

**ONE STOP SHOP FOR ALL YOUR
PROPERTY NEEDS**

LETTING AGENT



since 1999

SWAYAM
PROPERTY SERVICES LTD

www.swayam.co.uk

YOUR TRUSTED LETTING PARTNER
WITH OVER 25yrs OF EXPERIENCE





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PRS **DPS** **OTDS** **CMP** **NRLA** **ICO.**



SWAYAM provide comprehensive letting and management services allowing the landlords to take a back seat, fully confident that their property, tenants, and investment are in safe and professional hands.

We know that effective communication with our landlords and tenants is the key to good relationships and as such you can rest assured that we will keep you informed of every new development as soon as it happens. That way, you can be confident that any problems will be resolved as quickly as possible, keeping your tenants happy and your property let.

We ensure that all rental payments are paid promptly and efficiently, and that when the time comes to find new suitable tenants you can rest assured knowing that our extensive knowledge of the East London property market coupled with our quality marketing strategies will minimise empty periods, maximise rental income and attract good tenants.

INTRODUCTION

As a family run business, we are extremely proud of the services we offer. We have surrounded ourselves with a highly effective and well-trained team to look after all your landlord needs. Whether you want us to take care of everything, including the day-to-day management and supervision of your property, or you simply want us to let your property, we will ensure that your tenants have been properly referenced and all necessary legal documentation has been taken care of.





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Property Redress Scheme The Deposit Protection Service

Tenancy Deposit Scheme
Insured Custodial

Client Money Protect
Insured Custodial

NATIONAL RESIDENTIAL LANDLORDS ASSOCIATION

Information Commissioner's Office



LANDLORD INFORMATION

SWAYAM ensure that our landlords maximise the earning potential of their property and efficiently manage the tenancy to eliminate any potential issues whilst optimising performance

OUR COMPREHENSIVE SERVICES INCLUDE:

- | Providing a rental valuation, and marketing advice
- | Providing advice on pre-tenancy works and regulatory compliance checks- detailed information can be found at How to let - GOV.UK www.gov.uk
- | Marketing your property to find a suitable tenant
- | Supervising all viewings by perspective tenants
- | Comprehensive Tenant Referencing
- | Detailed Inventory of Property's Contents and Condition***
- | Preparing lease and legal documents
- | Arranging compliance to health and safety regulations
- | Arranging appliances and fittings for your property if needed
- | Liaising with the utility companies and local council tax authority to transfer the bills
- | Regular property inspections
- | Deposit Protection Schemes – DPS & TDS
- | Client rent statements on request



Service Included	Let Only	Rent Collection Service	Part Management	Full Management
All fees/Charges are Exclusive of Vat	3 Weeks Rent	2 Weeks plus 5% Monthly	2 Weeks plus 10% Monthly	2 Weeks plus 15% Monthly
Rental Valuation and Marketing Advice (including Marketing)	✓	✓	✓	✓
Provided Advice on pre-tenancy works and regulatory compliance checks	✓	✓	✓	✓
Marketing of Property to Find Suitable Tenants	✓	✓	✓	✓
Comprehensive Tenant Referencing	✓	✓	✓	✓
Preparation of the Tenancy Agreement	✓	✓	✓	✓
Collection of Initial Rent & Deposit	✓	✓	✓	✓
Detailed Inventory of Property's Contents and Condition at Landlord cost	✓	✓	✓	✓
Utilities & Council Tax Transferred at Start & End of Tenancy	✓	✓	✓	✓
Payments by BACS once cleared funds are received from tenant avoiding delays		✓		
Monthly Statements of Account by Email on request		✓	✓	✓
Handle All Tenant Queries			✓	✓
Arrears Handling			✓	✓
Rental Guarantee Services * Whilst the Property is Occupied Only			✓	✓
24 Hour Point of Contact for Tenant to Report Maintenance Issues			✓	✓
Conduct Regular Property Inspections, including Photographic Reports			✓	✓
Negotiation of Tenancy Extensions and Renewals		✓	✓	✓
Maintenance & Repairs Less than £50			✓	✓
Rental Guarantee for Full Term (usually 12 Months)				✓

** Please note: Management of Property during Vacant periods (between Tenancies) is Landlord's Responsibility.



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HEALTH & SAFETY

SWAYAM managed properties must comply with the health and safety criteria



GAS

To ensure compliance with Gas Safety (Installation and Use) Regulations 1994, rental properties must have a valid Gas safety certificate throughout the period of tenancy. All gas appliances must be checked annually by a Gas Safety registered Engineer. Gas safety inspection certificates and minor work certificates for any remedial work completed must be retained. Swayam will arrange annual gas safety inspections on your behalf and retain records to comply with regulations. As this is a legal requirement, we will not seek your approval before arranging renewal. An invoice will be issued to you and the cost will be deducted from the rent due, unless you notify us prior to expiry that you will be arranging this yourself (and provide us a copy on time). We recommend that all landlords have annual service agreement for maintenance of gas appliances. We can arrange an annual service agreement at discounted rates with our approved contractors on your behalf.



ELECTRIC

All properties must have a valid Electrical Installation Condition Report (E.I.C.R.) and Portable Appliance Test (PAT). E.I.C.R should be completed at least every 3 years unless the cert states otherwise and ensures that electricity supply complies with UK and EU regulations. Portable Appliance Test should be completed every year and ensures that all electrical equipment is fit for use and complies with UK and EU regulation. As this is a legal requirement, we will not seek your approval before arranging renewal. An invoice will be issued to you and the cost will be deducted from the rent due, unless you notify us prior to expiry that you will be arranging this yourself (and provide us a copy on time).



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FIRE SAFETY

Your duty as a landlord in relation to prescribed alarms - (extract of guidance below)

- 4.— (1) A relevant landlord in respect of a specified tenancy must ensure that—
 - (a) during any period beginning on or after 1st October 2015 when the premises are occupied under the tenancy—
 - (i) a smoke alarm is equipped on each storey of the premises on which there is a room used wholly or partly as living accommodation;
 - (ii) a carbon monoxide alarm is equipped in any room of the premises which is used wholly or partly as living accommodation and contains a solid fuel burning combustion appliance; and
 - (b) checks are made by or on behalf of the landlord to ensure that each prescribed alarm is in proper working order on the day the tenancy begins if it is a new tenancy.
- (2) For the purposes of paragraph (1)(a), a bathroom or lavatory is to be treated as a room used as living accommodation.
- (3) For the purposes of paragraph (1)(b), a tenancy begins on the day on which, under the terms of the tenancy, the tenant is entitled to possession under that tenancy.

ENERGY PERFORMANCE CERTIFICATION



The Energy Performance Certificate is a document which states the energy efficiency of a property. The rating measures the energy and carbon emission efficiency of your property using a grade from A to G, an A rating is the most efficient, while G is the least efficient. The certificate shows how current energy efficiency and carbon dioxide emissions compare to the potential figures that your property may base on recommended energy saving measures. Swayam will arrange the Energy Performance Assessment prior to marketing your property TO LET using our preferred accredited energy assessor.



TENANCY DEPOSIT SCHEME

All private landlords and Letting Agents taking tenancy deposits in United Kingdom are required to safeguard them with a Government approved tenancy deposit protection scheme.

Swayam's Chosen Tenancy Deposit Scheme Administrators

DPS/TDS are authorised by the Ministry of Housing, Communities and Local Government to provide tenancy deposit protection in England and Wales.



INSURANCE

It is essential that the Landlord informs their insurance company of their intention to Let their property. Failure to do so could render the insurance policy void. The Landlord should obtain details from their insurers as to the nature and extent of the cover required.





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SWAYAM GETTING READY TO RENT YOUR PROPERTY

Once authorised, SWAYAM will instruct the necessary requirements listed here and will deduct the cost from your next rent.

- Energy Performance Certificate: £60
Valid for 10 years
- Gas Safe Certificate: £60 (Boiler & Hob) Valid for 1 Year
- Electrical Installation Condition Report (EICR): £100
Valid for 1-5 Years (depending on age and condition of installation).
- Portable Appliance Test (PAT) Certificate: £50 (Up to 4 Items) Valid for 1 Year -£5 each additional item

SAFETY ITEMS

- Smoke Alarm: £25 - £35
- Heat Alarm: £40
- Carbon Monoxide (CO2): £40
- Fire Blanket: £16
- Fire Extinguisher: £20
- Fire Exit Signs: £5

The above prices are subject to change.





033 399 88866

MAINTENANCE AND REPAIRS

For your peace of mind, we have an on-call maintenance team that will deal with all routine repairs and maintenance to your property.

Once a maintenance issue is reported by the tenant or is identified during an inspection our maintenance team will attend to this. Repair issues are usually posted on the WhatsApp group created for the property which you will normally be a member of (unless you have chosen to opt out of this). At this point you can make your own arrangements to get the work done if you prefer, by notifying us of your intention (with a time frame for completion).

Any minor issues will be rectified at company expense, this is normally repairs, costing below £50. You will be invoiced for anything above this amount.

If the work incurs a cost to you, we will provide an estimate and give you reasonable time to respond (depending on the urgency). However, (as per NRLA Guidance) if the cost is below £250, or there is a safety issue or it's an emergency we will not wait for your approval. In such cases we would proceed with the work and invoice you once the work is completed.

Our maintenance team DO NOT normally charge for call-out. If they are unable to deal with the issue in-house (such as gas, electrical, roof etc), we will arrange an appropriate external contractor to carry out the work.

We will normally ask them to provide an estimate of the cost for your approval before commencing work, unless it is an emergency or there's a safety issue (or a legal requirement).

The external contractor will often charge for their attendance unless the estimate is agreed by you (and the work is carried out) whilst they are still on site. Once you have the estimate you can make your own arrangement to do the work if you prefer by notifying us of your intention. Inventory & Schedule of Condition.

INVENTORY

We recommend a professional Inventory is carried out before the start and at the end of each tenancy. It is a requirement for most insurances (rent insurance schemes). Also, where deductions are made from the deposit for damages which are disputed. The current cost starts from £175.00 (depending on the size of the accommodation). This is now a requirement for most Insurance providers (to validate any cover we may have arranged). Please check the Insurance Policy Document before you choose to opt out.

PEST CONTROL

We recommend Pest Control Treatment is done before the start of any new tenancy. This is essential in Landlord Licensing areas as proof of treatment must be provided to the Local Authority during any audit they carry out. Current Costs range from £250.00 to £275.00 for a whole house/ flat and comes with a guarantee for one year during which time they will repeat the treatment as and when required without any additional charges. (Prices quoted here are subject to change without further notice).



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FINANCIAL INFORMATION

Inform your Mortgage Lender

If you do not have a Buy-to-Let mortgage you must inform your mortgage lender that you want to rent your property. If you don't, renting out the property may breach the terms of your loan. If you do not tell your mortgage lender they may recall the loan resulting in the repossession of your property.

In the case of leasehold premises, the consent of the Head Lease Holder or the Freeholder will be required.

If you wish, we can instruct our Independent Financial Advisor, to give you a call to discuss your mortgage in greater detail.

Tax Implications

Your Rental Income counts as Taxable Income. For more information, please check with HMRC or your accountants about how tax is calculated on rental income.

Tax advice is available within the office, as a separate service from our Independent Professional Accountant.

For more information visit
<http://www.hmrc.gov.uk/international/nr-landlords.htm>





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FULL MANAGEMENT

SWAYAM will carry out the following services throughout the period of tenancy.

MID-TERM INSPECTIONS

Visit the property to complete a comprehensive Mid Term Inspection Report. As your managing agent, we take every opportunity to protect your investment. We will conduct regular inspections of your property (every 3 to 6 months) to ensure that it is being respected by your tenant and to ensure that any minor maintenance issues are caught by early before they develop into larger, more substantial repairs.

INSPECTION INCLUDES THE FOLLOWING CHECKS:

- | Check cleanliness and general appearance of the property.
- | Check on condition of decor.
- | Check for Damage or misuse.
- | Check compliance with Fire safety Requirement - (check safety items etc)
- | Check that all safety Certificates are up to date (and copies have been issued to tenant)
- | Detail any repairs or remedial work required including any signs of dampness.
- | Detail of any potential hazards
- | Identify any potential future issues and make recommendation for preventative measures.
- | Check all fixtures and fittings are in working order and are fit for purpose including appliances, floor coverings etc
- | Highlight any discussion with the tenant (including any advice/ warnings issued).

These routines checks are usually restricted to accessible areas only unless we are aware of a particular problem elsewhere.



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