fully furnished properties should include suitable furniture and white goods that are in reasonable condition and meet relevant fire and safety regulations

- All properties must be fitted with operational smoke alarms that meet relevant fire and safety regulations.
- Suitable storage space for food, clothing and household appliances is required
- All structural elements of the property (such as rainwater goods, doors, windows and so forth), should operate as designed and be in good condition and repair.
- Gas and electrical safety certificates must be provided as required.
- We require three sets of keys for each property to be provided to us. One set will be held securely by us in case of emergency

We can help if your property does not meet the minimum criteria and may be able to facilitate grant assistance and/or access to good quality repairs and maintenance work.

You can view the full list of property standards on the Council's website at [www.walthamforest.gov.uk/documents/property-standards-final.pdf](http://www.walthamforest.gov.uk/documents/property-standards-final.pdf)

There is also a full list of repairs priorities at [www.walthamforest.gov.uk/lettings-wf](http://www.walthamforest.gov.uk/lettings-wf)

## 24 HOUR COMMITMENT

- All landlords will be appointed a dedicated Tenancy Manager and provided with their personal contact details.
- Our office hours are 9am to 6pm Monday to Friday. You can contact us on (0208) 496 5525 or by e-mail: [lettingswalthamforest@aschamhomes.org.uk](mailto:lettingswalthamforest@aschamhomes.org.uk)
- All e-mails will receive a response within 1 working day.
- All contact with our landlords and tenants is logged so should your dedicated Tenancy Manager be on leave, another member of our team will be able to assist you.
- Should you need to contact us out of normal office hours, we offer an emergency contact service, details of which will be provided to you.
- Our full management service will provide a 24 hour reporting service

## DEALING WITH ABANDONMENT

Abandonment is a situation where the tenant seemingly abandons the tenancy before the tenancy agreement has come to an official end. Abandonment is a rare occurrence but it needs to be dealt with carefully to ensure there are no "illegal eviction" claims made against the landlord and Lettings Waltham Forest should the tenant return at a later date to once again occupy the tenancy.

- We will check with the Housing Benefit department to see whether the tenant's claim has been cancelled or re-started at a new address.
- We will make enquiries with neighbours of the property.
- We will make enquiries with any support workers that are known to be working with the tenant.
- We will visit the property (after providing appropriate notice and with a witness) to check whether the tenant has taken any belongings with them.
- We will promptly re-let the property to a new tenant when we are satisfied the tenant will not return.

## DEALING WITH PROPERTY POSSESSION AND EVICTION

- The majority of our tenancies are trouble free and come to a natural end, however, there may be instances where we will need to or you will request us to serve the tenant with a notice seeking possession of the property.
- We advise you at this time on the appropriate notice to be served\*.
- We will assist you with the correct drafting of the notice\*.
- We will serve the notice on the tenant\*.
- In the unlikely event that the tenant does not leave the property upon expiry of the notice, we will provide you with advice and support on eviction proceedings through the courts.

**(\*this is included in our full management service and will be subject to fees for those opting for the rent collection and tenancy finder services).**



Quality lettings,  
decent homes



Lettings  
Waltham  
Forest