





# Welcome to the leading Lettings agent in Essex & Kent...















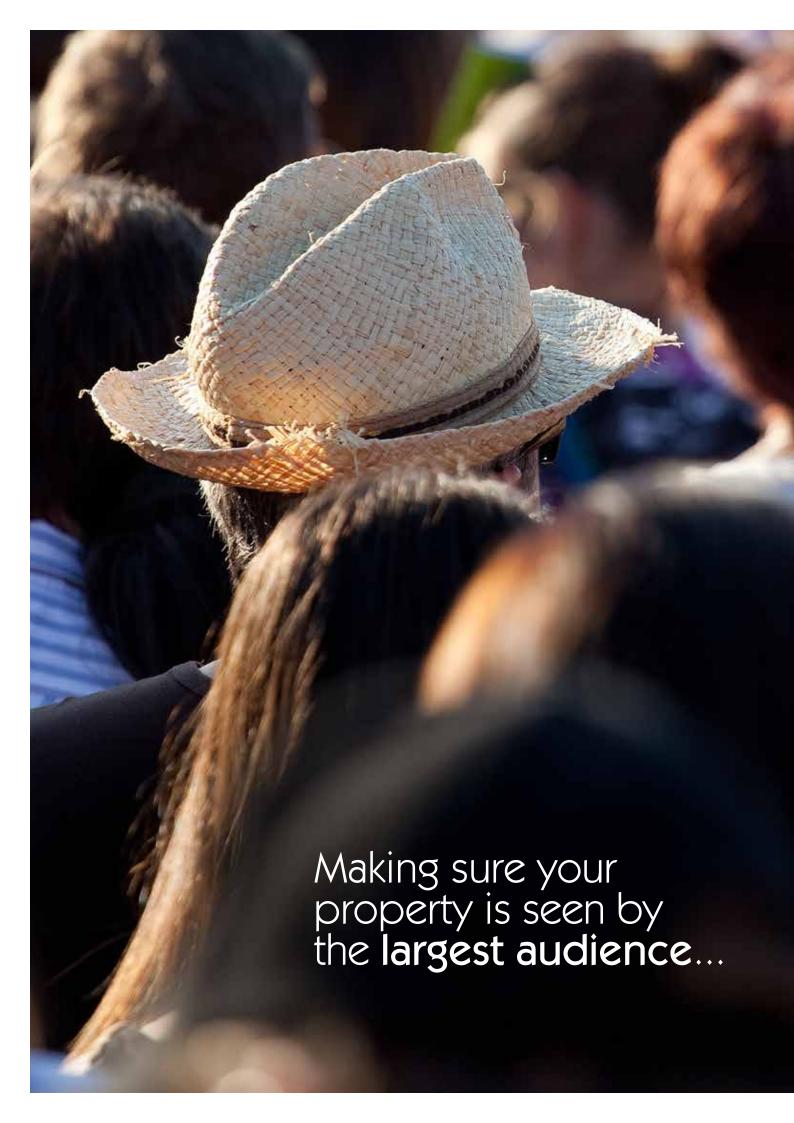


Working hard to make sure you don't have to worry...

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Too many times over the years I have been promised the earth by agents and received very little

Thankfully this is not the case with Balgores & I would not hesitate in recommending them.







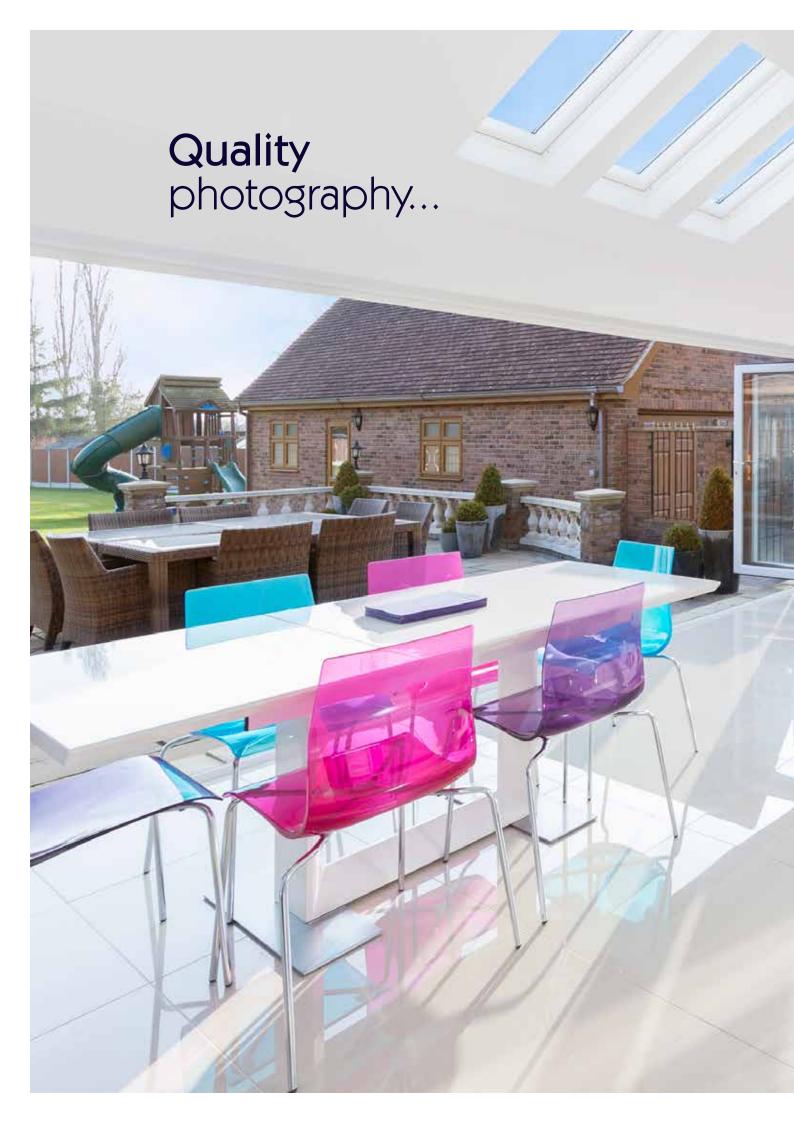




## Head & shoulders above the competition...

Knowledge, reputation, experience and quality of service

That's what makes us better.









### Protecting you...

Memberships of The Association of Residential Letting Agents (ARLA), National Association of Estate Agents (NAEA), The Property Ombudsman, Tenancy Deposit Scheme & My Deposits mean you, your property and your money are always protected.





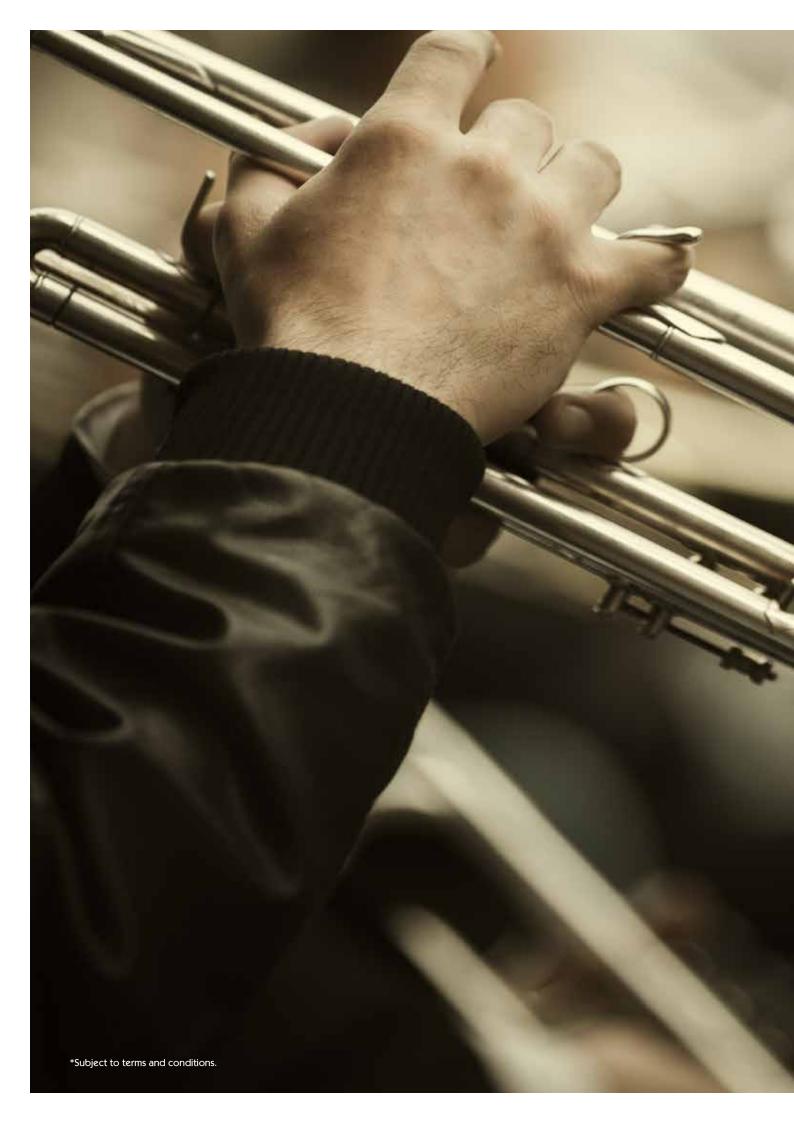
Making sure you are able to make deductions from the deposit if necessary.

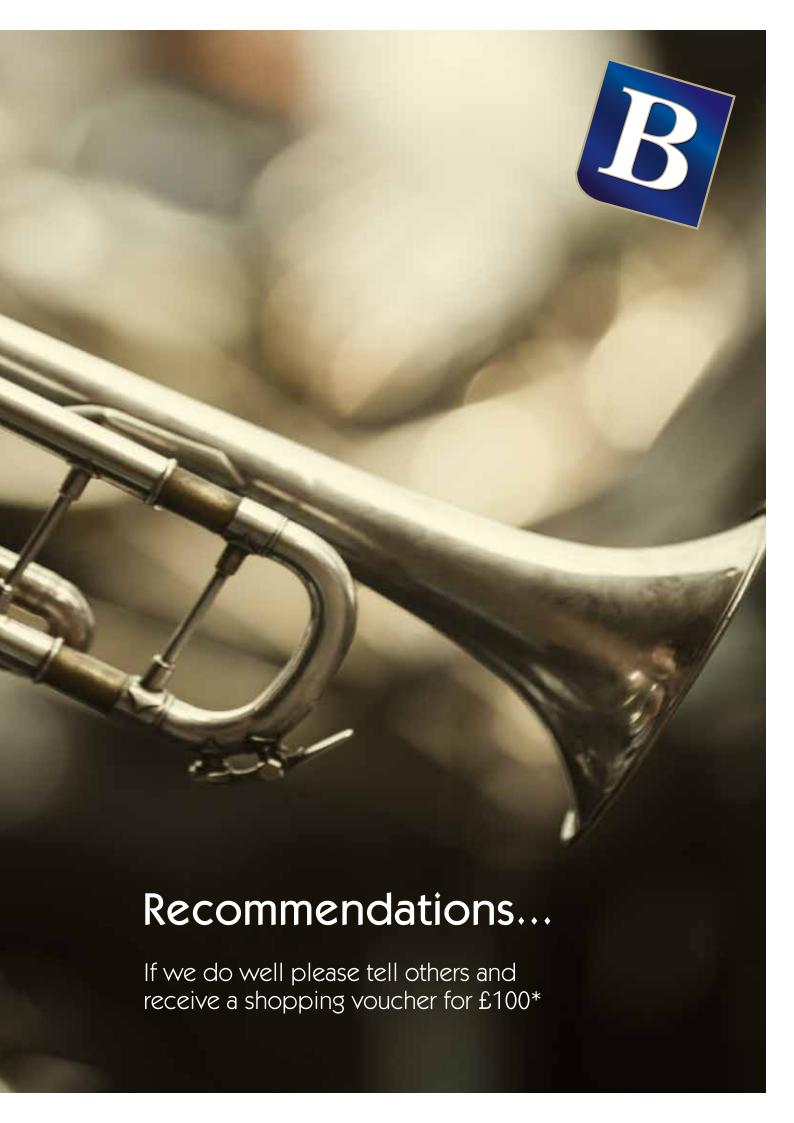
# A service tailored just for you...

From just finding a Tenant to guaranteed rent we have the service to meet your needs.









### Choosing the right service for you...

Legislation has increased for Landlords and Tenants expectations have grown. Making the right choice has never been more important.

### Introductory

Ideal for very experienced Landlords who not only have the time to deal with their own management and rents but also are able to keep up with the ever changing Legislative changes.

### **Rent Processing**

If you have the time to deal with the day to day management of your property but don't want to get involved in the rental side then this is the service for you. We find Tenants tend to be more likely to meet their commitments when they pay an agent as they know we will pursue any outstanding payment vociferously.

### Management

If you don't want to have any day to day involvement with your property then this service will provide you with regular statements, condition reports and a dedicated property manager to look after you and your property.

With the never ending Legislative changes that often affect your ability to gain possession or even collect rent we would strongly recommend this service unless you really are Legally minded.

### Management Plus

Specifically designed by Balgores to meet the growing number of clients who want absolute piece of mind when letting their property. This service offers guaranteed rent on the due date regardless of whether the Tenant has paid or not as well as your annual Gas Safety Certificate including a service and repairs to central heating, plumbing and pipework, annual portable appliance test and visual electrical inspection (subject to terms and conditions).

### A Table Of Our Services

Service	Let Only	Rent Processing	Management	Management Plus
Accompanied Viewings	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
Online Account to Monitor Progress of your Property	<i>y</i>	<b>✓</b>	<b>✓</b>	✓
Tenant Credit Checking, ID Check & Referencing	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
Rental Warranty Policy	At Charge	At Charge	At Charge	✓
Preparation & Signing of Tenancy Agreement	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
Serving of Section 21 Notice	If Requested	<b>✓</b>	<b>✓</b>	✓
Notifying Local Authority & Water	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓
Preparation of Inventory	At Charge	At Charge	Reduced Charge	✓
Processing of Rental Payments	X	<b>✓</b>	<b>✓</b>	✓
Sending Rent Reminders (if Necessary)	X	<b>✓</b>	<b>✓</b>	✓
Monthly & Annual Statement	X	<b>✓</b>	<b>✓</b>	✓
Check Tenants In & Out	X	×	<b>✓</b>	✓
Regular Property Check Reports	X	×	<b>✓</b>	✓
Arranging Routine Repairs	X	×	<b>✓</b>	✓
Day to Day Care of Your Property	X	×	<b>✓</b>	✓
Registration of Deposit	£40	£30	£30	✓
Guaranteed Rent	X	×	×	✓
Gas Safety & Plumbing Cover	X	×	×	✓

### Frequently asked questions...



Over the years we have found many of the same questions being asked and so we have listed the most common ones on our website which can be found at <a href="http://www.balgoresproperty.co.uk/Content/Lettings/Landlords/Landlords-FAQs.aspx">http://www.balgoresproperty.co.uk/Content/Lettings/Landlords/Landlords-FAQs.aspx</a>

### Some **legal information** for you...

### Safety Legislation & Duty of Care Explained

Landlords have a duty under British Law to ensure that the properties they rent and all of the contents are safe and that Tenants, occupants and the public are not put at risk. Current Legislation places the responsibility of this on the Landlord. Failure to comply is a criminal offence and Landlords cannot only be sued but can face prison for breaches. We can arrange for the necessary safety checks to be carried out on your behalf if requested to do so.

### The Gas Safety (Installation and Use) Regulations 1994 (Amended 1998)

This requires Landlords to have an annual safety check carried out by a Gas Safe registered plumber. Any faults found must be promptly rectified and it is illegal to move Tenants in without having a copy of a satisfactory Certificate.

### The Electrical Equipment (Safety) Regulations 1994

Under this Legislation Landlords are required to ensure that all appliances left at the property are safe to use. In order to ensure this, a suitably qualified electrician needs to carry out a Portable Appliance Test on each item. Any items failing the test must be removed and or replaced immediately. You must also leave instructions for each appliance at the property. We also recommend that you have the electrician carry out a Periodic Inspection of the installation at the same time. Appliances need to be checked annually and the installation generally should be checked every 5 years.

### The Furniture & Furnishings (Fire) (Safety) Regulations 1988 (Amended 1989 & 1993)

In 1988 the Government introduced Legislation that stated that all soft furnishings, i.e sofas, beds, chairs etc, provided for rental properties must meet official fire resistant standards and that these furnishings must have a permanently affixed label stating that it complies. If there is no label then proof of purchase will be required that clearly states a description of the furniture. If any item does not comply, or you cannot prove it does, then it must be removed from the property before a Tenancy can commence. You are not allowed to sell or gift these items to the tenant.

### **Smoke Detectors**

The installation of at least one smoke detector on every floor has been required since 1st October 2015. You must be able to prove these are working on the 1st day of the Tenancy.

### Carbon Monoxide Detectors

You must provide one near every appliance that uses solid fuel, e.g wood burning stove, fireplace, log burners etc. We would also recommend having 1 placed beside the boiler. You must be able to prove these are working on the 1st day of the Tenancy.

### The Landlord & Tenant Act 1985

Section 11 of The Landlord and Tenant Act 1985 requires Landlords to:

- Keep in repair the structure and exterior of the premises including drains, gutters and external pipes
- Keep in repair and proper working order the installation for the supply of water, gas, electricity and for sanitation
- Keep in repair and proper working order the installations for space heating and water heating.

### Taxation

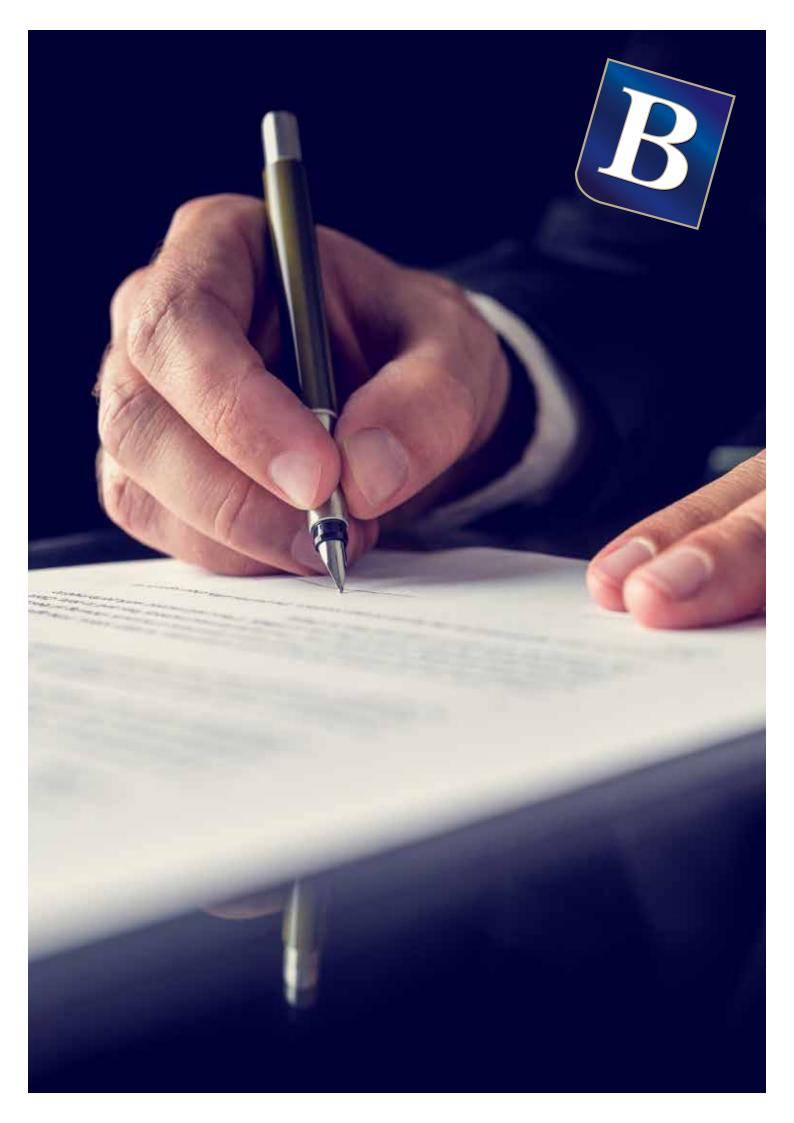
Rental income is liable to tax whether or not the landlord resides in the UK. Tax is levied on rental profit. Over the next few years (2017 - 2020) tax relief claimed on mortgage interest payments will be reduced to 20% of the interest payments and additionally the wear & tear allowance is being scrapped meaning you will only be able to claim for repairs/replacements carried out during the year for which you can provide receipts. Landlords are recommended to seek independent tax advice.

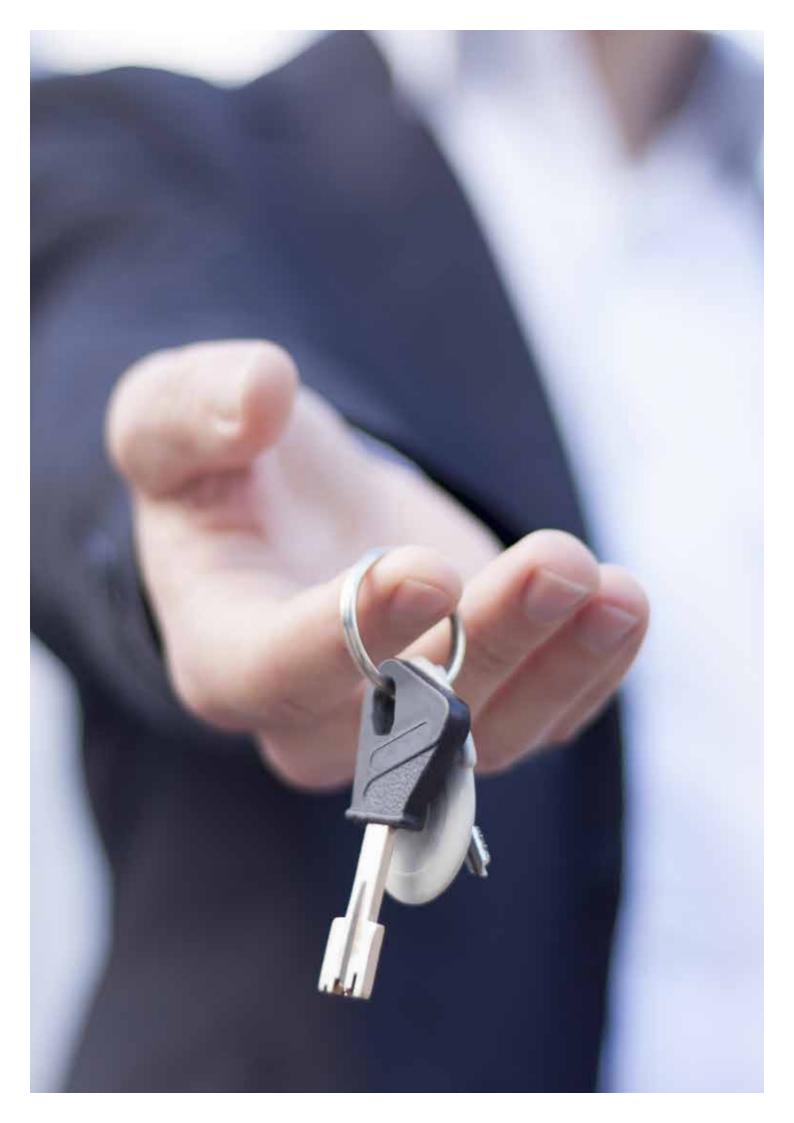
### Overseas Landlords

Under current legislation, landlords must apply for an exemption certificate to be issued to us permitting us to pay the rent to you gross. Only the Landlord can make the application which, if granted, will be issued directly to the agent. If the property is jointly owned and both owners are overseas, then exemption certificates are required for both owners. Until an exemption certificate is received we are legally required to withhold a percentage of the net rental income as a provision against tax. Tenants paying rent directly to an overseas landlord should still withhold tax. The landlord has a duty of care to make the tenant aware of this.

### **Energy Performance Certificate**

It is a requirement to have an Energy Performance Certificate in place before marketing of the property can commence. In essence the certificate will rate just how efficient the property is in the use of gas, electric, insulation etc as well as how much CO2 it contributes to the atmosphere. A registered assessor will need to be instructed and they will carry out the assessment and provide a certificate that gives the information of how good/bad the property is and how much it could improve with certain adjustments. The certificate will last 10 years and only needs to be redone earlier should you carry out any major improvements to the property.





### Registration Of Deposits

Under the Housing Act 1988 (amended 1996 & 2004) it is the Landlords responsibility to register any deposit taken with a Government Approved scheme.

Balgores are registered with both The Dispute Service and My Deposits and will register the Deposit with one of these schemes, unless otherwise instructed.



### Inventory, Check In And Check Out:

Under The Tenancy Deposit Protection Scheme, tenants must agree to any deductions made from the deposit.

In the event of a dispute that cannot be resolved (unless the disputed sum exceeds £5000) the matter will be referred to a free but binding dispute resolution service (or you can still choose to go to Court). In any event you will need to provide documentary evidence to prove the loss or damage you are claiming was caused by the tenant.

Whilst it is not a legal requirement, if you cannot produce a detailed inventory, signed by the tenant at the start of the tenancy, together with a signed, and equally meticulous "Check Out" report, a case examiner working for any of the schemes or a Court of Law, will almost certainly award the disputed sum to the tenant.

### Licensing For Houses In Multiple Occupation (Hmo) - Housing Act 2004:

Most properties do not require licensing but properties affected are as follows:

- Those with 3 or more storeys, including a basement or loft conversion (includes split level flats with shops beneath)
- Flats that are 3 storeys from the ground or higher excluding purpose built flats
- Converted flats or bedsits that SHARE amenities e.g. bathroom, kitchen, toilet, i.e. not completely self-contained
- Licensing is required where such properties are occupied by 5 or more people (including children) comprising 2 or more households, who share amenities i.e. bathroom, kitchen or toilet facilities.

Further clarification should always be sought directly with the local authority as failure to comply can result in a fine of up to £20,000.

### Selective Licensing

Certain Boroughs have introduced selective licensing which means that in selected areas property requires a license before it can be let. The typical cost of these licenses is between £400 & £1000 and you should check with the relevant authority prior to renting your property. The penalties for non-compliance are harsh including having to refund all rent to a Tenant for up to 12 months AND £10,000 fines.

### Immigration Act 2014

Since the 1st February 2016 it is a Landlord's responsibility to ensure that any person over the age of 18 living at the property is entitled to reside in England by carrying out a right to rent check for any non EU citizens. In the event that someone who is not allowed in the UK lives at a property the fine can be up to £3,000 per offence.

### The Deregulation Act 2015

This introduced several changes to Legislation:

- The S21 Notice (the way Landlords are able to gain possession) has been changed and is now a prescribed form. Failure to complete the correct form with the correct information is likely to lead to the inability to regain possession of your property
- The Notice Period for Periodic Tenancies has now been changed
- Retaliatory eviction is now illegal
- A new document called 'How to Rent' must now be provided to the Tenant at the start of the tenancy.

### Legionella Testing

Section 3(2) of the Health & Safety at Work Act 1974 makes it a requirement to ensure that a duty of care is shown to Tenants by their Landlord regarding their health & safety. Any water system, under the right conditions, has the potential to be a source for Legionella bacteria. It is simple and inexpensive to have a risk assessment carried out and should be checked every 2 years or sooner if a property has been left empty for any period of time. The fines for any Landlord found to be negligent can be as much as £5,000 or 6 months in jail.

We are aware that the above Legislation can appear daunting. That is where we really come into our own by taking this worry away from you. With our many years' experience this is something that we do on a daily basis with every property we let and so have tried and trusted contractors to ensure that Due Diligence can be displayed should anything go wrong.



# Other services offered by the Balgores Group...



### Residential Sales

Balgores also operates a very successful Sales Department providing advice on development, acquisitions, investments and disposals. They will be only too happy to advise you of any properties they have available with the potential for letting. With a Director in each branch you can be assured of the best possible advice.

We have branches in Chelmsford, Basildon, Brentwood, Hornchurch, Romford, Upminster, Ongar, South Woodham ferrers & Gravesend.

Please visit www.balgoresproperty.com for more information.

We are also able to offer the following services:

- Mortgages & Financial Services
- Surveys
- Reputable Tradesmen
- Balgores Motors for crash repairs
- Block Management
- Rent Reviews Commercial & Residential
- Energy Performance Certificates
- Removal Companies
- Balgores Vehicle Leasing
- Property Auctions
- Commercial Property Sales/Lettings & Management

### Complaints procedure...

Obviously we hope that you'll never have cause to complain but, just in case, here is the procedure.

The level of our service should always be professional and anything we say we will do should be done. If we fail in any level of our service then please let us know so that we can put it right.

In the first case please refer to the branch manager of the office you have dealt with. If they are unable to satisfy you then please contact our Lettings Director, Howard Lester, either by email on howard@balgoreslettings.com or post at 11 North St, Hornchurch, RM11 1RL.

In the event your complaint is still not resolved to your satisfaction then please email our Group Director, Martin Gibbon on martin@balgoresproperty.com or in writing at 63 Station Road, Upminster, Essex, RM14 2SU.

In the unlikely event that we have still not managed to resolve your complaint you may write to The Property Ombudsman either by downloading the form from their website www.tpos.co.uk or they can be contacted on 01722 333306 selecting option 1.



### Balgores Basildon

t: 01268 271 110 Lettings: 01268 280 066

w: balgoresbasildon.com e: sales@balgoresbasildon.com

28 Southernhay Basildon, Essex SS14 1EL



### Balgores Hayes Brentwood

t: 01277 216 800 Lettings: 01277 210 506

w: balgoreshayes.com e: sales@balgoreshayes.com

7 St Thomas Road Brentwood, Essex CM14 4DB



### Balgores Chelmsford

t: 01245 492 424 Lettings: 01245 455 584

w: balgoresproperty.com e: sales@balgoreschelmsford.com

2 Tindal Square Chelmsford, Essex CM1 1EH



### Balgores Dagenham

t: 02085 921 038 Lettings: 02085 921 038

w: balgoresproperty.com e: sales@balgoresdagenham.com

293 Heathway Dagenham, Essex RM9 5AQ



### **Balgores Gravesend**

t: 01474 369 955 Lettings: 01474 36<u>9 959</u>

w: balgoresproperty.com e: sales@balgoresgravesend.com

172-173 Parrock Street Gravesend Kent DA12 1ER



### **Balgores Hornchurch Sales**

t: 01708 470 756

w: balgoresproperty.com e: sales@balgoresproperty.com

1 North Street Hornchurch Essex RM11 1RL



### **Balgores Hornchurch Lettings**

t: 01708 478 333

w: balgoresproperty.com e: sales@balgoresproperty.com

11 North Street Hornchurch Essex RM11 1RL



### **Balgores Loughton**

t: 020 8502 1559 Lettings: 020 8502 1559

w: balgoresproperty.com e: sales@balgoreloughton.com

110 High Road Loughton Essex IG10 4HJ



### Balgores Hayes Ongar

t: 01277 369 925 Lettings: 01277 210 506

w: balgoresproperty.com e: ongar@balgoreshayes.com

134 High Street Ongar Essex CM5 9JH



### **Balgores Romford Sales**

t: 01708 755 507

w: balgoresproperty.com e: sales@balgoresromford.com

5-6 Station Chambers Victoria Road Romford Essex RM1 2HS



### **Balgores Romford Lettings**

t: 01708 755 508

w: balgoresproperty.com
e: lettings@balgoresproperty.com

3 Old Mill Parade Victoria Road Romford Essex RM1 2HU



### **Balgores South Woodham Ferrers**

t: 01245 323 729 Lettings: 01245 455 584

w: balgoresproperty.com e: sales@balgoresswf.com

5-7 Baron Road South Woodham Ferrers Essex CM3 5XQ



### **Balgores Upminster**

t: 01708 259 539 Lettings: 01708 259 535

w: balgoresproperty.com e: sales@balgoresupminster.com

63 Station Road Upminster Essex RM14 2SU



### **Balgores Wickford**

t: 01268 763 477 Lettings: 01268 763 477

w: balgoresproperty.com
e: sales@balgoreswickford.com

10 High Street Wickford Essex SS12 9AZ



