

Welcome to Camden Lettings



Our landlord information booklet is a comprehensive guide to our property lettings service.



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Camden Lettings is committed to finding good quality, sustainable accommodation, both in and outside of the borough of Camden, to meet the needs of residents and landlords.

Since 2005, we have helped thousands of residents into lasting tenancies by providing support and assistance to both tenants and landlords.

Our success has not been based on the desire to make money from landlords or by creating short-term, high volume tenancies that are expensive for everyone concerned. We have focused on creating sustainable tenancies which incorporate our values of transparency, honesty, security and peace of mind.

Our commitment to you

We know that letting your property can be difficult, expensive and even confusing. That's why we want to help your next let be hassle-free by providing you with a no cost straightforward service, offering a choice of a generous cash incentive, or a free rent guarantee service. We have highly-skilled and experienced teams to help let your property, and provide support to you and your tenants.

What our landlords say:

'Working with Camden was a revelation, speedy, professional service and officers that listened to what I wanted.'

H. Watson (Landlord)

'Camden Lettings let my property really efficiently. I would definitely recommend Camden Lettings service'

Mr Hussain (Landlord)

Our offer

Camden Lettings offers great benefits to landlords and is tailored to protect you and your investment during a time of immense legislative change in the sector.

With Camden Lettings you can choose between our free rent guarantee service, or generous cash incentives.

The comparison chart below highlights some of the key features of the Camden Lettings options:-

Camden Lettings	Cash Incentive	Rent Guarantee Service
Fully vetted prospective tenants. Checks includes immigration status, housing & credit history	Yes	Yes
All tenants attend tenancy training & receive 3 months enhanced Floating Support at the start of the tenancy	Yes	Yes
Rent paid directly to you the landlord	Yes*	Yes
Choice of tenants so that you can decide who is most suited for your property	Yes	Yes
Tenancy Support Service, offering FREE specialist support an expert advice throughout the life of the tenancy for landlords and tenants	Yes	Yes
Generous Cash Incentive Payments	Yes	No
Guaranteed Rent (Up to 6 Months in advance) & British Gas Contract for your heating system	No	Yes
Free London Landlord Accreditation Scheme (LLAS) voucher worth £100	Yes	Yes
Properties required throughout the London area	Yes	Yes
Fees payable	No	No

* Subject to any legislative changes due to the implementation of Universal Credit. This does not apply to the rent guarantee service, which is unaffected by Universal Credit

Our offer

Our lettings service - A trusted, experienced organisation that understands the rental market and landlord's needs.

We are committed not just to ensuring that your property is let as quickly as possible, (usually within three days), but to ensuring that any tenant we refer is prepared and able to rent successfully and for the long term.

Your tenant – your property looked after by happy co-operative tenants

Renting privately is a popular option for many families, but they are often prevented from doing it because they can't afford to pay large amounts of rent in advance, high deposits and fees. This means they often ask the Council for help to find suitable accommodation in the private rented sector.

We carry out a comprehensive assessment of all our prospective tenants, checking their immigration status, housing, debt and credit history and only approving them if we are satisfied that they can sustain a private tenancy. In addition, all prospective tenants must attend our Good Tenant's Information Session - a coaching session facilitated by our experienced team, which develops the skills and awareness necessary to be a good tenant.

Viewings - speedy, hassle-free lettings

We will liaise quickly with you and our large pool of prospective tenants to arrange viewings as soon as we approve your property as suitable. You can choose when to hold viewings and which tenant would best suit you and your property. We usually organise viewings within 24 hours of your property being made available.

Sign up - the simple way to let your property

Once a move in date has been agreed, we will assist you with every step of the sign up process, ensuring you are compliant with all the necessary legislative requirements.

You can use our landlord pack free of charge which includes a tenancy agreement and inventory document, alternatively the Camden Lettings team can complete the sign up on your behalf.

We will also make sure your tenant is assisted with submitting their housing benefit application and provide a direct payment supporting letter, requesting rent to be paid directly into your bank account* (this does not apply if taking the guaranteed rental option). Your tenant will have a dedicated support worker who will monitor the housing benefit claim and help them settle in.

*Subject to any legislative changes due to the implementation of Universal Credit.

Incentive payment

We will pay you a non-refundable incentive for working with us. The incentive does not need to be protected in a deposit protection scheme and you can use the money however you choose.

or

Guaranteed rent

If you're happy to take care of your own repairs, but you would like an easy let and guaranteed rent, this is the service for you.

We will:

- advise you on the level of rent you can receive for your property
- provide you with guaranteed rent for the term of the tenancy, even if your property is empty, by making monthly or six monthly payments in advance
- pay the agreed guaranteed rent on or before the 7th of every month by BACS, whether or not the rent has been received from the tenant.
- Carryout quarterly property inspection
- We will sign a management agreement with you for a period of 12 months.
- Accepting the property
- we aim to view and inspect your property within two working days of you contacting us
- providing the property is suitable and ready to let, we aim to sign the tenancy between you and your tenant within five working days.
- Marketing
- we may take and retain photographs of the property for marketing purposes
- we may place your property details on our own website
- we will accompany all prospective tenants when viewing your property
- we will provide you with feedback on the viewings.

Tenant referencing

All tenants will:

- attend a tenants' training morning before being referred to our service
- undergo an Experian® credit check before being referred to our service
- be checked for any history of rent arrears, antisocial behaviour or damage to previous properties.
- Full immigration status check

Tenancy agreement

We will draft the Assured Shorthold Tenancy Agreement, which will be for a fixed period of no less than 12 months.

Utilities

- We will support your tenant to set up their utility suppliers.
- We will advise your tenant about their council tax responsibilities.

Support

Our dedicated Tenancy Sustainment team will be on hand to support you, Monday to Friday 9am-5pm.

Your responsibilities

- You will be responsible for how major repairs and maintenance to your property is carried out.
- Carry out periodic inspections of your properties*
- Report any problems or concerns with the tenancy at the earliest opportunity
- You must ensure that the property is maintained to the agreed property standards.
- You must ensure the property is free of asbestos.
- Keep accurate rent accounts and provide these to the tenant*
- Serve the appropriate notices and follow the required procedures where possession is required
- You are required to be an accredited landlord with the London Landlord's Accreditation or equivalent local body as approved by the London Rental Standard.

* Not applicable to landlords opting for the rent guarantee service

Our landlord and tenancy support service - quick, hands-on, experienced support

A tenancy is a relationship and the success of your tenancy is often dependant on managing this relationship. We appreciate that from time to time problems will occur and that is why we offer all our landlords and tenants a unique tenancy support service, offering specialist support and expert advice. The success of this service is demonstrated by our tenancy sustainment rate, which currently stands at over 95%.

As a landlord you will benefit from the direct help of a dedicated officer who will offer you expert advice and support with managing issues that may arise at your property, including guidance on legal processes and effective tenancy management. We do not charge for this service and you will be entitled to receive support for at least two years from the start of the tenancy.

All our tenants are allocated a dedicated support officer to help them settle into your property, set up bill payments and direct debits and help with managing the tenancy during the early stages.

We have hugely reduced void periods due to our tenancy support service sustaining tenancies far longer than a high street agent. We also have prepared prospective tenants ready to fill voids should they arise.

- We do not charge a fee for this service
- No cost to the landlord, but we still provide access to our landlord and tenant tenancy support service

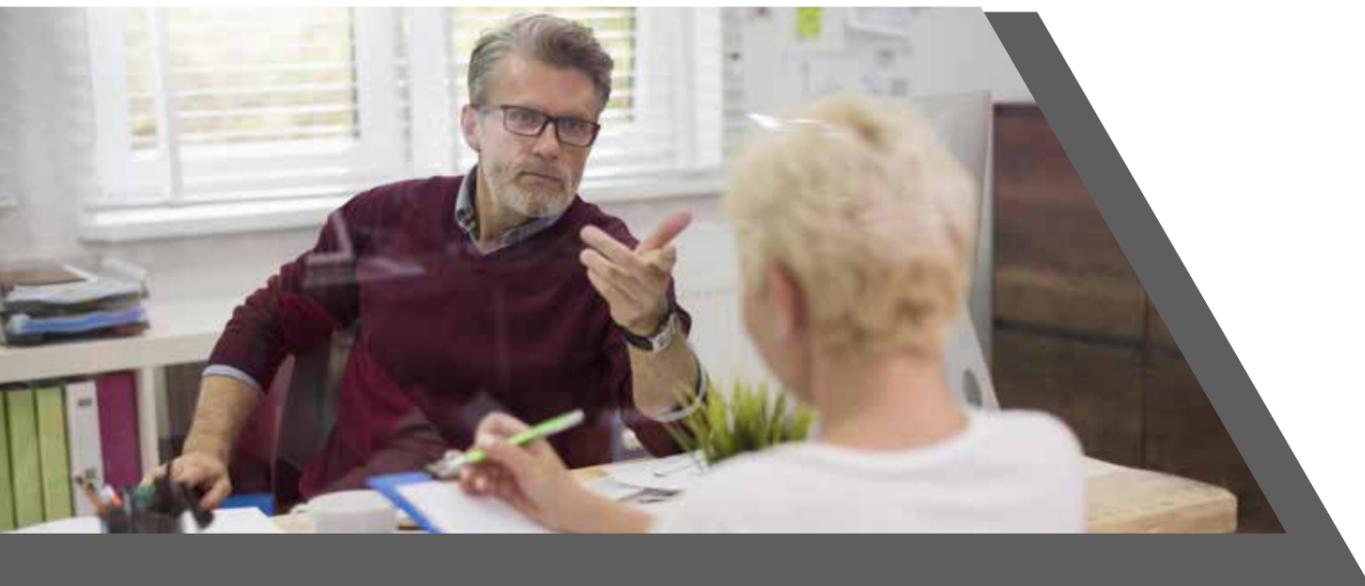
Our property standards

Camden Lettings is committed to procuring and maintaining high quality accommodation for the benefit of landlords and tenants in Camden.

A sample of properties will be inspected by a member of the Camden Lettings team to ensure they meet the minimum standards.

- Our minimum criteria for all our residential let properties are:
 - clean, well maintained and presented
 - free from damp and major structural defects
 - Free from Category 1 or Category 2 hazards, as defined in the Housing Health & Safety Rating System (HHSRS)
 - have a minimum of:
 - > secure and suitable light fittings
 - > curtain tracks or blinds
 - > carpets or laminate flooring throughout the property.
 - white goods to be provided and in full working order
 - fully furnished properties should include suitable furniture which meets current fire and safety regulations
 - all properties must be fitted with operational smoke alarms (at least one per level, or as advised)
 - All properties with gas appliances must be fitted with a Carbon Monoxide alarm
 - all structural elements of the property must be in good condition and repair
 - gas and electrical safety and Energy Performance Certificates (EPC) are required prior to sign up. In certain instances we may require a Portable Appliance Test (PAT) certificate.

Our full property standard requirements document can be viewed/downloaded online at www.camden.gov.uk/camdenlettings



Your obligations

Before we can facilitate the signing of the tenancy agreement with your tenant, we must receive recent copies of a valid gas and electrical safety certificate and an Energy Performance Certificate (EPC) with a minimum rating of E.

You will need to be an accredited landlord with a recognised organisation as approved by the London Rental Standard. If you are not already a member, we will provide you with a free London Landlord Accreditation Scheme (LLAS) training voucher to attend an accreditation session and become an accredited landlord.

Legislation

Landlord and Tenant Act 1985

- The landlord shall keep in repair:
 - the structure and exterior of the dwelling
 - the installations for the supply of water, gas, electricity and sanitation
 - the installations for the supply of space heating and water heating
 - the communal areas and installations associated with the dwelling.

Camden Lettings undertakes to notify the landlord as soon as we become aware of any repairs necessary under the Landlord and Tenant Act 1985 and discuss how these repairs will be carried out.



Housing Act 2004

The Housing Act 2004 states that any residential premises should provide a safe and healthy environment for any potential occupier or visitor.

Local authorities have a duty to take appropriate enforcement action in relation to properties where Category One hazards exist and discretion to act in relation to where Category Two hazards exist. Under our Property Management Service, where we receive correspondence or a notice from the Local Authority relating to works required to the property, we will contact you in the first instance to discuss how these repairs will be carried out.

Gas Safety (Installation and Use) Regulations 1998

These regulations make it mandatory that gas appliances must be maintained in a safe condition at all times. An annual safety check must be carried out by a tradesperson registered with Gas Safe Register. An annual safety check of each gas appliance/flue/ pipework must be carried out. The legislation also applies to portable appliances such as LPG (Calor gas) heaters but not those appliances that are owned by the tenant. Once a check has been completed the engineer will issue a certificate to the landlord. Gas safety certificates must be kept for two years and a copy must also be provided to the tenant within 28 days of the check being carried out. A valid gas safety certificate must be in place at the start of the tenancy and the tenant must be given sight of the valid certificate. Failure to comply with this legislation is a criminal offence. Visit gassaferegister.co.uk or phone **0800 408 5500**. Should your property require a gas safety certificate, we can arrange this on your behalf.

Electrical Equipment (Safety) Regulations 1994

These regulations apply to any portable electrical appliances (such as TVs, fridges, freezers, toasters, microwaves and lamps) which are provided as part of the tenancy. They should be safe to use and in proper working order. It is a criminal offence to supply unsafe electrical equipment with rented accommodation. As a minimum, appliances should be visually inspected for any faults or damage. Whilst it is not a legal requirement, we require an electrical safety certificate covering all wiring and portable appliances within the property. Should you require an electrical safety certificate, we can arrange this on your behalf.

Portable Appliance Testing (1994 Electrical Equipment Regulations)

The Health and Safety Executive guidance state the requirement that "any electrical equipment that has the potential to cause injury is maintained in a safe condition. The responsibility of safe appliances lies with the person who is the duty holder; this could be the landlord or manager of a premises.

Any portable appliance in the accommodation, from a kettle, to a microwave to even a vacuum cleaner, should have periodic portable appliance testing, especially via a qualified and certified PAT Testing engineer. A PAT Testing engineer will know exactly what to look for and where to look for it, from plugs and outlets to the casings around any portable appliances.

Energy Performance Certificates (effective 2008)

From 1 October 2008, landlords are legally required to show all prospective tenants the Energy Performance Certificate (EPC) relating to their property. Non-compliance of this regulation could result in a fine. An appropriate qualified assessor must complete this certificate. We require a minimum EPC rating of E.

Furniture and Furnishings (Fire Safety) Regulations 1988 (As Amended in 1989 and 1993)

These regulations require:

- furniture to pass a cigarette resistance test
- cover fabric, whether for use in permanent or loose covers, to pass a match resistance test
- filling materials for all furniture to pass ignitability tests as specified in the regulation
- The regulations apply to any of the following that contain upholstery:
 - beds, headboards, mattresses, sofa beds and futons
 - garden furniture that is suitable for use in a dwelling
 - scatter cushions, seat pads and pillows
 - loose and stretch covers for furniture.

All new furniture (except for mattresses, bed bases, loose and stretch covers) manufactured since 1988 has been required to carry a permanent label providing information about its fire retarding properties.

The regulations do not apply to:

- sleeping bags
- loose covers for mattresses
- pillowcases
- curtains
- carpets
- furniture manufactured before 1950

The landlord must ensure furniture complies with the above legislation before the tenant occupies the property. Any furniture failing to comply must be removed by the landlord and stored at the landlord's expense.

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 came into effect 1 October 2015.

This law requires private landlords to install smoke alarms on every floor of their property, and test them at the start of every tenancy. Note that, it is intended that the tenant is responsible for testing the detectors regularly thereafter.

Landlords would also need to install carbon monoxide alarms in rooms where a solid fuel heating system is installed.

Tenancy Deposit Protection Legislation (effective 2007)

The tenancy deposit (TDS) legislation applies to all deposits accepted for assured shorthold tenancies post 6 April 2007. Landlords (or their agents) must protect the deposit within 30 days and give the prescribed information to the tenant as to where the deposit is protected. Financial penalties (no more than three times the deposit sum) can be awarded against the landlord. Any Section 21 notice served by the landlord before the deposit has been protected and/ or the prescribed information served, will be invalid.

Any properties let via Camden Lettings are exempt from TDS Requirements.

Deregulation Act 2015: Section 21 (from 1 Oct 2015)

A Section 21 Notice served in a period after the fixed term has ended (Periodic) will no longer be invalid if the date of possession does not end on a tenancy period. Section 35 of the Deregulation Act 2015 simply removes the requirement for a section 21(4) notice to end at the end of a period of the tenancy (England only).

The Act ensures that as long as a full 2 month's notice via a Section 21 has been served to the tenant(s) then the Section 21 will be valid.

A key change to the service of a Section 21 Notice is that the notice can only be served after the tenant has lived in the property for a minimum of 4 months; the Section 21 Notice is then only valid for 6 months from date of service. A new Section 21 Notice will be required every time a new fixed term is agreed.

Retaliatory Eviction

The new retaliatory eviction rules includes new rules around section 21 notices, some of which are effectively needed to make the retaliatory evictions provisions work.

To claim a retaliatory eviction the tenant must have notified the landlord and/or agent in writing regarding the repair in the property or any common parts they have a right to use.

Should a landlord FAIL to give an "adequate response" the tenant would have recourse to complain to the local authority who could then serve a notice on the landlord, setting out "a reasonable timescale" for works to be carried out. No Section 21 Notice could be served within 6 months of the improvement notice being issued by a local authority.

Assured Shorthold Tenancy Notices and Prescribed Requirements (England) Regulations 2015

The Assured Shorthold Tenancy Notices and Prescribed Requirements (England) Regulations 2015 commence on 1 October 2015 and only apply to a section 21 being served where the dwelling is located in England. These regulations define "prescribed requirements" for the purpose of a new section 21A Housing Act 1988 inserted by section 38 Deregulation Act 2015.

Subject to the next paragraph, the regulations only apply where an assured shorthold tenancy was granted on or after 1 October 2015 including a written renewal on or after that date. The regulations do not apply where an assured shorthold tenancy becomes a statutory periodic tenancy on or after 1 October 2015 where the original fixed term tenancy was granted before the 1 October 2015.

From 1 October 2018, the requirements will apply to ALL assured shorthold tenancies in England including any that were granted before 1 October 2015 (or went statutory periodic). See below for an exception to the three year rule in respect of an EPC.

Neither a section 21(1) nor 21(4) notice may be given in relation to a dwelling-house in England at a time when the landlord is in breach of a prescribed requirement 1.

The prescribed requirements are:

- to provide an energy performance certificate (EPC) to a tenant free of charge
- to provide a valid gas certificate
- to provide the DWP 'How to rent' booklet

Immigration Act 2014: Right to Rent scheme

The Right to Rent scheme came into effect February 2016. It is a new requirement for private landlords to check the immigration status of prospective tenants before they move in, to avoid liability for a civil penalty. All Camden lettings tenants have undergone immigration checks to ensure they have the required immigration status.

Protection from Eviction Act 1977

The Protection from Eviction Act 1977 makes it a criminal offence for any person to unlawfully deprive a tenant of their occupation of the premises. This means that, unless the tenant agrees to vacate the property, the only legal way a landlord can evict a tenant is by obtaining a court order. It is also a criminal offence under this Act to harass a tenant, or any of their friends or visitors who have gained lawful access to the property. Harassment is defined as acts likely to interfere with the peace and comfort of the tenant or the persistent withdrawal of essential services. Common acts of harassment can include:

- threats of violence or unlawful eviction
- disconnecting gas, electricity or water
- breaking off the key in the lock
- deliberately disruptive repair works
- frequent visits at unreasonable hours
- entering the property without the tenant's permission.

We will help ensure landlords working with us are compliant with all existing and future legislation

Mortgage or leasehold properties

You should advise your bank or building society that you will be letting the property. Written permission is usually required. Some lenders will charge an administration fee for issuing a consent letter. There may also be a variation in interest rate levels of the mortgage. If the property is leasehold, the head lease will specify whether or not you should gain permission from the freeholder or the freeholder's managing agent. The freeholder or his agent will normally charge a fee for issuing a letter of consent and in some cases special conditions may be imposed.

Buildings insurance

Buildings insurance covers the risk of damage to the structure and permanent fixtures and fittings of a building. If the property is leasehold, then the freeholder will normally arrange the buildings insurance and re-charge the cost. There are specific insurance policies aimed at landlords that cover liabilities to the tenant where a property has been made uninhabitable as a result of an insurable risk as well as covering liability should a tenant be injured as a result of an accident in the property. We require that you have buildings insurance and provide details of such when requested. Tenants are usually responsible for providing their own contents insurance to cover their personal belongings.



**To get a free rent and incentive quote,
contact the Private Sector Initiatives Team on:**

camdenlettings@camden.gov.uk

020 7974 4158

camden.gov.uk/camdenlettings

**If you would like this brochure in large print,
Braille, audiotape or another language please
call 020 7974 6649.**

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