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RESIDENTIAL LANDLORD GUIDE



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**INDEPENDENT
FOR OVER 70 YEARS**

Breadings are an independent sales and lettings agent in the historic market town of Faversham and vibrant, harbor town of Whitstable. Established more than 70 years ago, we are the oldest independent agent in the area with a current collective experience of more than 60 years, we are recognized for our superior, professional service and friendly, approachable manner.

We believe our clients and customers deserve much more than just a good agent. We understand that today's buyer or tenant is tomorrow's seller or landlord and because we want to retain your custom for life, we place a huge emphasis on our quality of service. We must be better than our competitors and from what we hear from our existing clients, we are!



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LANDLORD PORTFOLIO MANAGEMENT

We have a substantial management portfolio of residential and commercial properties and our tailor made letting packages give us the flexibility to adapt to our customers' needs and without any corporate 'red tape', you can be sure that we will deliver.

When it comes to marketing, we've got you covered; access to all the major UK property websites mean we can offer the same coverage as any corporate agent but with the personal touch you only get with an owner operated, independent agent.

So, if you are looking for an agent that will give you quality marketing and support, together with fantastic individual customer service and a clear open and honest fee structure, Breadings are your obvious choice.



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RESIDENTIAL LETTINGS MANAGEMENT SERVICES

We always have a very active list of potential tenants looking for rental property. We personally interview and pre-qualify all applicants before a viewing even takes place making sure that the landlords stipulations and requirements are discussed at the very beginning and to assess the tenant's income and financial suitability. It is important to us that we find the right tenant for our landlords and in our experience, the first applicant may not always be the best.

We fully reference all tenants before a let is agreed which includes; carrying out a credit check, obtaining income and employer references, a previous landlord's reference (if applicable) and collecting the necessary identification documents to carry out 'Right to rent' checks as required by law.



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WORKING IN PARTNERSHIP WITH TRUSTED LETTINGS PROFESSIONALS

HOME Sweet HOME

► We offer our landlords insurance products through our referencing partners Let Alliance for that extra peace of mind. Landlords buildings and contents insurance gives comprehensive cover as standard and rent protection products come with a variety of options and has been specifically created for the rental market.

► We use online marketing for full exposure to the lettings market including advertising through our own professional website and daily property updates on Rightmove and On the Market. We also have an active social media presence and carry out in branch advertising at our conveniently situated offices.

► We have teamed up with No Letting go Canterbury who specialise in helping landlords and estate agents safeguard their investment through their unrivalled, professional and accurate property inventory services and comprehensive property reports.

► All tenants on our managed or premium managed service have access to our Fixflo reporting system to report repairs, watch useful tutorials and easily upload photos and details of their maintenance problem which is then reported to us and dealt with in accordance with the Landlords instructions.

rightmove 



nolettinggo
inventory management

Let Alliance 
Fixflo

OnTheMarket 



EVERY TENANT RECIEVES
A COMPLIMENTARY
HOME MOVE BOX FILLED
WITH TREATS AND SPECIAL
OFFERS TO WELCOME
THEM INTO THEIR
NEW HOME ♥

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LANDLORD OBLIGATIONS + COMPLIANCE

As a Landlord, you must ensure your property and installations are kept in a good state of repair and fixtures are in safe working order. You should make certain that there are no serious health and safety hazards in the property. As professional agents, we can guide you through each step of the process and arrange the necessary checks on your behalf to keep you and your property compliant.

Smoke and Carbon monoxide alarms - You must install smoke alarms on every floor of the property and carbon monoxide alarms where there are gas appliances and solid fuel appliances such as wood burning stoves.

Landlord Gas safety certificate - You must have a valid annual gas safety certificate carried out by a gas safe engineer.

Electrical installation condition report EICR - You must ensure electrical installations and fixed appliances are safe and ensure the property electrics are checked at least every five years by a properly qualified person.

Energy Performance certificate - You must have an EPC for your property rated E or above and have this renewed every ten years.

Furnishings - You must ensure that furniture supplied has the required fire safety labels and fireproofing.

Water safety - You must carry out a risk assessment to assess the risk from exposure to Legionella to ensure the safety of your tenants.

Deposit Protection - You must ensure your tenants deposit is protected in a government-approved tenancy deposit scheme.



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PREMIUM TENANCY MANAGEMENT PACKAGES



We offer three levels of tenancy management and a tenant finding service for the more experienced landlord. Take a look at the following management services guide to compare the different services included in each option. We are confident that there is a package to suit every landlord and our fee structure is clear and competitive.

In our experience, it's clear that tenants prefer a managed property, knowing that a trusted agent will provide a professional service, make sure the property is compliant as well as removing the emotion from both sides in the landlord/tenant relationship.

Our management fees are based on a percentage of the monthly rental amount + VAT and an initial set up fee of £495 + VAT is charged and deducted from the first month's rent for each new tenancy on all management levels. Our tenant find only service is charged at a one off fixed fee (see tenant find section for more details).

We offer further discounts for landlords of multiple properties and often have promotions for new landlords. Please ask for further information or check our Instagram and Facebook page for the latest information and offers.

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COMPARE OUR MANAGEMENT PACKAGES

£495 + VAT initial set up fee
applicable on all management levels

Tenancy management services

	Premium 14% + VAT	Managed 10% + VAT	Rent collect 8% + VAT
• Rent guarantee cover for first 12 months - (terms and conditions apply)	✓	+	+
• Arrange pre tenancy maintenance, cleaning and safety inspections if required (cost of services to be paid by Landlord)	✓	✓	✓
• Online, social media and in branch marketing	✓	✓	✓
• Escorted property viewings	✓	✓	✓
• Pre-qualify tenants before viewings	✓	✓	✓
• Fully reference tenants including 'Right to rent' ID Checks, credit checks, employer/ income and landlord references	✓	✓	✓
• Arrange tenancy agreement and supporting documents and sign on landlord's behalf	✓	✓	✓
• Agree suitable check in date and signing of the documents with tenants	✓	✓	✓
• Arrange schedule of condition/ Inventory and check in including meter readings and hand over of keys	✓	+	+
• Key holding service (if required)	✓	✓	✗
• Provide tenants with a copy of the EPC, 'How to rent guide' electrical report and gas safety certificate where required	✓	✓	✓
• Give tenants instructions for setting up utility accounts via our 'Homeshift' partners with the relevant suppliers and maintenance instructions. Give any instruction manuals for appliances to tenants (if provided by landlord)	✓	✓	✓
• Register deposit with the Deposit protection service (DPS) and issue tenant with relevant documentation	✓	✓	✓
• Collect monthly rent and send monthly statements by email to landlord	✓	✓	✓
• Contact tenant and write to them regarding any late rental payments	✓	✓	✓
• Provide annual detailed statement to Landlord for tax return	✓	✓	✓
• Arrange maintenance repairs in accordance with landlord's instructions	✓	✓	✗
• Arrange 6 or 12 monthly tenancy renewals or periodic contract notices	✓	+	+
• Negotiate with landlord and tenant regarding rent increases	✓	✓	✓
• Initial six-month property visit, and one property visit per year	✓	+	+
• Issue possession notices as required	✓	✓	+
• Legal advice and issue of notices through local solicitors	+	+	+
• Attend court hearings if required	✓	✓	+
• Arrange key return, Inventory check out, meter readings and detailed report at end of tenancy	✓	+	+
• Liase with landlord & tenant regarding deposit return and negotiating any deductions	✓	✓	✓
• Dealing with deposit disputes via DPS and filing dispute claims	✓	✓	✓

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ADD ON SERVICES PRICE GUIDE



- Gas safety certificate £80.00 - £95.00 + VAT
- Energy Performance certificate £85.00 + VAT
- Inventory check in and check out £120.00 - £350.00 + VAT
- Tenancy renewals £85.00 + VAT (Managed)
£195.00 + VAT (Non Managed)
- Electrical report £120.00 - £320.00 + VAT
- Legionella risk assessment £120.00 + VAT
- Property visit £55.00 + VAT

These are approx. costs and may be subject to change. Prices may also vary due to individual size of property.



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EASY AGENT MANAGEMENT SWITCH SERVICE

3 MONTHS
PROPERTY MANAGEMENT

FREE

when you switch to us

Switching is an easy, stress free process we will do all of the work and handle the transfer for you.

*Make sure you check any existing agency agreement for notice periods before instructing a new letting agent.



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TENANT FIND ONLY PACKAGE

Our 'Tenant find only' service is recommended for more experienced landlords who may prefer to take care of maintenance and rent collection themselves and are confident enough to do so. We are on hand to find suitable tenants, carry out references, register deposits and take care of the necessary documentation and procedures up to check in. The landlord will then take over the rent collection and management from that point.



Government regulations require that the tenant's security deposit is held in an approved scheme. We are registered with the 'Deposit Protection Service' (DPS) and will secure the deposit with them. At the end of the tenancy it is the landlord's responsibility to check the tenant out of the property and authorise the return of the deposit. If a landlord has other properties and is a member of one of the approved schemes and would like to hold the deposit, they can advise us of the details and we can arrange for the funds to be transferred.

TENANT FIND ONLY PACKAGE- WHATS INCLUDED



- Online, social media and in branch marketing
- Escorted property viewings
- Pre-qualify tenants before viewings
- Fully reference tenants including 'Right to rent' ID Checks, credit checks, employer/ income and landlord references
- Arrange tenancy agreement and necessary documents and sign on landlord's behalf
- Agree suitable check in date and signing of the documents with tenants
- Arrange schedule of condition/ Inventory and check in including meter readings and handover of keys (ADD ON AT EXTRA COST OR LANDLORD TO PROVIDE OWN)
- Provide tenants with a copy of the EPC, 'How to rent guide', gas safety certificate and electrical report where required
- Give tenants instructions for setting up utility accounts with the relevant suppliers and instructions regarding maintenance and future rent payments. Give any instruction manuals for appliances to tenants if provided by landlord
- Register deposit with the Deposit protection service (DPS) and issue tenant with relevant documentation
- Submit deposit claim return at end of tenancy – landlord to negotiate any deductions within the legal timeframe specified

**Our fee for this service is The First month's rent Inclusive of VAT
(capped at a maximum fee of £800 inc. VAT)**

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FREQUENTLY ASKED QUESTIONS

Looking after property is a full-time job. Even more so now with landlords and agent's responsibilities on the rise. As experienced property agents, we can guide you through the different processes and requirements and keep you informed of any changes or legal obligations that may affect you as a landlord. We have put together a guide of what you really need to know before letting your property and the most frequently asked questions by both new and experienced landlords;

What safety documents do I need to provide? How many sets of keys? What about smoke alarms?

Before a tenancy can commence, we must have a current Gas Safety Certificate carried out by a GAS SAFE registered engineer and renewed annually and an EICR electrical check be carried out by a qualified electrical engineer, to ensure that the wiring is safe and up to date. This must be renewed every five years. An EPC (Energy Performance Certificate) is also required which will last 10 years and a Legionella certificate for water quality. If required, we can arrange all of these reports and certificates for you. (Please see price guide for estimated costs). Electrical, gas, plumbing, waste, and central heating systems must be safe, sound and in good working order. It is always helpful if the landlord leaves information for the tenant regarding appliances, heating and hot water controls, etc. and details of where the stop cock is. Smoke alarms must be fitted in the property, one on each level and a carbon monoxide alarm must also be supplied. One set of keys will be required for each named tenant on the tenancy agreement. We offer a key holding service on our Premium and managed services, so if you provide us with a clearly labelled 'spare' set we will retain this for you in case of emergencies.

Who is responsible for paying utility bills throughout the tenancy?

The tenant will be responsible for utility accounts from the start date of the tenancy. We will provide the tenants with details of the relevant suppliers for them to contact and arrange new accounts in their names via our partners 'Homeshift'. Meter readings for gas and electric will also be taken by the inventory clerk on the day that the tenant moves in. Between tenancies the landlord is responsible for any standing charge or usage. The landlord should ensure any mail in their own name is redirected prior to a new tenancy commencing.

Do I need to have insurance on my property?

Yes! It is the responsibility of the landlord to have adequate buildings insurance on the property at all times and to supply us with these details. The tenant will be responsible for their contents insurance. We can provide quotes for these through our referencing agency Let Alliance if required.

How will I know that my property is being looked after?

A professional Inventory will be prepared at the beginning of the tenancy by an Inventory clerk which forms a schedule to the tenancy agreement. The clerk will check-in all tenants with this inventory and check them out at the end if the property is managed. We also offer property visits to be included in our Premium service or at an additional fee if one of our other options are selected. Please see our different management services for further information.

I have a Mortgage on my property, do I need to contact my lender?

Yes! If there is a mortgage on the property, the landlord should obtain the mortgagees consent prior to letting the property

What about Tax?

Your rental income should be declared to the Inland Revenue for tax purposes. If you intend to live or work abroad, we are required by law to deduct tax from your rental income, unless you are able to provide us with a tax exemption certificate. You should consult a financial advisor or accountant for further information

FREQUENTLY ASKED QUESTIONS (CONTINUED)

I am thinking about leaving furniture and furnishings in my property, is this ok?

It is the landlord's responsibility to ensure that all beds, headboards, mattresses, cushions, pillows, etc. comply with the current Furniture & Furnishings (Fire & Safety) Regulations. Items which comply will have a suitable permanent label attached. Any non-compliant items must be removed before a tenancy commences. All items will be included in the inventory.

Do you ask for a security deposit from the tenant? Can I choose if my tenants keep pets or smoke in my property?

Yes! The tenant's security deposit is the equivalent to five weeks rent and is required by law to be registered with a deposit protection company. We use one of the three authorised companies called the 'Deposit Protection Service Ltd' who will hold the deposit in their account. The security deposit will only be returned to the tenant at the end of their tenancy upon satisfactory inspection of the property and garden. We operate a strictly no smoking policy in all properties and pets will only be accepted with the Landlords consent. We are no longer permitted under new legislation to request an enhanced deposit for this.

How long is the tenancy agreement for? How much notice will I need to give my tenants?

Our leases are all Assured Shorthold tenancy agreements usually for an initial minimum period of six months. The agreement can then be renewed for a further six or twelve months thereafter, or alternatively it could continue on a rolling monthly (Periodic) basis or a longer term tenancy may be negotiated. A landlord can give a tenant two months' notice to vacate the property. The tenant would be required to give one months notice. Always check the tenancy agreement for full terms and conditions of notice periods as exceptions to this may apply. Further notice periods and eviction proceedings may be required if a tenant does not vacate the property after notice has expired.

I want to make sure I receive rental income as soon as possible. What can I do to ensure my property is let quickly?

Before a tenancy commences the property should be in clean, tidy and presentable order. A well maintained property in a good decorative order has a greater chance of achieving the best rental figure, being let quicker and being treated with greater respect by a tenant. Gardens should be left neat, tidy and rubbish free, with any lawns cut. We also recommend that all carpets are professionally cleaned.

I'm worried about my tenants not paying rent. What happens if I need to seek legal advice?

We offer rent guarantee products for extra peace of mind through our referencing partners Let Alliance. We also offer a Legal Service with solicitors on hand for any legal advice you may have throughout the tenancy. They will also issue correct legal notice to your tenants at the end of the tenancy on your behalf (terms and conditions apply).

I know I want an agent to look after my property but its such a difficult decision making sure I have chosen the right one. Why should I choose Breadings?

Our reputation speaks for itself - check out our customer testimonials and excellent feedback. We have landlords that have been with us for many years who return to us time after time. Being independently owned, we have the flexibility to adapt to our clients' needs and requirements and as we operate from one office, we always know what is going on with your property. Your investment is not lost between branches, departments and lots of people! We have a continually growing portfolio of residential and commercial property and feel that our personal and friendly approach to business ensures we can deliver superior service to our clients where it really counts.

LANDLORD CHECKLIST

- ☒ Arrange initial FREE market appraisal and advice session with us
- ☒ Tell us which service you require and return signed agency agreement, terms of business and supporting documents
- ☒ Contact your mortgage company or other lender for their letting requirements
- ☒ Contact your insurer and arrange adequate Landlord buildings insurance
- ☒ Decide which items (if any) are to be left at the property and remove all valuables
- ☒ If the property is furnished, ensure all furnishings comply with fire regulations
- ☒ Arrange an energy performance certificate (EPC) and ensure the property is rated E or above
- ☒ Arrange gas and electrical checks along with a legionella risk assessment
- ☒ Ensure smoke alarms and carbon monoxide alarms are fitted in the property where required
- ☒ Arrange for the property to be cleaned and presented ready for letting
- ☒ Think about what level of work needs to be done in the garden - is this reasonable for a tenant or should you think about some form of gardening service?
- ☒ Arrange for at least three sets of keys to be given to us, one 'spare' set for us to keep and one set for each tenant
- ☒ if you are moving overseas apply for an approval certificate from HMRC to enable us to pay rent to you without deduction of tax

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WHAT OUR LANDLORDS & TENANTS SAY ABOUT US



" I have been permanently based in Norway since 2013 and have nothing but praise for the way they have handled the letting of my property from the beginning and the conduct of the sale just completed. From their initial vetting of the tenants to their management for the last three years or so their advice has always been first class and their support cheerful and always exemplary. As a former landlord I gained tremendous respect for their professionalism and support."

" I have been a property developer for many years, subsequently dealt with many estate agents. Breadings are so easy to work with and continuity of care was great. Value for money from a professional company. I shall use them again!"

"I am a tenant with Breadings and have been for the past 8 years. I have never had any problems. Staff have always been helpful and professional."

"Breadings were very patient and attentive. Their team provided a personal service and were pleasant to deal with, unlike my experience with many other estate agents. I wouldn't hesitate to use them again."

" We have just rented a property from Breadings, very helpful agent. They are by far the friendliest agents we have come across. Very professional, fast, great communication. Highly recommend. Perfect."

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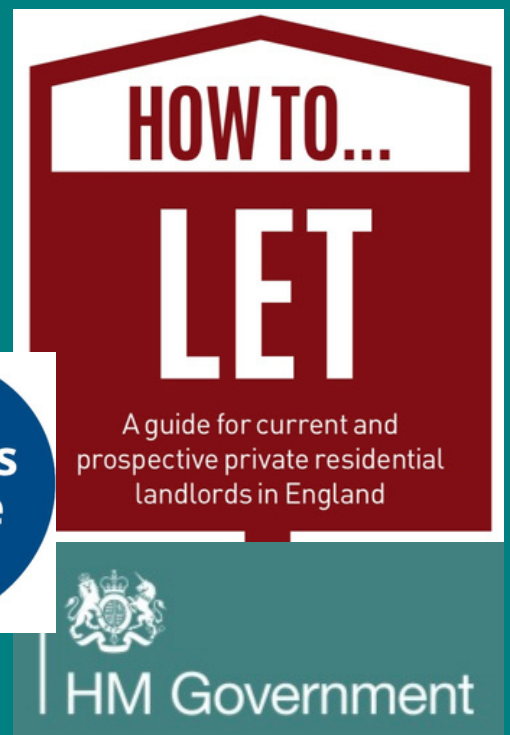
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FURTHER INFORMATION

The governments 'How to let guide' has some helpful information for Landlords and the Citizens advice bureau can offer further help and advice should you need it.

The contents of this guide may be subject to change at any time and is not intended to replace any clauses contained within the signed tenancy agreement so please refer to the tenancy agreement for further clarification or alternatively, contact our office and we will be happy to advise you.



Client Money
Protection:
Client Money Protect



Independent
Redress:
Property redress scheme



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VISIT OUR FAVERSHAM OFFICE

Our Faversham office is located in Crescent Road, Faversham (opposite Tesco) and is accessible by appointment only - please call or email to arrange a FREE no obligation consultation and to discuss how we can help you get the most from your rental investment

The Stable Block
Crescent Road
Faversham
Kent ME13 7GU
01795 531622
faversham@breadings.co.uk



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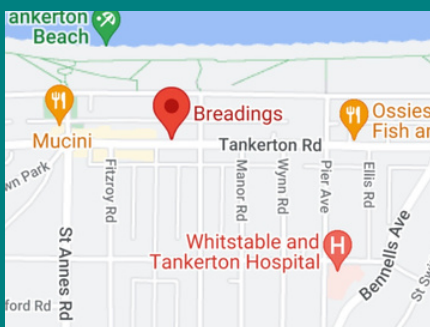
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VISIT OUR WHITSTABLE OFFICE

Our Whitstable office is located in Tankerton Road, Tankerton and is open Monday-Saturday - please call or email to arrange a FREE no obligation consultation and to discuss how we can help you get the most from your rental investment

Vaughan House
139c Tankerton Road
Whitstable
Kent CT5 2AW
01227 266644
whitstable@breadings.co.uk



AGENCY AGREEMENT + SERVICE SELECTION

Page 1

EXCLUSIVE AGENCY AGREEMENT TO TENANT FIND AND MANAGE RESIDENTIAL PROPERTY

Please complete the following information and return to Breadings along with supporting documents and our terms of business to instruct our tenancy management services;

Property to let: _____

Landlords Names:_____

Address: _____

Home Tel:_____ **Mobile Tel**_____

Email: _____

Asking Rent:_____ **PCM (Please leave blank if not yet decided)**

The Landlord(s) hereby appoints Breadings (Managing Agents) as their exclusive agents to find suitable tenants for the above property for an initial period of twelve months, unless on a “Tenant find only” basis at the agreed service level and commission of (Please tick);

Premium- 14%+ VAT ☐

Managed- 10% + VAT ☐

Rent collect- 8% + VAT ☐

Student- 13% + VAT ☐

**Tenant find only- First months rent inc VAT
(Maximum £800 Inc VAT)** ☐

**£495 + VAT setting up fee applies on all management levels
deducted from first months rent (Excluding find tenant only)**

AGENCY AGREEMENT + SERVICE SELECTION

Page 2

Please provide the following documents either in printed form to our Faversham office or by email pdf to; lettings@breadings.co.uk.

If you would like us to arrange any of these documents or services on your behalf please indicate by ticking the boxes below;

Gas safety certificate £80.00 - £95.00 + VAT ☐

Energy Performance certificate £85.00 + VAT ☐

Inventory check in and check out £120.00 - £350.00 + VAT ☐

EICR electrical report £120.00 - £320.00 + VAT ☐

Legionella risk assessment £120.00 + VAT ☐

Additional services available on managed options only:

Property visit £55 + VAT ☐

Repairs:

The Landlord(s) hereby give authority for the Managing Agents to effect repairs, etc. up to £____ without first consulting the Landlord(s). The managing agent does not accept repairing liability, which remains the responsibility of the Landlord and their insurers.

AGENCY AGREEMENT + SERVICE SELECTION

Page 3

Please provide and/or confirm the following information;

I / We confirm that there are smoke alarms installed and in date
on each level of the property YES / NO

I / We confirm that there are Carbon Monoxide alarms fitted in the
property where required YES / NO

I / We confirm we have Landlords buildings insurance in place YES / NO

Does the property have a mortgage? YES / NO

Will any named Landlord be residing outside of the UK? YES / NO

Landlord bank account details for monthly rental payments
to be paid in to;

Details of current utility providers for the property;

Council tax band of property

Please provide any other information that might be helpful or relevant to
the property on a separate sheet

AGENCY AGREEMENT + SERVICE SELECTION

Page 4

Should the Landlord(s) wish to terminate this agreement for any reason, the Managing Agents shall be entitled to their agreed commission during the initial period provided a tenant is in occupation and paying the prescribed rent. The landlord understands that no changes can be made to the management of the property during a fixed term. If the Landlord does wish to make changes, two months notice prior to the expiration of the fixed term must be given.

Warranties by the Landlord(s):

- (a) That they are the owners of the property and are entitled to let the property
- (b) That they will not instruct any other agent to manage the property
- (c) That should they find a tenant, all negotiations will be conducted by the Managing Agents who will be entitled to their full commission
- (d) That they confirm they are in receipt of Breathing's Residential Landlord guide, terms of business document and fully understand their obligations as a Landlord

Signed Landlord(s): _____

Date: _____

Signed Agent: _____

Date: _____