



A GUIDE TO **RENTING** YOUR PROPERTY

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## About Us

We pride ourselves with years of experience as an Estate and Lettings Agent. With our extensive knowledge of the property market and our expertise, we can be sure to offer you a comprehensive and efficient service which delivers outstanding results.

Our carefully selected team of trustworthy property specialists have years of experience with a vast amount of knowledge in the property sector. They will always be on hand to assist you with your individual needs to ensure that a professional and personal service is provided.

We have many years of experience and are always up to date with current legislative laws surrounding the housing sector.

When dealing with us, you are guaranteed peace of mind knowing that our property professionals who are passionate about what they do will be dealing with your individual requirements and needs.

We take etiquette in knowing that our services are exceptional, which is the vital difference between us and other estate agencies across London.

As you are no doubt aware, being a landlord has changed a fair bit over the last few years. Tax changes, tightening regulations, and increased penalties have all been hitting the headlines lately, and there's more on the way. With all this negativity in the media, you'd be forgiven for thinking that buy-to-let is dead, but the truth is somewhat less dramatic.

While there's no doubt that being a landlord is completely different today to say, twenty years ago, there's still plenty of life in the old dog yet. Money can still be made in the private rental sector, but you do need to be a little shrewder with your investment choices, and how you manage them.

Renting a property can be a great way to increase your portfolio or create a secondary stream of income. However, to get the best value from becoming a landlord, you need guidance to get it right.

Even if you're an experienced landlord, the assistance of a professional and committed letting agent can help you to manage your property and responsibilities without headache and hassle of doing it alone.

#### Why us?

Our enthusiastic and knowledgeable team have been helping landlords finding and screening tenants, obtaining the best rental price, taking care of property maintenance and helping to ensure that you're meeting all of your legal obligations.

We believe in nurturing strong, ongoing partnerships giving landlords the peace of mind that come with a trusted service delivered by a reputable provider. We can take care of every part of the rental process, or hand over control for specific processes that you choose, you just tell us what you want, and we will make sure you get it.

Our reputation for getting fantastic rental results is just one of the reasons why landlords choose our services.



#### Here are a few more:

- FREE, no obligation rental appraisals
- Experienced and attentive staff
- In-depth local market knowledge
- ✓ Flexible services at competitive prices
- Proven track record in letting success
- Members of the London Landlord Accreditation Scheme
- ✓ Comprehensive database of pre-qualified tenants
- Targeted online, national, regional and local advertising
- Up-to-date knowledge of the current legislation
- Reliable maintenance team for fast resolution of any issue
- ✓ Open and transparent fees with no hidden extras
- Registered with the government-backed Deposit Protection Scheme (DPS)
- ✓ Dedicated property manager (fully-managed service only)
- Tenant referencing and credit checks
- ✓ Professionally produced inventories
- Rental advice and legal documentation
- Tenant evictions

If you would like to speak to a member of our team, please contact us on 020 3006 2222 and we will be glad to assist.





## Getting Started

There are many things to think about when you decide to rent your property, but we're here to help you make the best decisions and find the best tenant that suits your individual needs.

#### Our Lettings Strategy - Realistic Rents, Effective Advertising

The first essential thing is setting a realistic and achievable rental price. Our letting experts are fully trained and have the most up-to-date knowledge of the local market, ensuring that their assessment and appraisal of your property is accurate and fair. We don't charge for this service, and you're never under obligation (or pressure) to proceed.

We'll advise you on any items that need attention prior to letting, such as:

- Regulatory Requirements
- Repairs
- Refurbishments

Setting a rent that's competitive in the current climate is crucial, so we'll provide a valuation based on various factors, including location, size, standard and condition of the property and whether it's fully furnished, part furnished or unfurnished.

#### **Promoting Your Property**

As technology has moved along, so have our services so when a potential tenant looks on our website, they'll get the very best visuals and an easy-to-use format, whatever type of device or computer they're using.

We also maximise your market reach by advertising your property on many top performing portals.

Every detail is designed to draw attention to your property's best features, so we take high quality photographs and also include information on transport, schools and local amenities.

This means that every enquiry is generated from tenants who are fully informed and genuinely interested - plus we'll also send these details to our database of waiting tenants.

#### **Securing Suitable Tenants**

We understand that you will want the best tenants living in your property, so we pre-qualify all potential applicants prior to any viewings to ensure they are completely suitable.

Viewings are conducted on your behalf by our trained team, who will provide fast and honest feedback afterwards, and advising you as soon as someone applies to rent your property.

We'll then conduct credit reference checks to ensure they're a reliable candidate.

# A Step in the **Right Direction**

Our proven processes ensure that everything's in place ready for a smooth and stress free rental - both for you and your tenant.

#### **Tenancy Agreement**

We'll tailor your tenancy agreement according to your requirements, advising you all the way. A legally binding document that sets out the rights and obligation of the landlord and tenant, we'll help you to decide on conditions, rent reviews, notice terms and all other aspects - then prepare the paperwork on your behalf. If you're using our fully managed service, we'll also include details of our own responsibilities.

#### Inventory

This crucial document provides a legal reference in the event that you need to make a claim against the tenant's deposit at the end of the tenancy. We take an extremely thorough approach, detailing and photographing all contents alongside a schedule of condition internally and externally including:

- Walls
- Flooring
- Fixtures
- Fittings
- Furnishings

#### **Utilities and Council Tax**

We'll arrange everything for you to ensure the bills accrued from the property are sent to the right person – usually the tenant. Our support includes taking meter readings and transferring accounts for water rates, gas, electricity and council tax.

#### Deposit

This is paid by the tenant at the start of the letting period, a deposit acts as a safeguard against any damage. All assured shorthold tenancies must be registered with a government-backed Tenancy Deposit Protection (TDP) Scheme within 30 days of receipt - failure to comply can lead to significant penalties. We usually collect a deposit and if you're using our fully managed service, we'll take care of the TDP process for you - if not, we strongly advise you to register the deposit as soon as possible after receipt. For fully managed clients, we'll also liaise with the TDP's dispute service should the need arise, and we'll take care of the additional legal requirements to provide the tenant with the name and details of the scheme, including it's dispute resolution service.

# Other Essential Information

#### Keys

Tenants should be provided with their own set of keys. We'll also require a full set, which will be coded for security purposes - if you're using our fully managed service option. We're happy to arrange for duplicates to be cut if required.

#### **Day-to-Day Dealings and Duties**

Once we've found the right tenant and they've moved in, there are a few other things that need taking care of as part of the management process - but don't worry because we can take care of most of these for you!

#### **Rent Collection**

Whether you just want a standalone rent collection service or require this support as part of a fully managed service, we are here to help.

We'll collect the tenant's rent payments according to the terms laid out in the tenancy agreement - usually monthly - and will chase any late payments and advise you of any arrears straight away.

We then transfer the rent to you by BACS every month, net of our fees and any disbursements, bills and income tax if applicable - and we'll provide you with monthly income and expenditure records too.

#### **Rental Income and Tax**

As a landlord, you'll be responsible for assessing any tax you're liable for in relation to your rental income. Here's a brief guide to help, but we would recommend seeking independent advice from an accountant to ensure you've got everything covered.

**Income Tax** – you'll be required to pay tax on your rental income, but can offset some expenditure to reduce your liability.

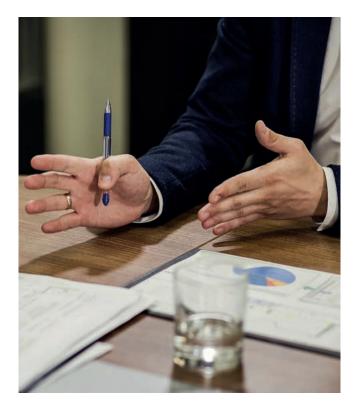
**National Insurance** – if your work as a landlord counts as running a property business, you'll need to pay Class 2 National Insurance.

**Overseas Landlords** – under the Non-Resident Landlord (NRL) Scheme, either your letting agent or your tenant (if you don't have an agent) will be responsible for deducting tax and paying it to HMRC. Alternatively, you can apply to receive rental income without deductions – please contact HMRC for further information.

Depending on our agreement with you, we can arrange to take care of any repairs via our trusted and competitively priced network of reliable contractors.

## Tenancy Renewals, Reviews and Notices

We'll handle all renewals and reviews on your behalf, issuing the appropriate notice to your tenants if you decide to increase the rent or wish to end the tenancy. We'll make sure everything meets your legal obligations and that all administration is taken care of.



#### End of Tenancy Checks/Deposit Returns

Prior to accepting the keys and taking back possession of the property at the end of the tenancy, you'll need to check that the property is in a good, clean condition, so that you can confidently arrange for the deposit to be returned to the tenant.

As part of our fully managed service, we'll carry out all the necessary checks, ensure that all paperwork is completed correctly, that utility companies have been notified and that we have a forwarding address for the tenant.

#### Remarketing

If your tenant is leaving and you've chosen our fully managed letting option, we'll offer you an automatic property appraisal, rental valuation and remarketing service - helping you to find a new tenant quickly and to minimise any void periods.

# Your Legal Obligation as a Landlord

We keep up with the latest legal information to ensure that you meet all your obligations, offering our support and guidance all the way. Prior to advertising, you'll need an Energy Performance Certificate (EPC). This rates the property's energy efficiency and environmental impact, and is valid for 10 years. A copy of the EPC must be issued to tenants before the rental agreement is signed. If you don't have a current EPC, we can arrange an inspection on your behalf.



#### 1. Gas Safety (installation and use) Regulations 1998

Landlords must meet a range of regulatory requirements regarding gas supply. All pipework, appliances, fittings and flues must be safe and maintained in a good condition. Gas appliances and flues must be tested every 12 months, and gas safety check documents kept for 2 years. A Gas Safe registered engineer must conduct all gas works and checks - we can arrange this for you at a cost so you don't have to worry.

#### 2. Furniture and Furnishings (Fire) (Safety) (Amendment) Regulations 2010

Any upholstered furniture and soft furnishings must comply with current regulations, including bed frames, mattresses, sofa beds, headboards, pillows, cushions, seat pads and even garden furniture that may be used indoors - items manufactured prior to 1950 are exempt. Look for the compliance label attached to these items, and ask us if you're in any doubt.

#### 3. Electrical Safety

The electrical installation in any rented property must be safe when a tenant moves in and maintained for the duration of this or any subsequent rental period. We strongly advise all landlords to have their property inspected and tested by a registered electrician every five years, and arrange Portable Appliance Testing (PAT) once a year to ensure all items are safe and fit for purpose.

#### 4. Smoke and Carbon Monoxide Detectors

Landlords are required to install smoke alarms on every floor of the rental property and test them at the start of every tenancy. You must also install carbon monoxide alarms in high-risk rooms, such as those with solid fuel heating systems.

#### 5. Housing Health and Safety Rating System (HHSRS)

Your local council may wish to conduct a HHSRS inspection, which looks at 29 different health and safety areas - please contact us for further details.

#### 6. Legionella

With 300-400 cases of Legionnaire's Disease reported in the UK every year, landlords have a legal responsibility to ensure exposure to risk is assessed and controlled. Thriving in stagnant water, the Legionella bacteria can become an issue especially where pipes have been sealed during a refurbishment, or where the property has been left vacant between rental periods.

You can arrange for a risk assessment to be carried out by a health and safety company, and should also check systems for any stagnant water, keeping a record of all inspections. During void periods, it's worth running taps and showers periodically, and cleaning limescale and algae from taps and shower heads. For more information, please call us or visit the health and safety executive website.

## Other Essential Information

There are also a few other things that may apply depending on your circumstances.

#### 1. Consent to Let

You must obtain written consent from your lender if your property is mortgaged. If it's a leasehold property you may need written consent from your freeholder if you wish to sub-let.

#### 2. Houses in Multiple Occupation (HMO)

Your property is considered a HMO if you have tenants who share toilet, bathroom or kitchen facilities but are not part of the same household/family. Depending on various factors, you're likely to require a HMO licence from your local council and a HHSRS inspection - we'll advise you on this during our initial lettings assessment.

#### 3. Property Licensing

You have legal requirements to obtain a property licence in certain boroughs. Most licences are valid for 5 years. We will advise you on this during our initial lettings assessment and if you choose our fully managed service, then we will take care of this for you.

#### 4. Buildings Insurance

You have legal requirements to have a buildings insurance policy on your rental property. We also advise you to consider contents insurance and additional policies to cover rent guarantee and legal expenses.



If you are considering moving and would like a free no obligation valuation call our team today on 020 3006 2222.

## Our reputation as one of the areas leading agents is growing due to three things: Unrivalled marketing, professional and

444 Rentals have made life very easy ... Good efficient service with Up to date IT system. Shows concern for me as landlord. Always accessible, always ready to explain. Very helpful, always polite. **Joycelyn Dehaney** 

444 Rentals have made life very easy... 444 Rentals have made life very easy for me. they take care of the whole package and to be honest I have very little communication with them that it is refreshing to see people do their job professionally Karl Sehmbi

process and found me the best suitable property.I got the property in very short space of time which really helped me to

settle in new place with my family. I would highly recommend

them very Professional and efficient.

**Saqib Bashir** 

I had exceptional service from 444...

**Outstanding & Profesionals Service** 

Having used 444 Rentals for over a year, I have to say they

I had exceptional service from 444 rentals !!! Every member of the team are professional and committed to ensuring that everything runs smooth, they explained clearly what documents needed to rent the property, they helped me through out the

have been outstanding in their professional service, attitude and providing a very good management service of my property and giving me peace of mind knowing that it is well cared for. I would always recommend them in the future to friends and family! Thank you again! **Davinder Lall** 

#### Putting customers first is what we do best but don't take our word for it, read what our customers say.

All our staff undergo professional training and we regularly reward evidence of 'excellent' customer service.

View more customer reviews on our website: www.triple4group.com or Trust Pilot.

Great and helpful

I was in search for a property and came across 444 Rentals Ltd who were very thorough and guided me through the whole process with ease. Although, I never found anything to match my requirements, 444 were very helpful and always kept me up to date with properties. I have worked with alot of agents, however, 444 have by far been one of the best agents I have come into contact with. They are very professional in their dealings and all the team members are very friendly. I would say that they are by far one of the best agents I have come across and actually work for the benefits of their clients. I would recommend them to all Landlords, Tenants etc. Saliha Nazir

#### Excellent property agent in East London

As a landlord I have found the service provided by 444 Rentals to be excellent in every way. As I do not live in London, I rely on my agent to manage the property, collect rents and deal with any unforeseen problems promptly and efficiently. Maryam Hussein always ensures I am contacted about any matter that requires my attention, so I would recommend this agency to any landlord seeking a trustworthy and reliable property management service in East London. **Steven Turnbull** 

#### 444 manage a number of my properties

444 manage a number of my properties in the London area for over 5 years now without any issues. The staff are very professional with great business acumen and the detailed processes they have put in place in their business are very thorough/efficient in making the landlords life very simple. I would have no hesitation in recommending 444 Group to any landlord/investor/tennent or house buyer !!! **Imran Patel** 

experienced staff and superb local knowledge.

## **Our Clients** and what they have to say about our service







## Choosing the Service Level for You

We know that there's no such thing as a 'one size fits all' letting solution, and the degree of support you require will vary according to experience, time, individual circumstances, location, expectation and many other factors. We want to ensure you have the ultimate in choice, so we offer four fantastic service options to all of our valued landlords.



In order to cater for every landlords unique requirements, we're happy to tailor our services to suit your specific needs, so please feel free to contact us for your own bespoke solution and we'll happily provide a written quote under no obligation.

#### Our four standard services are:

- 1. Marketing Service
- 2. Tenant Find and Letting Service
- 3. Letting and Rent Collection Service
- 4. Full Property Management Service

#### **Marketing Service**

Perfect for landlords who have the time and experience to conduct their own viewings and manage their own investment but want the reassurance and convenience of a professional marketing.

#### **Tenant Find and Letting Service**

Perfect for landlords who want to manage the tenancy themselves but want to ensure all the paperwork (tenancy agreement) is completed professionally.

For some, being a landlord is their main source of income and they like to handle all of the day-to-day matters that are part and parcel of handling a property portfolio.

Everything from managing the property and staying on the right side of the law and collecting the rent is the landlords responsibility.

#### Letting and Rent Collection Service

We offer landlords a simple let and rent collection service which does pretty much what it says on the tin. We will help you, the landlord, market your property, find a tenant, and collect your rent for you, leaving you responsible for the maintenance side of things.

This option is attractive to those who have the skills, or contacts, required to carry out day-to-day maintenance tasks and also have the time to do so, but don't want to take on the hassle of rent collection.

#### Full Property Management Service

Want to relax, sit back and wait for the rent to roll in without worrying about anything? Then our fully managed letting service is the ideal solution.

Finding the right tenant is just the start of the story once they've moved in, they'll expect a fast resolution to any issues that may arise, whether that's a fridge failure or a leaking shower. This pressure to provide a response and repair at their convenience can be a real hassle for many landlords, which is why many of our clients value our full property management service.

We'll handle everything for you, dealing with tenant queries and complaints, and ensuring your property is well maintained and meets all your legal and compliance obligations. As the buy-to-let market has changed so much in recent years, this is often something you simply cannot put a price on.

As a letting and management company we assume the role of the landlord. We act in your best interests and care for your property as if it was our own.

Full Property Management Service				
Letting and Rent Collection Service				
Tenant Find and Letting Service				
Marketing Service				
Services	1	2	3	4
Marketing Service				
Marketing of property	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Tenant Find and Letting Service				
Property appraisal and rental valuation		<	$\checkmark$	✓
Arranging property viewings for potential tenants		$\checkmark$	$\checkmark$	$\checkmark$
Accompanied viewings and feedback		$\checkmark$	$\checkmark$	$\checkmark$
Sourcing suitable tenants and negotiating rents and terms		$\checkmark$	$\checkmark$	$\checkmark$
Take up references, credit checks and carry out right to rent checks		<ul> <li>Image: A second s</li></ul>	$\checkmark$	$\checkmark$
Prepare and execute tenancy contracts		$\checkmark$	$\checkmark$	$\checkmark$
Collect all relevant documents, i.e, passport copies, utility bills, etc		$\checkmark$	$\checkmark$	✓
Collection of rent and security deposit		$\checkmark$	$\checkmark$	<b>√</b>
Key handover to tenant		$\checkmark$	$\checkmark$	✓
Letting and Rent Collection Service				
Rent collection and payment to landlord			$\checkmark$	✓
Deal with any arrears			$\checkmark$	$\checkmark$
Monthly itemised statement to landlord			$\checkmark$	$\checkmark$
Follow up calls with the tenant on default payment			$\checkmark$	✓
Full Property Management Service				
Inventory and statement of condition				✓
Lodge the deposit with the Deposit Protection Scheme (DPS)				$\checkmark$
Oversee tenant check-in				$\checkmark$
Transfer utility supplier accounts				✓
Arrange routine servicing and maintenance				$\checkmark$
Advise on any repairs required / handle maintenance requests				$\checkmark$
Get quotations				✓
Seek approval from landlord				$\checkmark$
Process maintenance work				✓
Routine inspection visits to the property				$\checkmark$
Arrange emergency repairs				$\checkmark$
Arrange mandatory safety checks				✓
Deal with tenant issues and queries				$\checkmark$
Tenancy renewals and rent reviews				$\checkmark$
Serving and receiving notices				$\checkmark$
End of tenancy inspection - check-out inspection and key collection				$\checkmark$
Arrange deposit return				$\checkmark$
Dispute resolution in case of rental dispute with tenants				$\checkmark$
Remarketing at end of tenancy				$\checkmark$
Represent the landlord for legal cases (All court and legal / lawyer charges to be borne by landlord)				~



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