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LANDLORDS INFORMATION PROSPECTUS

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WHO ARE THE ACCOMMODATION SHOP?

We are a specialised residential lettings & management company that covers the South East of England with a proven track record. Our staff are professionally trained to provide you with expert advice at every step.

Our aim is to guide you through this complex and sometimes legalistic process.

Regularly dealing with landlords has helped us to identify key concerns, when thinking of letting your property, and we have developed our service to meet these needs. You can be confident that your property is professionally managed in line with our stringent code of practice (with a programme of checks, legal support, insurances and specialist letting advice) and the letting complies with all current legislation.

Our commitment to you is to offer a professional service, and above all peace of mind.

YOUR LOCAL OFFICE

Dover Office

The Accommodation Shop
23-25 Worthington Street
Dover
Kent
CT17 9AG

Tel: 01304 226666

Fax: 01304 225922

Medway Office

The Accommodation Shop
23 Watling Street
Chatham
Kent
ME5 7EP

Tel: 01634 851617

Fax: 01634 579144



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We will guide you through the entire letting process from valuations to advice on how to achieve the best rent.

THE FIRST STEP TO A SUCCESSFUL LETTING

Once you have contacted us, we will meet you at your property so that we can provide you with a professional and realistic rent evaluation. We will take into consideration...

- The location of your property.
- The number of bedrooms in your property.
- The condition of your property.
- The market demand for your type of property.

We will also advise you on all of the following...

- Whether you should be looking to let your property furnished or unfurnished.
- How to achieve the best possible rent.
- How to protect your rent and property with specialist insurances.
- Your responsibilities as a landlord and current legislation.

If you are thinking of purchasing a property to let, we can advise and help arrange surveys, validations, mortgages and insurances.

YOUR NEXT STEPS

If you have a mortgage on your property, you will need to inform the mortgage lender and obtain their permission to let. Your mortgage lender will give you an application form, which we will be more than happy to assist you with. Your lender may also ask you for details of our Rent Indemnity Scheme and copies of our tenancy agreements. If your property is leasehold, you may need to obtain permission from the freeholder.

You will also need to inform your insurance company. With some insurers, letting your property will invalidate your insurance. This does not need to be a problem, as we offer specialist landlords buildings and contents insurance at competitive rates.

PROTECTING YOUR INTERESTS

As part of our full management service we provide a comprehensive rental indemnity and legal protection insurance. If the tenant fails to pay their rent, you will still receive your rental income until vacant possession of the property is gained, possibly subject to an excess of one months rent. If legal action is necessary, our insurance will also cover your legal fees and costs.



FINDING YOU THE RIGHT TENANT

Professional marketing is one of our keys to success in letting. We pride ourselves on finding the right tenants for your property. We have a large database of tenants actively seeking properties, alongside contacts with local and national businesses and relocation companies. We regularly advertise in the local newspapers and print a daily property list, which is circulated to all prospective tenants. Our website is intergrated with our business software, so it is updated instantaneously.

Professional marketing is one of our keys to success. We pride ourselves on finding the right tenants for your property.

We then match tenants with properties. The tenants are taken to view the selected properties by our negotiator. If the property is occupied, viewing will be strictly by appointment.

TENANT AND GUARANTOR REFERENCING

We employ the services of a professional credit referencing agency to screen all prospective tenants, including a credit search linked to national credit records. This enables us to put the most suitable tenant into your property and validate your Rent Indemnity insurance.

Tenants who cannot meet these requirements are required to provide a guarantor, who is referenced in the same way, and also becomes party to the contract.

PREPARING YOUR PROPERTY

Your legal rights are the same whether you choose to let furnished or unfurnished, we may advise you, but the choice is yours. The minimum requirement for an unfurnished property is fitted carpets, fitted kitchen and suitable heating. We recommend curtains or blinds for all windows.

PREPARING THE TENANCY

Once we have found a suitable tenant and arranged a date for tenancy to begin with you, we will organise a professionally prepared Inventory and Schedule of Condition. This important document provides an accurate record of the property, the contents, and their condition. We then use this to monitor whether the tenant is looking after your property, and to assess whether any of the security deposit should be retained at the end of the tenancy.

We will prepare all necessary legal documents for your tenants and serve them at the appropriate times. Prior to the tenants moving into the property, we will collect the first month's rent and a security deposit.



We monitor the condition of your property through our quarterly routine inspections.

DURING THE TENANCY

Rents are collected during the month and the accounts are prepared at the end of the month. Our computerised accounting system will supply you with an accurate, but easy to understand monthly statement. This is sent to you at the beginning of every

month, payment is then made within ten working days.

Our branches maintain computerised systems for keeping in touch with you and your tenant from the moment your tenant moves in to the day they move out. We monitor the condition of your property through our quarterly routine inspections. This also helps us to highlight any maintenance required, upon which we will seek your authorisation to carry out any repairs.

END OF TENANCY

When we receive notice from the tenant, we will notify you as soon as possible and automatically start to advertise for new tenants unless otherwise instructed.

On the last day of the tenancy we will meet the tenant at the property to check them out and review the inventory with them, agree dilapidation (if applicable) and ensure all keys, etc... are returned to us. Meter readings will be taken and the relevant utility companies will be notified. Finally, we will secure the property and ensure it is ready for the new tenants.

TAXATION

Under the Non-Resident Landlord Scheme (applicable to Landlords whose usual place of abode is outside the UK) the Letting Agent is obliged to deduct tax from all rents paid, after deduction of certain expenses, and pay it direct to the Inland Revenue. The Letting Agent will then account for this tax to the Inland Revenue and furthermore submit annual Returns providing information about you and details of your property, the gross rent paid, the tax-deducted etc. Non-Resident Landlords (NRLs) may apply to the Inland Revenue for exemption. Further information can be found at the HM Revenue and Customs website http://www.hmrc.gov.uk/cnr/nrl_guide_notes.pdf

TENANCY DEPOSIT SCHEMES

All deposits (for rent up to £25,000 per annum) taken by landlords and letting agents for Assured Shorthold Tenancies in England and Wales, must be protected by a government approved tenancy deposit protection scheme.

If a deposit is not protected, the Landlord will be breaking the law. In the event of a Landlord needing to regain possession of the property they will be unable to use notice-only grounds for possession under Section 21 of the Housing Act 1988.

A Tenant is also entitled to apply for a court order requiring the deposit to be protected, or for



the Prescribed information to be given to them. If the court finds that the Landlord has failed to comply with these requirements, or that the deposit is not being held in accordance with an authorised scheme, the court must either:

- * Order the landlord to repay the deposit within 14 days of the issuing of the court order, or

- * Order the landlord to pay the deposit into the designated account held by the custodial scheme administrator.

The court must also order the Landlord to pay to the Tenant (or person who paid the deposit on his/her behalf) an amount equivalent to three times the deposit amount within 14 days of the making of the order.

GUARANTEED RENTS AND LEGAL PROTECTION

We strongly recommend that you take out a guaranteed rents and legal protection policy to protect your investment and to avoid legal difficulties. These policies are designed to alleviate the worry of non-paying tenants and deal efficiently with any cases that require you to attend court proceedings.

Having this protection ensures that you as the landlord are compensated against unpaid rent in a short time and minus a small excess, provide that you will not need to make any court appearances and pay court / solicitors fees. The policies are paid for monthly and represent a small percentage of rent received.

No legal protection in place...

Rent: £500 / month

Timescale: approx 6 months

Lost rent: £3000

Legal fees: £1000

Total Cost: £4000

There is no guarantee of getting any of this money back.

With rents and legal insurance...

Rent: £500 / month

Timescale: approx 6 months

Insurance cost: £160 (12 month premium)

Excess on insurance policy: £0

Legal costs: Covered in full by insurance

Total cost: £160

Total insurance received: £3000

Total Income: £2840

** Correct at time of press*

SPECIALISED BUILDINGS AND CONTENTS INSURANCE

We recommend all landlords have tenanted property buildings and contents insurance. Most domestic insurance companies do not offer this type of cover, however we are able to offer quotes for such cover at very competitive rates. For more information turn to page 10.

GAS REGULATIONS AND SAFETY CHECKS

The Gas Safety (installation and use) 1998 compels landlords to ensure that all gas appliances are maintained in good order and checked for safety at least every 12 months by a registered gas installer.

We can arrange the appropriate checks to be done by a registered installer/engineer before your tenants move in. In line with the legal requirements, we keep records of all safety checks. When necessary, we are able to organise gas checks, annual servicing and maintenance. An estimate for



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the cost of repair will be obtained and the repair will only be carried out with your permission.

ELECTRICAL REGULATIONS

Where electrical appliances are left in the property, the Low Voltage Electrical (Safety) Regulations 1989 require that you ensure these items are fit and safe to use. You also have a duty of care to ensure that the electrical wiring is in a safe condition. We recommend annual safety checks.

Before a property is made available to rent it must be confirmed that it complies with all legal requirements.

FIRE SAFETY REGULATIONS

The Smoke Detector Act 1991 places the onus on you, as Landlord, to install adequate smoke detectors (one per storey) in all tenanted properties.

The Fire and Furnishings (Fire) (Safety) Regulations 1988 states that all domestic upholstered furniture, furnishings and other products containing upholstery which are not fire resistant must be removed from the property, unless the let is for six months only and the landlord intends to return to the property. The furniture should either carry an act display label, or should have been manufactured and upholstered before 1950 and after 1988. The Penalty for non-compliance is a fine of up to £5,000 and / or six months imprisonment.

ENERGY PERFORMANCE CERTIFICATES

From October 2008 landlords offering property for rent will be required by law to provide prospective tenants with an Energy Performance Certificate for their property. EPCs will be valid for 10 years and a free copy must be provided to any prospective Tenant either when any written information is provided or at the point of viewing.

An EPC consists of an energy rating, potential energy rating and also includes advice on how to reduce carbon emissions and fuel bills with low and high cost measures. The EPC is based on an assesment or inspection of insulation, space heating, water heating, window type, size of property, utility types and sources.

HOUSING HEALTH AND SAFETY RATING SYSTEM

HHSRS is a new risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties in England and Wales. The legislation came into effect in England on 6 April 2006. The new assessment method focuses on the hazards that are present in housing.

The HHSRS does not impose any liability for unsafe items, however a local authority can serve an improvement notice on the property. This gives the landlord 60 days to remove hazardous objects and carry out any necessary improvements to make the property safe.



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YOUR FULLY MANAGED SERVICE

Following a Free Market Appraisal and ensuring that the property meets with all legal requirements you can be safe in the knowledge that the ensuing will be conducted with the upmost professionalism and without you having to lift a finger:

We will take every precaution to ensure that your interests are fully protected.



The property will be advertised across a range of media including rightmove.co.uk, propertyfinder.com, regional newspapers, full colour property listings (available from our office) and our website www.accommshop.co.uk.



All viewings of the property to be accompanied by a trained member of staff.



All applicants to be professionally referenced by an outside agency, approving tenants on the grounds of confirmed income, credit score and a previous landlord reference.



A full inventory and report of the property to be compiled prior to a new tenant moving in, complying with all terms of the Tenancy Deposit Scheme.



Arranging of gas safety checks to be carried out



Arranging of Energy Performance Certificates to be produced.



Prepared Assured Shorthold Tenancy Agreements



Utilities to be notified of any changes in tenancy



Collection of rents and monitoring of payments using our in house computerised system. In the event of missed payments a member of staff assigned to Rents will contact the tenant to ascertain the reason for the arrears and arrange for future payments to be on time.



Quarterly inspections carried out by our qualified in house maintenance manager. With an aim to check the condition of the property and confirm that the tenancy is being conducted to an acceptable standard.



All maintenance requirements will be arranged and conducted by a panel of approved contractors with the permission of the Landlord.



Tenants will be Checked in and Checked out of the property by a trained member of staff.



Rental statements will be produced at the end of every month at which point monies owed can be paid into your bank account by BACS or forwarded to you by cheque.



Guaranteed rent and legal insurance as well as specialised buildings and contents insurance are available on request. These insurances are charged separately.

We also operate a **Tenant Find Service** for more information please contact your local office.



Most domestic insurance policies will not offer this type of cover, however we are able to offer landlords quotes for such cover at very competitive rates.

Key areas of cover should always include:

- Public liability cover.
- Tenant damage.

INSURANCE - ARE YOU FULLY COVERED?

Buildings and Contents Insurance

Unlike our tenanted buildings insurance policies, domestic policies do not provide public liability cover. Public liability insurance covers any awards of damages given to a member of the public because of an injury to their person or damage to their property caused by you or your property. It also covers any related legal fees, costs and expenses as well as costs of hospital treatment (including ambulance costs) that the NHS may claim from you.

All too often we find Landlords are not adequately covered by standard insurance policies or they simply have no insurance what so ever.

Recently a new landlord approached us with a problem that had arisen at one of his properties we were preparing to manage. A tenant (put in the property by another agent) had caused serious damage to the property before absconding. When the landlord

approached asking if we could oversee the work needed to restore the property to its original condition he was shocked to discover that the 000s of pounds worth of work was not covered by his Landlords buildings insurance. The landlord was left with a large bill for the works he did however instruct us to provide his buildings insurance on all his properties from that point on and was very happy when we provided a cheaper premium than the previous year and most importantly comprehensive cover.

Are you aware that our contents insurance does not only cover removable objects and valuables, it incorporates carpets, curtains and white goods. Our specialised contents insurance also covers accidental damage by tenants, malicious damage by a tenant, theft and public liability. This insurance is perfectly suited to leasehold landlords who are aware that the freeholder has buildings insurance but not aware of the details of the cover.

If you are interested in a no obligation quote please contact your local office and they will be happy to arrange one for you.

GUARANTEED RENTS AND LEGAL INSURANCE

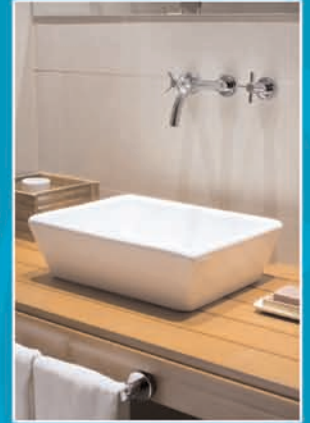
The following provides a worst case scenario a Landlord may face when letting their property.

Examples of guaranteed rents and legal protection

If you do not have protection in place, this is the potential risk...

- The tenant goes into 2 months arrears and notice can be served at 8 weeks / 2 months in the form of a Section 8 (14 day notice) which enables court proceedings to be applied.





While you look after your tenants, who looks after you?

'Let's Rent' - complete insurance for complete reassurance

'Let's Rent' is an insurance policy specifically designed for landlords just like you. Brought to you exclusively by TL Risk Solutions and underwritten by AXA, it's been developed to look after your interests and ensure that you and your assets are adequately covered no matter what sort of rental property you own.

We've all heard the horror stories of landlords left exposed by inadequate cover, personal law suits and damaged property. 'Let's Rent' offers you something invaluable – complete peace of mind.

Our policies cover buildings worth from £50,000 up to £2million and encompass features such as domestic employers' liability, cover for malicious damage & theft by the tenant, and even loss of rent for 20% of the buildings sum insured. And, for added reassurance we can even assist you in regaining possession in the event of you needing to remove unwanted tenants and recover rental arrears.

Don't wait until it's too late - to find out more or to request a quote telephone John Randall at TL Risk Solutions on 0118 9121187 or email john.randall@tlrisksolutions.com

TL Risk Solutions

TL Risk Solutions, Park Row House, 19-20 Park Row, Leeds LS15JF



No legal protection in place...

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Timescale: approx 6 months

Lost rent: £3000

Legal fees: £1000

Total Cost: £4000

There is no guarantee of getting any of this money back.

With rents and legal insurance...

Rent: £500 / month

Timescale: approx 6 months

Insurance cost: £160 (12 month premium)

Excess on insurance policy: £0

Legal costs: Covered in full by insurance

Total cost: £160

Total insurance received: £3000

Total Income: £2840

** Correct at time of press*

- The court application (and timescale for hearing date) can take up to 2 months.
- If the landlord wins possession the judge will normally grant 14 days (but can be up to 6 weeks) for vacation.

With protection in place, you would expect the process to look more like this...

- The tenant goes into 2 months arrears and notice can be served at 8 weeks.
- The landlord starts to receive the insurance money as replacement for lost rent monthly.
- The court proceedings are dealt with and paid for by the insurance company.

What price would you put on peace of mind?

WHAT NEXT...

At The Accommodation Shop we pride ourselves on our professional, friendly and efficient service catering for the single property Landlord as well as larger portfolios. Our success is based on systems developed over the past 20 years, this experience has enabled us to set our fees at very competitive rates.

If you have any further questions or require a free market appraisal on your property or portfolio then please contact your local office on the number below.

Dover Office

The Accommodation Shop
23-25 Worthington Street
Dover
Kent
CT17 9AG

Tel: 01304 226666

Fax: 01304 225922

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