



Landlord Guide



www.grisdales.co.uk

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fax: 01900 829393
cockermouth@grisdales.co.uk

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We are here to make the process of letting your property as simple, hassle-free and as cost effective as possible.

**If you think exceptional service is expensive,
think how costly poor service can be !**

We recognise that presentation of your property is one of the key factors to a successful let. In fact, we are dedicated to presenting your property at its very best - producing details that are as eye-catching, informative and as market-focussed as possible.

We include internal and external photography, also information about the location and area. All designed to create an accurate lifestyle focussed description of your property. Our newspaper advertising is designed to promote with maximum impact. We also showcase your property on leading websites, comfortably reaching local, regional, national and international tenants.

We have strong links with Human Resource Departments of companies and local businesses throughout West Cumbria.

We recognise that the weekend is the time when tenants have the most opportunity to search for that perfect new home. Our offices are open 7 days a week to accommodate their needs.



But most important of all, we recognise that we are dealing with your hopes, aspirations and dreams. The way in which a letting is handled can make or break the success of your investment opportunity

“Putting people first is at the forefront of our service and we go out of our way to help, guide, reassure and act decisively on your behalf. Everything we do is aimed at giving you complete peace of mind”

www.grisdales.co.uk

Meet our award winning team who provide that important personal service.....

We have a great brand and an excellent reputation but we are only as good as the people that work for us. At Grisdales we are very careful to ensure we recruit only the best personnel. Our staff provide excellent customer service and are highly regarded by landlords and tenants alike.

We understand the importance of dealing with our client's homes in a professional, caring and understanding way.

Judith Cameron...

is our Lettings Manager at the Cockermouth Office. She has many year experience within the lettings industry and is our longest serving employee, joining the company in 1997

Laura Watson...

joined the Cockermouth Office in 2007 She has gained a great amount of experience during her time with us and became Whitehaven's Lettings Manager in 2010

Clare Walker...

Joined Workington office in 2010 - became Lettings Manager in 2014. She has gained a wealth of experience during this time.

Jacqui King...

became part of the Lettings team in 2007. As our dedicated Lettings Accounts Manager based at Cockermouth, she deals with the financial side of Lettings.

Wendy Dixon

Is Whitehaven's Lettings Negotiator. She helps tenants find the perfect property and ensures the application and move in process run smoothly. .

Alison Scurr ...

is our Cockermouth Lettings Negotiator, joining the team in 2014 and can help prospective tenants find the right property.

Cath Phelan

Is the Property Portfolio Manager at Whitehaven. She assists in the management of 160+ properties, carrying out inventories, inspections and check outs.

Andrea Moorby & Ailsa Gydne...

are based at the Whitehaven Office and are responsible for aspects of property maintenance whether it be repairs, refurbishments or gas/electricity

Gill James ...

is the Property Portfolio Manager based at Workington She manages over 100 properties and oversees many other areas in Lettings..

Tom Scott

is the Property Portfolio Manager based at Cockermouth. He manages over 200 properties including repairs, safety checks, inventories and inspections, etc.

... Landlord's step by step guide ...

VALUATION

This step is the most important in the process as it's vital to value the property correctly. Some agents will over value just to get the business, but you then may struggle to let it. Always ask questions about the value and demand comparable evidence. Our Letting Managers have many years experience valuing property and we can give you real evidence of how we have reached your valuation. ***We consistently achieve the rentals expected by our Landlords.***

CHOOSING AN AGENT

When choosing an Agent, be sure to listen to what they are going to do for you, before you need to ask. If you need to ask, can you be confident they will deliver ? There is far more to the process than just putting a board up, handing out details and arranging viewings. There are lots of proactive things an Agent can be doing to get your property rented. These are critical to obtaining the maximum rent for your property. ***Let Grisdales talk to you about we will do for you and your property.***

MAXIMUM EXPOSURE

When you instruct Grisdales to rent your property you can be assured of an unrivalled marketing service. Estate Agency is about proactive effective marketing, be sure to understand from your Agent, what are the most effective methods of marketing a property to let.

SAFETY REGULATIONS

As a landlord you have an obligation to ensure your property complies with all the necessary regulations covering the safety of gas appliances, electrical installations and any furnishings supplied for the tenancy. We can advise you on this minefield of legislation and arrange the necessary inspections.

VIEWINGS

It is important that you have a proactive Agent if you are to maximise viewing opportunities. Make sure your Agent is working for you when it matters. ***At Grisdales we recognise that the weekend is the time when tenants have most opportunity to search for that perfect new home.*** The majority of our viewings are accompanied and our offices are open 7 days a week to accommodate tenants needs.

... Landlord's step by step guide ...

A SUITABLE TENANT

Once a suitable tenant has been found, we will apply for references using our trusted national referencing agency. If the tenant proves to be acceptable and fits in with your requirements, we will proceed to the next stage. We have a database of high calibre tenants who are looking for property to let for immediate occupation.

PROPERTY MANAGEMENT

Many tenants prefer to rent 'fully managed' properties as they feel reassured their needs will be given priority from the agent. ***Instructing Grisdales to fully manage your property guarantees that both your property and your tenant will be taken care of.*** After finding you a tenant, if managed, we take care of everything throughout the tenancy, including rent collection, handling all administration, repairs and assistance with more complex issues. Tenants can even report maintenance issues & repairs electronically through our website!

RENTAL PAPERWORK

It is essential to have a professional tenancy agreement in place in every case. With our years of experience, we will draw up the relevant paperwork based on the latest regulations. An inventory of the contents and condition of the property is produced prior to commencement of the tenancy using specialised software. Grisdale's detailed inventories help safeguard your property against lengthy deposit disputes at the end of the tenancy. All our documents are signed through an approved and secure electronic system.

RENT AND DEPOSIT

We will be responsible for collecting the rent on your behalf and for taking a deposit from the tenant. We will then register and transfer the deposit to The Deposit Protection Scheme in line with current legislation. If you do not wish to register yourself with The Deposit Protection Scheme, Grisdales offer this service, along with deposit negotiations at the end of the tenancy. It is important that utilities are transferred into the name of your tenant when keys are handed over. Grisdales will undertake this on your behalf in conjunction with iammoving.com.

COMPLETION

Congratulations, your property is now let !

With Grisdales you can be confident that the service we provide meets high professional standards.

We are members of:-



(Association of Residential Letting Agents)



(Deposit Protection Scheme)

We are members of ARLA, and the DPS.

ARLA is the largest association in the country specialising solely in the letting and management of residential property.

ARLA membership demonstrates our ability to market the letting and management of property in a very professional manner. We are audited annually to ensure our accounting procedures, handling of client funds and systems meet professional standards. We are continually updated with changes in legislation; client's money is handled and audited to meet strict standards and professional indemnity insurance cover is obligatory. Everything we do is aimed at giving our clients complete peace of mind - all within a framework which is carefully monitored and sustained by ARLA.

ARLA members must have a thorough knowledge of the terms and provisions of every aspect of letting. This covers not only the tenancy agreement and associated documentation but also safety legislation to include soft furnishings, gas, electrical installations, electrical appliances and smoke alarms.

I INDEPENDENT HELP

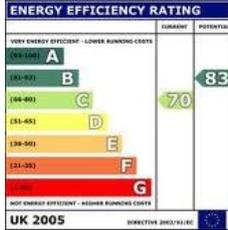
ARLA:	www.arla.co.uk
CITIZENS ADVICE BUREAU:	www.citizensadvice.org.uk
DEPOSIT PROTECTION SERVICE:	www.depositprotectionservice.com
ALLERDALE COUNCIL:	www.allerdale.gov.uk
COPELAND COUNCIL:	www.copelandbc.gov.uk

... Our Services ...

Services	Let	Rent	Fully
	Only	Collect	Managed
Initial rental valuation and professional advice	*	*	*
Energy Performance Certificate - if required	*	*	*
Gas Safety Certificate - if required	*	*	*
Targeted property promotion including colour brochure, office displays and local press advertising	*	*	*
Targeted property promotion via email	*	*	*
Marketing via leading property websites	*	*	*
Accompanied viewings – if required	*	*	*
To Let Board - if required	*	*	*
Careful tenant selection, liaising with landlord	*	*	*
Tenant references and credit checks	*	*	*
Preparation of tenancy agreement and all other required documentation	*	*	*
Preparation of Schedule of Conditions & Inventory	*	*	*
Meter readings at beginning of tenancy	*	*	*
Transfer of gas, electricity, water and council tax accounts	*	*	*
Landlord statement detailing initial expenditure & income	*	*	*
Emailed monthly landlord statements		*	*
Full rent collection		*	*
Management of tenant arrears		*	*
Monthly rental transfer via bank autopay system		*	*
Registering tenant deposit			*
Dedicated property management department			*
Automatic annual gas safety certificate renewal			*
Routine property inspections			*
Arrangement of routine repairs and maintenance			*
Tenancy agreement renewals and extensions			*
Notice to terminate tenancy served or accepted			*
Meter readings at end of tenancy			*
Transfer of gas, electricity, water and council tax accounts to landlord or new tenants			*
Negotiate deposit issues and complete all associated paperwork			*
Other Services			
Tenancy Documentation Only			
Insurance Claim Handling			
Copy Documents eg. statements, tenancy agreements, inventories			
Deposit Protection Scheme (DPS) Landlord Registration			
Deposit Release Negotiations			
Property Refurbishment Advice & Help			

The Legal Stuff

ENERGY PERFORMANCE CERTIFICATES:



With effect from 1st October 2008, where a dwelling is available for let, the landlord is responsible for ensuring an Energy Performance Certificate is available to all prospective tenants. An EPC rates the energy efficiency of a property and the environmental impact and it also makes a recommendation as to how a property can be made more efficient. The EPC lasts for 10 years. Failure to comply will result in a £200 fine.

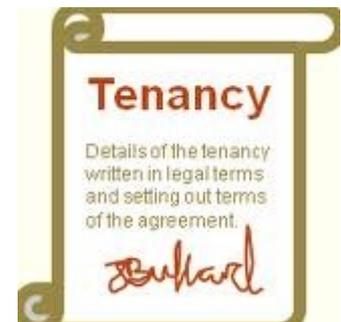
TENANCY DEPOSITS:



With effect from 6th April 2007, the Government has brought into place legislation under the Housing Act 2004. It affects ALL landlords and tenants of the private rented sector in connection with deposits and is called TENANCY DEPOSIT PROTECTION. In other words, when a landlord or letting agent takes a deposit from a tenant, the deposit MUST be protected in a Government authorised Custodial or Insured Scheme. This is a legal requirement and there are serious penalties for non-compliance. In accordance with this legislation, Gridsdales has subscribed to an insured scheme known as the Deposit Protection Service (DPS). As part of the 'Managed' service, Gridsdales will register the deposit, handle the check out and enter into correspondence with the DPS should there be a dispute. If you have chosen the 'Let Only' or 'Rent Collection' service you will need to register yourself with The Deposit Protection Service. You can register online at www.depositprotection.com or give them a call on 0844 4727 000. Gridsdales will require your Landlord Deposit Registration Identification so that we may transfer the deposit over to your registration number. If you have chosen the 'Let Only' or 'Rent Collection' service, but would prefer Gridsdales to take care of deposit issues, including DPS registration. Please let us know and we can discuss the various options with you.

THE TENANCY:

Unless otherwise agreed, the tenancy will be a six month Assured Shorthold Tenancy (AST) which will give the tenant security of tenure for this term. If you wish the tenant to vacate at the end of the tenancy we must give the tenant two months Notice for Possession. If you wish the tenant to remain, we can issue a further tenancy or let the tenant "hold-over" on the same terms and conditions as the original agreement - this creates a Statutory Periodic Tenancy. When the tenancy commences you and the tenant are bound for the period stated on the agreement and you cannot gain possession before the end of the fixed term (unless there is a significant breach of tenancy) and in the same context, the tenant is obliged to pay rent for the full term unless you agree he may leave. If you wish us to serve notice to the tenant you must confirm this in writing to Gridsdales.



MORTGAGE AND INSURANCE

If the ownership of the property is subject to a mortgage, permission must be obtained from the lender prior to letting. Buildings and contents insurance must be in place (to include third party liability) to cover the letting.

The Legal Stuff

THE SCHEDULE OF CONDITIONS & INVENTORY:



Before the tenancy commences, a full Schedule of Conditions & Inventory is prepared, this takes into account all contents, fixtures and fittings and the condition of all decor, floor coverings etc. We recommend you remove any item of value or sentiment and that if you do leave any particular item of value that you take a photograph of it and provide us with a full description to ensure that the inventory is correct. We use a software package for this, making the Inventory process as fool proof as possible.

SAFETY LEGISLATION:

Gas

The Gas Safety (Installation & Use) Regulations 1994 & 1996 states that prior to the first letting and annually thereafter, all gas appliances must be checked by a GAS SAFE registered plumber.



Electricity



We recommend that your property has a full wiring examination every 5 years. Any portable appliances you leave should be checked for safety and Grisdales can organise this on your behalf at your written request. It is a requirement to provide an instruction manual for each electrical appliance.



Smoke & Carbon Monoxide Regulations 2015

Under the Smoke and Carbon Monoxide Alarm Regulations 2015 there is a requirement to provide a smoke alarm on each floor level of the property and provide a Carbon Monoxide Alarm by every open fire, multi-fuel stove/appliance.

These appliances must be working when the tenancy commences.

Furnishings

The Furniture & Furnishings (Fire) (Safety) Regulations 1988 & 1993 apply to any person letting a property with soft furnishings (i.e beds, sofas, armchairs etc) Anything made prior to 1950 is exempt and can be included, as can those showing the appropriate label which have been made after 1988. Any article manufactured in the intervening period (1950-1988) must not be included in the tenancy under any circumstance. Failure to comply with the above regulations can result in heavy fines by the HSE. Spot checks are frequently carried out by Trading Standards. Grisdales will carry out all safety check within 7 days of the tenancy commencing unless you specifically inform us in writing not to do so.



Blind Cords

All loose cords on blinds must be attached to the wall by a clip or cleat. Grisdales will advise further on this as necessary.

Important Bits

Refresh & Refurb

We offer a refresh and refurbishment service and this will help you with any works that require to be undertaken. We will obtain competitive quotes from our fully referenced and insured contractors, we co-ordinate all works required and on completion of the work we check that everything has been carried out to a good standard. We charge 15% plus VAT on contractor's invoices for doing this and it will certainly take the pressure off you – we also act very quickly with a view to ensuring that the property is let quickly so we can generate some income for you.

Rent Recovery Plus

Sadly, even the best tenants can fall on hard times and most rent defaults are due to an inability to pay when circumstances change, rather than a refusal.

Its natural to be sympathetic but the rental still needs to be paid. In these instances, its good to know that your are protected and that's where we can offer a rent protection service. Contact Grisdales for further information.

Landlord's Insurance

As a landlord you need a particular type of insurance for properties you rent out to tenants. This cover usually includes the same type of protection as your usual house insurance, such as cover for buildings and contents in the event of a range of circumstances. But, you also need extra cover for non-payment of rent, your tenant damaging your property, your tenant having to move out after a serious event such as a flood and liability for accidents in your property causing injury. Contact Grisdales for further information.

... We do more than let properties ...

Selling your property

Selling your house isn't about luck....it's about getting the right advice.

Our expert valuers know the local property scene inside out and are well placed to advise you how to accurately position your property in the current market



Saturdays and Sundays are prime buying times...
That's why we are open 7 days a week!



Be sociable and find out what's happening at Grisdales... follow us on Facebook and Twitter!



Exclusive to Grisdales... whether you are buying, selling or both, 1st View gives you the chance to be right at the forefront of the market. Every week we hold exclusive 1st Views of properties that have just come to the market.



Our stunning presentation and website imagery allows for interesting descriptions, photography, floor plans, location maps, Google Street view and local information to help catch buyers' attention.



We really believe every house has a 'wow' factor. So we focus on those little things which make your house stand out from the crowd and weave them into your sales brochure.

Surveys

Buying a house is one of the most exciting things you will ever do. It will also probably be the biggest purchase you will ever make and we want your purchase to live up to those dreams. You need to know that your new home will not only be a sound investment, but also one which you will enjoy....

without the worry of the unknown.

Grisdales offer a wide range of survey and valuation reports to meet different needs, all backed by the qualification, experience and knowledge of a Chartered Surveyor.

As we know timescale will be very important to your plans. An inspection can normally be booked within 1-2 days from instruction and the completed report forwarded to you within a further 3-5 days.

www.grisdales.co.uk

Life's a property journey... our mission is to take our clients every step of the way with passion, honesty and expertise

Passion... *Everything we do is with enthusiasm and commitment to ourselves, our team and our clients.*

Honesty... *We are trustworthy and act with integrity at all times.*

Expertise... *We deliver outstanding skills and knowledge in all that we do.*

Your notes...

Just a few testimonials

“Grisdales have provided a consistently high standard of service for me for over 16 years covering all aspect of property management” **Mr McL**

“I am so pleased with the professional customer services provided by Grisdals. I highly admire Grisdals effective and timely communication, prompt response and friendly approach towards landlords/clients. I would highly recommend services offered by Grisdals.” **Mr P**

“Grisdales have been letting agents for our properties for 15 years, during which time they have always given sound advice and an efficient and friendly service.” **Mr & Mrs S**

“Once again thanks a lot to you and your team members for everything. You won't realise the significant differences it makes working with a professional, reliable and trustworthy person/company like yourself for remotely based landlord like me - really appreciate it.” **Mr P**

“Thanks for all your help, it made finding a house and then moving a lot less stressful than it could have been otherwise as newcomer to the area, and I really appreciate it! I wouldn't hesitate to recommend Grisdals to anyone searching for a new home.” **Ms H**