



# Landlord Guide

If you are new to property letting, then here is some information on the obligations that you'll need to meet as a Landlord.

# Energy Performance Certificate (EPC)

An Energy Performance Certificate provides information on the energy efficiency of the property, the likely annual cost of utility bills and any energy saving improvements that could be made. A rating is provided to show how energy efficient the property is, similar to those found on washing machines and fridge freezers. It is a legal requirement that a tenant be provided with a copy of the EPC prior to move in. An EPC has a lifespan of 10 years. If you require an EPC for your property, then we'd be able to arrange one for you.

# Electrical Equipment

Under the Electrical Equipment (Safety) Regulations 1994, you are responsible for ensuring all electrical appliances supplied for the intended use of the tenant must be safe and under the Landlord and Tenant Act 1985, you are responsible for ensuring that the fixed wiring in the property is safe.

It is a legal requirement that an Electrical Installation Condition Report (EICR) is provided at the start of a new tenancy. This report needs to be renewed every five years.

We can arrange for a suitably qualified contractor to attend the property to prepare the EICR, contact us for more information and an estimate of cost.

# <u>Gas Safety</u>

Under the Gas Safety (Installation and Use) Regulations 1998, it is a legal requirement that all gas appliances at the property are serviced annually by a CORGI registered gas installer and a current Gas Safety Certificate provided to the tenant on move in.

We can arrange for a suitably qualified contractor to attend the property to undertake the Gas Safety Certificate for you, contact us for more information and an estimate of cost.

## Legionella Risk Assessment

The Health and Safety Executive (HSE) has issued guidance stating that it is a legal requirement for Landlords to ensure that the risk of exposure to legionella from water systems in residential properties is controlled.

According to the guidance, it is recommended that regular risk assessments (at least once a year) are undertaken and that records be kept for a five year period.

Legionella bacteria can multiply in hot or cold water systems and storage tanks, and be spread via showers and taps. The main risks within a residential property would be any air conditioning units, inadequate storage of water in tanks in an old central heating system, hot water not reaching a high enough temperature to kill any bacteria and any taps or shower heads not used for a considerable period.

Whilst you are free to carry out your own checks, we would recommend that you consider having a Legionella Risk Assessment carried out for the property by a qualified person. We can arrange for a contractor to attend the property to undertake a Risk Assessment for you, they will provide a comprehensive report detailing not only any risks but also what can be done to minimise them. If you'd like more information, then contact us.

# <u>Smoke Alarms</u>

Under the Smoke and Carbon Monoxide Alarm (England) Regulations 2015, it is a legal requirement that smoke alarms must be fitted to all floors of a property which is used as living accommodation and that a carbon monoxide alarm must be equipped in any room used as living accommodation which contains a solid fuel burning combustion appliance.

## Furnished or Part Furnished Lettings

If you are intending to leave any furnishings in the property for the use of the tenant then these must be of a good standard. Under the Furniture and Furnishings (Fire Safety) Regulations 1998, all soft furnishings MUST have a fire retardant label.

## Consent to Let

*If the property is leasehold or subject to a mortgage, it is essential that written permission to let the property is obtained* 

## <u>Insurance</u>

It is essential that your rental property and any contents are adequately insured and that your insurers are aware that the property is tenanted as failure to do this may invalidate the policy.

We also offer competitive rent protection and legal expenses cover. Please enquire for more details.

## <u>Taxation</u>

You will be liable for tax on rental income and must inform the Inland Revenue that you are letting the premises. There are allowances that you can claim against rental income.

If you are resident abroad, there are special rules governing the collection of tax on rental income. The Inland Revenue operates a Non-Resident Landlord Scheme under which we will be required to deduct tax at the basic rate from net rents received. Non-resident Landlords can apply to the Inland Revenue for an approval certificate which when supplied to us, would exempt us from making tax deductions and paying these over to the Inland Revenue. We would suggest you seek advice on this from your accountant or the Inland Revenue.