



# Lewis & Foy Lettings Limited

Lettings & Property Management Liverpool

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## Guide For Tenants



James Foy  
PLUMBING & HEATING  
ENGINEERS



James Foy  
ELECTRICS



James Foy  
CONSTRUCTION

## Finding A Property

As a prospective tenant, it is crucial that you choose a landlord and letting agent that you can trust. As a licensed member of Association of Renting Letting Agents (ARLA), Lewis & Foy operate under strict standards of legal, professional and ethical practices with complete transparency allowing you to avoid unwelcome fees or legal hiccups throughout your tenancy.

When you commence the search for your ideal home it is worth considering your requirements:

- Think about the location you would like to live in
- Consider your 'must have' list - what do you require?
- What is your realistic budget? Would you pay more for the right property?
- How long do you need the accommodation for? Is it a stop gap or a long-term solution?
- When would you like to move in? Work backwards and start your search around six to eight weeks before this.

**Our top tip:** Budget carefully - allow for council tax and the cost of all utilities, which you will typically have to pay. Allow for a financial buffer in case of an emergency situation.

Whether you have started your search online or in the office of your letting agent, once you have located one or more properties which meet your requirements, a lettings consultant will take you on viewings so you can see the property in person.

## Our Top Tips For Viewings

- Check out the space inside cupboards and wardrobes for storage space but remember if the property has a tenant you should respect personal property and ask before delving into cupboards
- Remember to advise us on any maintenance issues prior to moving in
- You will need more than just an emotional connection. Enquire about mobile phones reception, cable/satellite dish, broadband availability and electrical sockets to stay connected in your new home

As of October 2008, all landlords are obligated to provide an Energy Performance Certificate (EPC) for all new tenancies in each respective property they rent out. This certificate gives each property a rating based on factors such as loft insulation, double glazing, boiler age and their efficiencies. It is valid for ten years. The level of energy efficiency will affect your energy bills; therefore it is worth reviewing this.

## Securing a property

The rental market shifts considerably faster than the sales market so if you see the perfect property, you may have to respond quickly to secure it. We recommend always being prepared with the relevant documentation, such as an official form of identification and confirmation of your address.

Once you have spotted the perfect flat or house, you may be required to put a reservation fee down to state your intention, especially on highly popular rentals. You will also need to provide proof of your "Right to Rent" under the immigration act.

## Credit and reference checks

You will be invited to provide references to your prospective landlord and letting agent. We can proceed to confirm that you have rented in the past without any significant problems. As part of this process Lewis & Foy may also request further details:

- Three years' address history
- Landlord details for any property rented in the last three years
- Confirmation of earnings per annum that are equal to the monthly rental fee multiplied by 30
- If you're retired, then your (joint) pension per annum will also need to equal 30 times the monthly rental
- No adverse credit in the form of a county court judgment, bankruptcy order or similar
- If you're self-employed, either an accounts reference or to provide evidence of the last three years' tax return

## The Deposit

Upon the deposit being received in full, the property is now secured - congratulations! The deposit acts as security for the landlord to cover for any excessive damages that need to be repaired at the end of the tenancy.

If Lewis & Foy Lettings are managing the property on behalf of the landlord, the deposit will be registered with a rental deposit company. However, if the landlord manages the property themselves, we will inform you what deposit scheme the landlord has used and the terms and conditions of that scheme will form part of your Tenancy Agreement.

## Tenancy Agreement

A Tenancy Agreement is a legally binding document that establishes the terms of the tenancy and is drawn up to ensure the rights and obligations of both the tenant and the landlord are required adhered to. All relevant parties will be asked to sign this document, which agrees on the responsibilities of the landlord and tenant. An agreement may include responsibilities such as; you must tell your landlord if you are going away for longer than 14 days, you must not use the property as a business.

**Our top tip:** The date on which the contract commences will become your rents due date. You are unable to change this at a later stage, so please do bear it in mind when you reserve a property.

## Safety Regulations & Insurance

### Safety First

If you selected a licensed lettings agency such as Lewis & Foy, we have to keep up-to-date with the latest lettings industry legislation. That means we can advise all our landlords on their legal responsibilities for keeping their tenants safe, by making sure their property and its contents (if furnished) meet the UK's legal safety standards.

## Insurance

Tenants often overlook the need to take out contents insurance when renting a property. Speak to your insurance provider.

## Moving In Day

At Lewis & Foy, when the landlord accepts your proposal, your lettings consultant will put all the details together and personally hand it over to our dedicated move management team. They will call you to confirm all the arrangements and will draw up your tenancy agreement and other necessary documentation.

You will also be issued with a 'moving in' invoice for payment at least 48 hours from the moving in date. This includes:

- First months rent
- Property Deposit
- Administration fee - £200 inclusive of VAT per property which includes one tenant reference. Each person added to the tenancy will result in an additional £75 inclusive of VAT.
- Future rent payments will be made monthly and taken by direct debit in advance - we will give you all the forms to complete.

With your references, paperwork and invoices complete, it is time to move in! Your keys will be available to collect either at our local branch or your personal check-in appointment from either the landlord, Lewis & Foy or inventory clerk. Remember to inform your utility provider and the local council of your move.

## The Inventory

The inventory is a detailed list of the contents and condition of the property at the point that you move into it. By both parties agreeing that the inventory is accurate at the start of the tenancy, any risk of disputes at the end of the tenancy will be minimised. We recommend therefore that you thoroughly check the inventory before you sign. At Lewis & Foy, an Independent Inventory Service will prepare this document for the landlord.

## Property Inspections

The property you are renting is a substantial investment for your landlord, so they will arrange visit days to meet with you at the property and check that everything is in order, usually only a couple of times a year. Of course, if anything breaks down or needs repairing, then the landlord will visit the property more often to ensure the property maintains in good condition for you to remain in. The visit is necessary for both tenants and landlords.

## Your Property Manager

If we professionally manage your property, you will receive a given welcome call within 48 hours from your designated property manager. They will be your principal point of contact during the course of your tenancy. They will advise you on any maintenance issues and if action is needed either by yourself or the landlord, depending on whether the problem is a long-term fault or through 'wear-and-tear'.

A managed property will also receive periodic inspections visits (carried out by your property manager) which will generate detailed reports including photographic evidence. Both you and your landlord will receive copies of the report so that all parties are aware of the property's current condition and disputes can either be avoided or quickly resolved.

## The Next Step...

Once you are nearing the termination of your tenancy period, you will need to decide whether to extend your stay or move out (remembering to give two months' notice in writing).

## Staying Put

If you desire to renew the tenancy, we will liaise with you directly and send you all the necessary paperwork to complete. If your circumstances have changed, some new checks may be required, but this will be advised on at the time of renewal.

Our top tip: Remember the landlord at this stage will be within his/her rights to serve notice on your tenancy if they need the property back or there have been any persistent issues, especially with rent payments.

## Moving Out

If we manage the property on behalf of the landlord, we will arrange a check out with an independent inventory company (carried out on the last day of your tenancy) to ensure the property condition is in an appropriate state. At this point, you will hand back the keys. If the landlord manages the property, you will need to liaise with them directly to arrange a time and date to meet there, complete a formal checkout and hand the keys back.

## Deposit

After officially serving your required notice you will need to ensure that the property condition is good enough for you to be entitled to your full deposit back. If there are no deductions or disputes, including all the necessary forms are filled out correctly by yourself and the landlord, your deposit should be returned ten days after the deposit release agreements have been received.

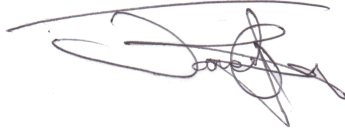
Excusing natural wear-and-tear, if the property is in the same condition as when you moved in, getting your deposit back should not be a difficulty.

- Give the property a thorough clean, including carpets, windows, walls and furniture (if necessary hire a professional cleaner)
- If it's your responsibility, tidy up the garden and clear away any rubbish
- Return all of the keys
- Remove all of your personal belongings

If you need any help either before after your tenancy call us and we'll be happy to help.



William Lewis BSc (Hons) MRICS



James Foy



Liam James Foy