



# HARRISON JACKS

*Landlord FAQs*

**Q:** I'm interested in letting my property. Should I first ask my mortgage provider?

A: Yes, you will need to notify your mortgage provider, and ask them for permission for you to let the property. However, if you purchase with intent to let the property you may be able to obtain a buy-to-let mortgage.

**Q:** Does the agent choose the tenant or do I choose?

A: We will put forward to you all the offers which come through, and you can choose which application to move forward with. We will then reference that tenant and if you are happy with the referencing result, the tenancy will proceed.

**Q:** How much will it cost me to let the property?

A: This will depend on which service you choose. Each service has different percentages and includes different things. Remember your compliance checklist too as there are costs here. EPC, gas safety certificate, smoke alarms and carbon monoxide alarms (if needed)

**Q:** Is it essential to have an inventory check in/check out report?

A: These reports provide evidence. This evidence is crucial for detecting and proving any damages. Without it, you will struggle to obtain any damages from deposits.

**Q:** Why should i choose a managed service?

A: This means you can relax and not worry about the tenancy. It will ensure you do not need to deal with confrontation such as rent arrears, deposit disputes etc and day to day tenancy hassle. It creates a more professional approach.

**Q:** Do I hold the tenants deposit?

A: You are required to register the deposit with a scheme. At Harrison Jacks, we register this on your behalf with MyDeposits. The deposit is then held in a seperate bank account by the landlord, Harrison Jacks or MyDeposits.

**Q: Do I need an EPC?**

A: Yes, it's a legal requirement. This certificate is valid for 10 years. It will give the property an energy efficiency rating from A to G. As of 1st April 2018, all rented properties must be minimum E. There are penalties for properties which are rented as of this date with a lower rating.

**Q: How do I improve my EPC rating?**

A: Change light bulbs to energy savers. Check insulation in the loft. Replace the boiler, add modern thermostats or solar panels etc.

**Q: Do I need to ensure the gas is safe?**

A: Yes. You will need to prove this with an annual gas safety certificate. If you choose a managed service, we will organise this for you.

**Q: Should i get electrical appliances tested?**

A: You're required to ensure all electrical appliances are safe to use. We recommend an installation survey or PAT test. If you are leaving any portable electrical appliances, these must be compliant.

**Q: Should furniture be compliant?**

A: All furnishings must comply with current furniture and furnishing regulations in order to reduce the risk of fire. All furniture must have labels in prominent position.

**Q: How is rent safe-guarded?**

A: It is kept in an entirely seperate bank account to the normal trading bank account of Harrison Jacks. Therefore, rest assured your money is safe.

**Q: When can I expect rent to go into my account if I choose rent collection?**

A: You can expect rent to appear in your account within 1-3 working days (Monday-Friday).

**Q: What if I receive rent but I am living abroad?**

A: You will need to be registered with HMRC as a non-resident landlord. Harrison Jacks will either deduct tax, or you will pay tax at your annual return.

**Q: Do I pay tax on my rental income?**

A: All landlords must pay tax on their rental income.

**Q: Who's responsible for utility bills?**

A: Usually the tenant. Unless you want to provide an all-inclusive rent (including bills) and you pay the bills. This must be clearly stated in the tenancy agreement.

**Q: Who's responsible for the council tax?**

A: The tenant. Unless you want to provide an all-inclusive rent. Again, this must be clearly stated within the tenancy agreement.

**Q: Who's responsible for the TV licence?**

A: The tenant. Unless you have provided the television. This must be clearly stated within the tenancy agreement.

**Q: Can I enter the property as and when I like?**

A: No, you must give adequate notice. Unless in the case of an absolute emergency such as a flood/fire or other emergency repair which would prevent extreme damage to the property.

**Q: What is the procedure when the tenant damages the property?**

A: The tenant can either pay for and fix the damage, or it can be removed from the tenants deposit at the end of the tenancy. Fair wear and tear must be accounted for.

**Q: What happens if the tenant fails to pay?**

A: It is a good idea to take out insurance for non-payment of rent. HARRISON JACKS provide a rental insurance policy via one of our trusted providers.

\*Call the lettings team for more information and a quote

**Q: What if i want to remove my tenant?**

A: Should the tenant refuse to vacate the property in line with any break clause or legal notice, legal action can be undertaken. If you have protected your rent, please refer to the policy schedule for legal fees covered and terms and conditions.

**Q: What is right to rent?**

A: Right to rent is a scheme from the government to ensure all tenants have a legal right to reside in the UK. This is handled by letting agents and landlords completing a check on original identity documents that prove a tenant has the right to reside.

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JACKS