



Make the  
right decision

COMPLETION  
SALES & LETTINGS





Need support to sell your home.  
Ready for your next move?

Have a property to rent but not sure  
where to start?

Looking for a smooth, seamless  
service from sales and lettings  
professionals who are committed to  
giving you the best results?

Then you've come to the right place...

Completion has been working with homeowners and landlords in the East London area for over 20 years. Our local knowledge combined with our high quality service has helped thousands of people to buy, sell and rent property with ease – and we'd love to help you do the same. We understand that selling or letting your home can feel stressful, so we do everything we can to mitigate the hassle and worry, providing a truly tailored and end-to-end service that focuses on your complete satisfaction from conception to completion.

## Why Completion?

Our thorough approach, attention to detail and honest, transparent advice has earned us a fantastic reputation as one of the leading estate agents in the East London area.

We promise to take care of you throughout the entire sales or lettings journey, offering exceptional support and a professional but friendly approach at all times.

Here are some more great reasons to choose us as your sales or lettings partner:

- ✓ In-depth and up-to-date local market knowledge
- ✓ Members of the Property Ombudsman
- ✓ Members of the MyDeposits deposit scheme
- ✓ Proven track record of sales and lettings success
- ✓ Tailored advice, flexible service
- ✓ Proactive and positive approach
- ✓ Targeted advertising via multiple channels
- ✓ Clear and competitive charges
- ✓ Extensive database of potential buyers and tenants
- ✓ Members of NALS National Approved Lettings Scheme
- ✓ Members of Government approved CMP Client Money Protection Scheme

*Whether you're looking to sell or rent your home, we strive to secure the right buyer or tenant in super-quick time, offering unparalleled support all the way...*





## Selling your home with Completion

Selling your home doesn't have to be a headache. We work to exceed your expectations, providing an exceptional service as standard.

Our skilled team of experienced estate agents are 100% dedicated to securing the best possible deal. We know that communication is key, so we promise honest advice and ensure that we keep you up-to-date at every stage of the process. We're always here for you to answer any questions you may have, with guidance tailored to your individual circumstances.

We also guarantee:

- ✓ Free, no-obligation and realistic valuations
- ✓ High quality marketing assets to promote your property in the best possible light
- ✓ Eye-catching sales boards to draw attention to your home
- ✓ Flexible service levels to suit your specific needs
- ✓ Competitive pricing, with no hidden extras

*If you'd like to speak directly to a member of our sales team, please contact us at [enquiries@completion.co.uk](mailto:enquiries@completion.co.uk) or by calling us on 0208 527 7007 for an informal chat – or read on to learn more about the sales process.*

### Getting started – unlocking your property's sales potential

Selling your house is easy when you know how – and we certainly have the know-how!

We'll explain everything in clear and easy to understand terms, and this comprehensive guide will give you a handy reference resource to ensure that you're perfectly prepared and fully understand the sales process.

### Our sales strategy – accurate appraisals, effective marketing

Pitching your property at the right price is essential if you want to release the maximum value from your largest personal asset.



Selling your house is easy when you know how – and we certainly have the know-how!

There are a number of factors that we take into consideration in order to assess your property and recommend the best sale price, such as:

- ✓ Your preferred timescales for a sale – are you in a rush, or do you have more time to wait for the right offer?
- ✓ Market values – we keep a close eye on current market values for similar properties, and are always aware of any fluctuations in the market.
- ✓ Market competition – is it a buyer's or seller's market? What other properties are you competing against locally?

As soon as we receive your request for a market appraisal, we'll arrange for an independent assessment of your property to be carried out by one of our experienced estate agents at your convenience – this is a completely FREE service, and you're under no obligation to proceed.

If you decide not to sell, to go elsewhere or simply wanted a valuation to gauge your position or even help with a re-mortgage, that's absolutely fine with us.

We use the most recent market data and activity, along with our extensive knowledge, to provide an accurate valuation, and you'll have the opportunity to put forward any questions you may have to our experts – if you forget anything during your appraisal visit, just pick up the phone and we'll be delighted to help.

### Moving to market...

Once you've decided to sell, we'll talk you through our range of marketing plans and identify the most appropriate approach for you and your property.

At Completion we use the very latest technology and proven marketing techniques to promote your home. In addition to featuring your property on our own website, we'll also advertise on all major property portals including:

[rightmove](#) [Zoopla.co.uk](#) [OnTheMarket.com](#) [PrimeLocation](#)

Our online marketing activity also includes social media coverage through Facebook and Twitter, email campaigns and of course the option of a For Sale board.

The more exposure your property receives, the wider audience you can expect to attract, maximising sales opportunities and improving your chances of finding the best buyer.

Upon receiving your sales instruction, we'll immediately contact our database of pre-qualified, registered buyers by telephone, email and SMS text alerts, making immediate matches between yourself and primed potential purchasers. We can even tailor our database results according to their circumstances e.g. if they're in a lengthy chain or have a property to sell before they can buy and move into their next home.





...we act as a central liaison point, keeping everyone connected, chasing up progress and ensuring everything flows as smoothly as possible

High quality photography, glossy property brochures (physical and digital versions) along with accurate floor plans and an HD property video can also add value to our marketing activities – and later in this guide we'll offer our advice for getting your property ready to make the most of these marketing methods.

### Conducting viewings

Do you feel confident that you can perfect your sales patter and clinch a buyer? Or do you feel a professional touch will help to secure a sale more efficiently? Most of our clients prefer for us to take care of the viewings, but we're also happy to offer some tips if you'd like to manage this yourself.

Our estate agents will handle all enquiries and arrange viewings to fit around any existing commitments or availability restrictions – we can even arrange open day events, allowing multiple parties to look around your property all at the same time.

Potential buyers will always be accompanied by one of our expert estate agents for your peace of mind, and they'll use the knowledge they've built up of your property and the local area to make a convincing case for purchase.

Our flexible service levels mean that you have a choice in regards to how your viewings are conducted.

### Offers and sales progression

After the marketing and viewings come the offers. This

is the most critical stage in the sale of your property, and we act as a professional liaison point between yourself and your potential buyers at all times.

Depending on a variety of factors, you may receive offers in a steady flow or in volume – the latter is often seen as a result of open day events. While it may be tempting to jump on the highest offer straight away, if multiple parties have expressed an interest, then in the first instance we'll offer each potential buyer the opportunity to increase their bid in order to seal the deal.

However, it's also worth bearing in mind other circumstances in order to secure you with the best all-round deal, such as:

#### 1 What is their buying position?

This can make all the difference if you have a deadline for your onward property purchase, or need to complete and move according to other commitments e.g. school holidays. The transactional process is much simpler if you're engaging with a first-time buyer, and gets progressively more complicated with sale-dependent buyers, depending on how many links there are in the sales chain and their own property's market position.

#### 2 Cash or mortgage?

Most buyers will require a mortgage and their level of borrowing could have a significant bearing on your decision. For example, a buyer needing to borrow 85% of the sale price may struggle if the bank's surveyor down-

values your property – if their funds are completely tied up in the 15% deposit, stamp duty and other moving costs, it could leave them unable to proceed at the agreed price, leaving you in need of a new buyer, and putting you back to square one. If a cash offer is received, then we'll need to secure evidence of their ability to complete the transaction as promised.

#### 3 Genuine buyer?

You may end up receiving similar offers from two buyers who are in the same buying position, both with significant levels of deposit. If one buyer began the process with a particularly low offer, only increasing to a sensible level when increased offers were encouraged, it could suggest a higher chance of them seeking a price reduction at a later date. Genuine buyers usually come in with a sensible starting offer and it's our job to help you decide which would be the best choice, even if it's not the most obvious one.

Our strong focus on communication empowers you to make informed decisions about accepting or rejecting an offer.

### After an offer has been accepted

With a sale price agreed, both you and your buyer will need to employ a conveyancing solicitor to take care of the legal aspects of the transaction, and of course a mortgage broker may also be involved at this stage.

It's an unfortunate but natural fact that busy solicitors

may get caught up with other commitments, so it's our job to keep things moving. Communications between the multiple parties involved need to be managed effectively to ensure efficiency, so we act as a central liaison point, keeping everyone connected, chasing up progress and ensuring everything flows as smoothly as possible. This is particularly important when your sale is part of a chain, where we may be dealing with multiple buyers, sellers and other external agencies and professionals.

### Renegotiations after surveys

Sometimes, after receiving their mortgage survey or homebuyer's report, a buyer may wish to enter into negotiations in order to lower the sale price and cater for potential improvement works.

As experienced agents, we have the knowledge and skills to help allay any fears that may have been triggered by these surveys, and we use our insight and past case studies to help quantify the findings contained therein. For example, an older property will have been subject to a degree of normal 'wear and tear', and the results of the reports may need reframing in order for the buyer to put them into clearer perspective.

Handled with care most of these issues can be overcome, ending in a fair and satisfactory resolution for all parties.





#### FREE market appraisals

No-obligation advice and valuations based on our extensive knowledge of the local market.



#### Getting to know you

From the outset we build powerful partnerships with all of our sellers, taking the time to understand your property and your personal situation and objectives.



#### Advertising

We promote your property online, in our agency windows, via local press and on-property For Sale boards.



#### Superb service 6 days a week

We understand that weekends may be the only time you're available, so we're open six days of the week to ensure we're here when you need us.



#### Quality photography

First impressions count, so we use quality cameras and our professional photography skills to capture beautiful images that show off the best features of your property.

# Our sales services at a glance

Here are our 12 steps to a successful sale



#### Additional assets

We create personalised sales assets including property detail pamphlets, floor plans and even HD video 'walk-arounds' so prospective buyers can view your property from the comfort of their home, or while on the move via their mobile devices.



#### Open days

We're happy to run open day events to help you reach out to multiple prospects at the same time.



#### Viewings

We can show buyers around the property on your behalf, drawing on our exceptional experience in making a compelling case for purchase.



#### Offers and negotiations

We'll act as your 'go-between', helping to secure the very best price based on any offers received and the buyer's circumstances.



#### Recommendations

Over the years, we've built a trusted network of mortgage advisors and solicitors to draw from, helping you to find the right third-parties to help manage the legal and financial side of things.



#### Clear communications

We keep everyone up-to-date on progress and ensure that you always know exactly where you stand.



#### From conception to completion

We're here to guide and support you every step of the way, so you can relax knowing that you have a dedicated team of professionals on your side throughout the sales journey.







## Don't just take our word for it...

Great customer service, support and excellent sales and rental outcomes are always our top priority – but to understand just how well we deliver on this, it makes sense to let some of our past and current vendors, landlords and tenants share their experience of our services. Here's what they have to say...

### Vendor reviews



#### "Head and shoulders above other agents"

"Thank you so very much for all of your help and guidance over the past couple of months whilst we have been selling our property in Walthamstow. Thank you for your unending professionalism and caring attitude – you have been a real asset to us and are certainly head and shoulders above the agents we use in other parts of the country!"

George, Walthamstow

#### "Very impressed with your overall service"

"Very impressed with your overall service. Not only did you find more than one buyer quickly, but you also undertook due diligence to make sure that we selected the correct buyer for us"

Dr Kumar, Leyton

#### "Amazing how quickly it went through"

"We completed last week and it's amazing how quickly it went forward compared to other experiences of selling. Thank you for all your help with this"

J. Samuel, Walthamstow

### Landlord reviews



#### "I couldn't believe how quickly you found a tenant"

"Thanks for your own and your colleagues' efforts in relation to the above let. I couldn't believe how quickly Completion found a tenant for my property – one working day has to be a record!"

Chung, Walthamstow

#### "Thank you for all your hard work"

"Wonderful service, exceptional staff. Thank you for all your hard work"

Mr Khan, Leyton

#### "Service second to none"

"We would always use Completion to manage our property as the service is exceptional"

Diwan, Walthamstow

#### "Thank you for looking after us"

"Just wanted to say a big 'thank you' for all your efforts and looking after us as always even on short notice and outside of business hours. You always guide us the right way and we look forward to more property dealings in years to come with your help and support"

Maggie, Chingford

#### "I cannot recommend you highly enough"

"Within the first week we had two viewings, after which our property was sold within two weeks! The whole process was painless, we were kept informed every step of the way and always received excellent feedback promptly – which to us was very important. The company has that personal touch which is very much appreciated – and unlike any Estate Agents that we have used before. We cannot recommend you highly enough, really professional and a pleasure to work with. We would not go anywhere else now. If we were asked for marks out of 10 it would certainly be 10 plus"

Sonia, Walthamstow

#### "Fantastic Property Rental Service!"

"The service I've received from the start has always been professional and efficient. After instructing Completion to let my house I had fully vetted tenants and a deposit within two weeks. During those two weeks you kept me informed with any feedback from viewings and provided advice all the way through the process. I would not hesitate in recommending Red Key and your fantastic service to anybody looking to rent their property"

Arthur, Walthamstow

#### "I would like to say a big thank you"

"I would like to say a big 'thank you' for all the great help. I would definitely recommend any of my friends/colleagues to rent their house through Completion in the future"

David, Leyton

### Tenant reviews



#### "Very happy to have chosen your services"

"I thank you for giving me a lovely family as my landlord. They take very good care of me and I am also very happy to extend my tenancy with them. I am very happy to have chosen your services as a letting agency. Thank you!"

Monica, Walthamstow

#### "Thank you for processing all the paperwork"

"Thank you Completion for processing all the paperwork in time for me to move in at the weekend. The flat is fantastic and very comfortable!"

Misha, Walthamstow






## Preparing your property for sale – our top tips


Did you know that it takes just 15 seconds for most buyers to form an opinion of your home? From the moment they step through the door, you need to make sure that you're creating the best possible impression of your property.


Of course the first thing buyers will see is your property's exterior, so make sure your lawn is cut, your pathways are clear and clean and your hedges or borders are well-tended.


### But what about the inside?


A fresh pair of eyes can quickly pick up the signs of damage and wear and tear that naturally occurs over years of living in a property, so here's our quick guide to some easy and affordable improvements that will help to maximise your home's sale potential.


 **Basic DIY** – broken or worn fixtures and fittings draw the eye, so get out your toolbox and attend to any obvious repair requirements. Look out for cracked tiles, damaged door knobs, loose cupboards and other signs of wear.


 **Spring cleaning** – whatever the season, give your house a top-to-toe spring clean. Grubby grouting, lime-scale that leaves your bathroom and kitchen lacking lustre, mouldy or loose seals and staining should all be addressed.


 **Maximise space** – a cluttered room looks smaller and messy, so put anything you don't need into storage, or arrange for us to take your photographs over two days, so you can move things between rooms. If you have a tenant living in your property, sweeten them up with the offer of a rent-free day to encourage them to tidy up.


 **Odours and allergies** – strong smells such as cooking, tobacco smoke and pet-related odours can quickly put some buyers off, so make sure you air and refresh the atmosphere prior to viewings. Running around with a vacuum is also a good idea if you own pets – you never know when a buyer may have an allergy!


 **Creating a 'homely' space** – don't strip your home of all personality: you want buyers to experience that 'I could live here' moment. Create a welcoming and cosy environment, and if the property is currently empty, the often surprisingly reasonable investment in a home staging service can add genuine value, especially in fast-moving markets where property sells fast.


 **Special touches** – clever use of candles, flowers and mirrors can maximise light, minimise odours and create a 'feel good factor'.

 **Cater for visitors** – if you're holding an open day, consider laying on some sandwiches, snacks and soft drinks to create a positive impression and help the buyers relax – it can also help to keep the kids on-side too! Just leave everything laid out, head off for the day, and we'll play both agent and host for you.

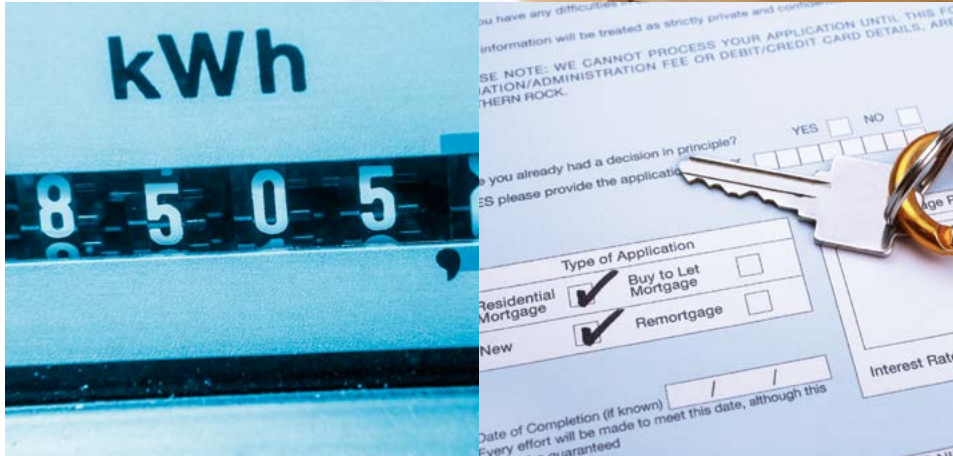
 **Comfortable temperature** – sending potential buyers into a fiery furnace or turning them into shivering wrecks is never a good thing, so make sure you keep your property at a comfy temperature – and set your heating system accordingly if your property is empty.

 **Quick decorating wins** – freshen up tired spaces with a lick of paint, especially in areas that are likely to draw attention such as your entrance hall. It's also worth examining your front door to see if it needs repainting or a thorough wash-down. If you're happy to do the work yourself, then great – but if not, a decorator won't charge much for small projects.

 **Don't forget the garden** – deal with any overgrown areas, store clutter in your shed or garage (if you have one) and remove or repair any potential hazards, such as broken paving or loose bricks.

 **Fit for purpose** – to help buyers imagine living in your space, ensure each room is organised according to its intended purpose, even if that means clearing piles of paperwork from your dining room, or exercise equipment from a spare bedroom.





Choose a reputable  
agent with a track  
record for success, don't  
feel pressurised

# Your essential sales checklist

Selling your property is a big step and, as with anything else, it's better to be prepared. Here is a short checklist to help you with this.

- Choose a reputable agent with a track record for success, don't feel pressurised
- If you are moving home, research the area you are moving to, ask your selling agent to help with this
- Think carefully before signing an agency agreement and make sure you are comfortable with the terms
- Prepare your property for marketing to ensure it is viewed in the best possible light by your buying audience
- Secure the services of a local solicitor. It's advisable to do this early on as they cannot act for both you and your buyer (so get in there first)
- Check your documents are in order, such as your lease, and make sure any ground rent and service charges are paid up to date
- Speak to your bank to make sure your mortgage is portable and whether there are any charges, e.g. early redemption penalties
- Commission your Energy Performance Certificate before you market your property
- Check the property details making sure they are correct as items listed will be perceived as being included in the sale price
- Don't leave your removal arrangements until the last minute. Do your homework, obtain quotes
- Once you have a completion date, make arrangements to transfer your utilities and take meter readings on the day
- Ensure all keys are ready to be handed over to the new owners, including window keys

rightmove

Zoopla.co.uk

onTheMarket.com

PrimeLocation

the  
houseshop.com  
The UK's No.1 Property Marketplace



Notes:





Whether you have multiple properties, or one private let to manage, we'll do everything we can to ensure you have a positive experience

## Renting your home with Completion

Renting a property can be a great way to increase your portfolio or create a secondary stream of income – but to get the best value from becoming a landlord, you need guidance and support to get it right.

Even if you're an experienced landlord, the assistance of a professional and committed letting agent can help you to manage your property and responsibilities without the headaches and hassle of going it alone.

### Why us?

The enthusiastic and knowledgeable team here at Completion have been helping landlords in the East London area for 20 years, finding and screening tenants, getting the best rental price, taking care of property maintenance and helping to ensure that you're meeting all of your legal obligations.

We believe in nurturing strong, ongoing partnerships, giving landlords the peace of mind that comes with a trusted service delivered by a reputable provider. We can take care of every part of the rental process, or hand

over control for specific aspects that you choose – you just tell us what you want, and we'll make sure you get it.

Our reputation for getting fantastic rental results is just one of the reasons why landlords choose to use our letting services. Here are a few more:

- ✓ **FREE, no-obligation rental appraisals**
- ✓ **Experienced and attentive staff**
- ✓ **In-depth local market knowledge**
- ✓ **Flexible services at competitive prices**
- ✓ **Proven track record in lettings success**
- ✓ **Members of the Property Ombudsman**
- ✓ **Comprehensive database of pre-qualified tenants**
- ✓ **Targeted online, national, regional and local advertising**
- ✓ **Up-to-date knowledge of the legislation**
- ✓ **Reliable maintenance team for fast resolution of any issues**

- ✓ **Open transparent fees with no hidden extras**
- ✓ **Registered with the government-backed Tenancy Deposit Scheme**
- ✓ **Dedicated property manager (fully-managed service only)**
- ✓ **Tenant referencing and credit checks**
- ✓ **Full client money protection**
- ✓ **Professionally produced inventories**
- ✓ **Rental advice and legal documentation**
- ✓ **Rent guarantee insurances**

*If you'd like to speak directly to a member of our lettings team, please contact us at [enquiries@completion.co.uk](mailto:enquiries@completion.co.uk) or by calling us on 0208 527 7007 for an informal chat – or read on to learn more about the lettings process.*

### Flexible, tailored solutions

We know that there's no such thing as a 'one size fits all' lettings solution, and the degree of support you require will vary according to experience, time, individual circumstances, location, expectations and many other factors.

Through our many years of offering rental advice and

assistance, we've identified the four key areas of support that different landlords require. This has enabled us to develop a range of different service packages that suit most of our clients.

Our three standard service levels are:

- 1 Let Only Service**
- 2 Letting and Rent Collection Service**
- 3 Fully Managed Lettings Service**
- 4 Premium Managed Lettings Services**

In order to cater for every landlord's unique requirements, we're happy to tailor our services to suit your specific needs, so please feel free to contact us for your own bespoke solution and we'll happily provide a written quote under no obligation.

Our focus is always on your complete satisfaction and rental success, so if there's anything else we can do for you please just ask and we'll do our best to oblige. Whether you have multiple properties, or one private let to manage, we'll do everything we can to ensure you have a positive experience.



## Getting started – unlocking your property's letting potential

There are lots of things to think about when you decide to let out your property, but we're here to help you make the best decisions and find the best tenant...

### Our lettings strategy – realistic rents, effective advertising

The essential first step is setting a realistic and achievable rental price. Our lettings experts are fully trained and have the most up-to-date knowledge of the local market, ensuring that their assessment and appraisal of your property is accurate and fair. We don't charge for this service, and you're never under any obligation (or pressure!) to proceed.

We'll advise you on any items that need attention prior to letting, such as:

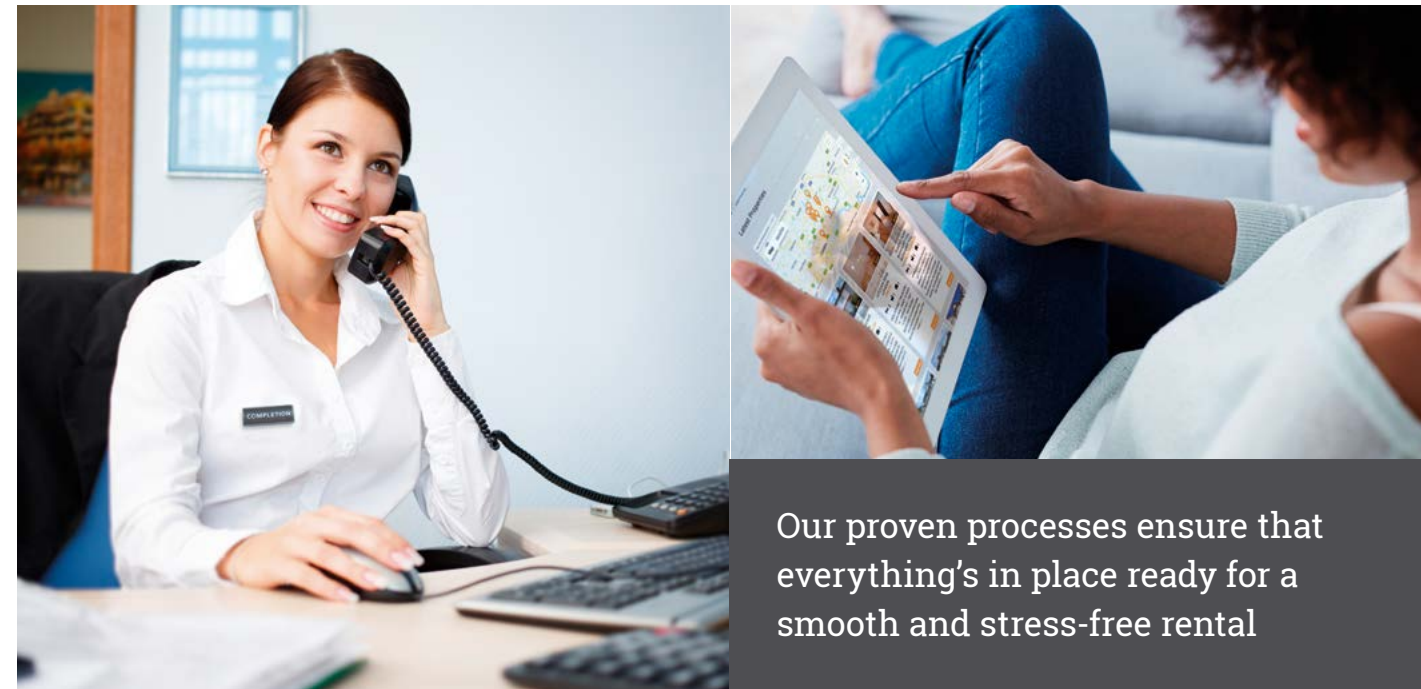
- Regulatory requirements
- Repairs
- Refurbishments

Setting a rent that's competitive in the current climate is crucial, so we'll provide a valuation based on various factors, including location, size, standard and condition of the property and whether it's fully, part or unfurnished

### Promoting your property

As technology has moved along, so have our services – so when a potential tenant looks on our website, they'll get the very best visuals and an easy-to-use format whatever type of device or computer they're using.

We also maximise your market reach by advertising your property on various formats, including all the main online portals and social media:



Our proven processes ensure that everything's in place ready for a smooth and stress-free rental



Every detail is designed to draw attention to your property's best features, so we take high quality photographs, create accurate floor plans and also include information on transport, schools and local amenities. This means that every enquiry is generated from tenants who are fully informed and genuinely interested – plus we'll also send these details to our database of waiting tenants.

### Securing suitable tenants

We understand that you want the best tenants living in your property, so we pre-qualify all potential applicants prior to any viewings to ensure they're completely suitable. Viewings are conducted on your behalf by our trained team, who will provide fast and honest feedback afterwards, and advising you as soon as someone applies to rent your property.

We'll then conduct credit and reference checks to ensure they're a reliable candidate.

## The big move – a smooth start

Our proven processes ensure that everything's in place ready for a smooth and stress-free rental – both for you and your tenant...

### Tenancy agreement

We'll tailor your tenancy agreement according to your requirements, advising you all the way. A legally binding document that sets out the rights and obligation of the landlord and tenant, we'll help you to decide on conditions, rent reviews, notice terms and all other aspects – then prepare the paperwork on your behalf. Generally, residential properties are let on an Assured Shorthold Tenancy (AST) for an initial fixed term of 6 or 12 months. If you're using our fully managed service, we'll also include details of our own responsibilities in the document.

### Inventory/schedule of condition

This crucial document provides a legal reference in the event that you need to make a claim against the tenant's deposit at the end of the tenancy. We can help appoint a professional inventory clerk who will take an extremely thorough approach, detailing and photographing all contents alongside a schedule of condition internally and externally, including:

- Walls
- Flooring
- Fixtures
- Fittings
- Furnishings





We'll make  
sure everything  
meets your  
legal obligations  
and that all  
administration  
is taken care of

### Utilities and council tax

We'll arrange everything for you to ensure the bills accrued from the property are sent to the right person – usually the tenant. Our support includes taking meter readings and transferring accounts for water rates, gas, electricity, telephone/internet, TV licence and council tax.

### Deposit schemes

Paid by the tenant at the start of the letting period, a deposit acts as a safeguard against any damage. All Assured Shorthold Tenancies must be registered with a government backed tenancy deposit protection scheme (TDP) within 30 days of receipt – failure to comply can lead to significant penalties.

We usually collect a deposit that's equal to one month's rent, and if you're using our fully managed service, we'll take care of the TDP process for you – if not, we strongly advise you to register the deposit as soon as possible after receipt.

For fully managed clients, we'll also liaise with the TDP's dispute service should the need arise, and we'll take care of the additional legal requirement to provide the tenant with the name and details of the scheme, including its dispute resolution service.

### Keys

Each tenant should be provided with their own set of keys, and we'll also require a full set – which will be coded for security purposes – if you're using our fully managed service option. We're happy to arrange for duplicates to be cut if required.

### Day-to-day dealings and duties

Once we've found the right tenant and they've moved in, there are a few other things that need taking care of as part of the management process – but don't worry, because we can take care of most of these for you!

### Rent collection

Whether you just want a standalone rent collection service or require this support as part of a fully managed service, Completion is here to help. We'll collect the tenant's rent payments according to the terms laid out in the tenancy agreement – usually monthly – and will chase any late payments and advise you of any arrears straight away.

We then transfer the rent to you by BACS every month, net of our fees and any disbursements, bills and income tax if applicable – and we'll provide you with monthly income and expenditure records too.

### Rental income and tax

As a landlord, you'll be responsible for assessing any tax you're liable for in relation to your rental income. Here's a brief guide to help, but we would recommend seeking independent advice from an accountant to ensure you've got everything covered.

- **Income tax – you'll be required to pay tax on your rental income, but can offset some expenditures to reduce your liability**

- **National insurance – if your work as a landlord counts as running a property business, you'll need to pay Class 2 National Insurance**
- **Overseas landlords – under the Non-Resident Landlord (NRL) Scheme, either your letting agent or your tenant (if you don't have an agent) will be responsible for deducting tax and paying it to HMRC. Alternatively, you can apply to receive rental income without tax deductions – please contact HMRC for further information**

### Inspections, maintenance and repairs

These essential responsibilities can prove to be very time-consuming – but you can leave these tasks safely in our hands if you opt for our fully managed lettings service.

Routine inspections are usually conducted every quarter and include:

- **Agreeing a mutually convenient time with the tenant**
- **Visual inspections**
- **Wear and tear assessments**
- **Compliance checks**
- **Organising required maintenance**
- **Advising you of any problems**

Depending on our agreement with you, we can arrange to take care of any repair via our trusted and competitively priced network of reliable contractors, and simply deduct the cost from the rent received from the tenant.

### Tenancy renewals, reviews and notices

We'll handle all renewals and reviews on your behalf, issuing the appropriate notice to your tenants if you decide to increase the rent or wish to end the tenancy. We'll make sure everything meets your legal obligations and that all administration is taken care of.

### End of tenancy checks and deposit returns

Prior to accepting the keys and taking back possession of the property at the tenancy's end, you'll need to check that the property is in a good, clean condition, so that you can confidently arrange for the deposit to be returned to the tenant.

As part of our fully managed service, we'll carry out all the necessary checks, and ensure that all paperwork is completed correctly, that utility companies have been notified and that we have a forwarding address for the tenant.

### Remarketing

If your tenant is leaving and you've chosen our fully managed letting option, we'll offer you an automatic property appraisal, rental valuation and remarketing service – helping you to find a new tenant quickly and to minimise any vacant period.





We'll handle  
everything for you...  
...ensuring your  
property is well  
maintained and  
meets all your legal  
and compliance  
obligations

## Your legal obligations as a landlord

We keep up with the latest legal information to ensure that you meet all your obligations, offering our support and guidance all the way...

Prior to advertising, you'll need an Energy Performance Certificate (EPC). This rates the property's energy efficiency and environmental impact, and is valid for 10 years. A copy of the EPC must be issued to tenants before the rental agreement is signed. If you don't have a current EPC, we can arrange an inspection on your behalf.

From April 2018, proposed legislative changes will make it unlawful to let residential or commercial properties with an EPC Rating of F or G (i.e. the lowest 2 grades of energy efficiency).

### Safety matters

#### 1. Gas Safety (Installation and Use) Regulations 1998

Landlords must meet a range of regulatory requirements regarding gas supply. All pipework, appliances, fittings and flues must be safe and maintained in a good condition. Gas appliances and flues must be tested every 12 months, and a gas safety record must be provided to existing tenants within 28 days of the safety checks, and to new tenants prior to moving in – you must keep copies of the safety check documents for 2 years. All gas works and checks must be conducted by a Gas Safe registered engineer – we can arrange this for you so you don't have to worry.

#### 2. Furniture and Furnishings (Fire) (Safety) (Amendment) Regulations 2010

Any upholstered furniture and soft furnishings must comply with current regulations, including bed frames, mattresses, sofa beds, headboards, pillows, cushions, seat pads and even garden furniture that may be used indoors – items manufactured prior to 1950 are exempt. Look for the compliance label attached to these items, and ask your agent if you're in any doubt.

#### 3. Electrical safety

The electrical installation in any rented property must be safe when a tenant moves in and maintained for the duration of this or any subsequent rental period. While not a legal requirement, we also strongly advise all landlords to have the property inspected and tested by a registered electrician every five years, and arrange Portable Appliance Testing (PAT) once a year to ensure all items are safe and fit for purpose.

#### 4. Smoke and carbon monoxide detectors

Landlords are required to install smoke alarms on every floor of the rental property and test them at the start of every tenancy. You must also install carbon monoxide alarms in high risk rooms, such as those with a solid fuel heating system.

#### 5. Housing Health and Safety Rating System (HHSRS)

Your local council may wish to conduct an HHSRS inspection, which looks at 29 different health and safety areas – please contact us for further details.

#### 6. Legionella

With 300-400 cases of Legionnaire's Disease reported in the UK every year, landlords have a legal responsibility to ensure that exposure to risk is assessed and controlled. Thriving in stagnant water, the Legionella bacteria can become an issue especially where pipes have been sealed during a refurbishment, or where the property has been left vacant between rental periods.

You can arrange for a risk assessment to be carried out by a health and safety company, and should also check systems for any stagnant water, keeping a record of all inspections. During void periods, it's worth running taps and showers periodically, and cleaning limescale and algae from taps and showerheads. For more information, please call us or visit the Health and Safety Executive website.

### Other essential information

There are also a few other things that may also apply depending on your circumstances...

#### 1. Consent to let

You must obtain written consent from your lender if your property is mortgaged. If it's a leasehold property, you may need written consent from your landlord if you wish to sub-let.

#### 2. Houses in Multiple Occupation (HMO)

Your property is considered an HMO if you have three or more tenants who share toilet, bathroom or kitchen facilities but are not part of the same household/family. Depending on various factors, you're likely to require an HMO licence from your local council and an HHSRS inspection – we'll advise you on this during our initial lettings assessment.

#### 3. Buildings insurance

You have a legal requirement to have a buildings insurance policy on your rental property. We also advise you to consider contents insurance and additional policies to cover rent guarantee and legal expenses.



# Choosing the right service level for you

Here at Completion, we want to ensure you have the ultimate choice, so we offer four fantastic service options to all of our valued landlords.

1

## Let Only Service

Perfect for landlords who want to manage the tenancy themselves but want to ensure all the paperwork (reference checks, tenancy agreement and securing of the deposit) is completed professionally.

2

## Letting & Rent Collection Service

Perfect for landlords who will manage the upkeep of the property themselves but don't want to take on the hassle of rent collection. It includes the Let Only service.

3

## Fully Managed Letting Service

Perfect for landlords who have limited time, or are travelling/living overseas, and want to outsource the entire day to day tenancy management and upkeep of their property investment to a professional property management agent.

4

## Premium Managed Lettings Services

Ideal for landlords who need their property completely taken care by a professional property management agent while vacant or occupied.  
A lot of the paid services are included in our premium management.  
Please refer to the grid on page 25 for further details.

## Complete peace of mind for busy landlords

Want to relax, sit back and wait for the rent to roll in without worrying about anything? Then our fully managed letting service is the ideal solution...

Finding the right tenant is just the start of the story – once they've moved in, they'll expect a fast resolution to any issues that may arise, whether that's a fridge failure or a leaking shower. This pressure to provide a response and repair at their convenience can be a real hassle for many landlords, which is why many of our clients value our full property management service.

We'll handle everything for you, dealing with tenant queries and complaints, and ensuring your property is well maintained and meets all your legal and compliance obligations.

## A truly personal service

Offering complete continuity and accountability, we'll assign you with your own dedicated property manager who will act as your personal point of contact throughout the entire lifecycle of your tenancy.

## Our fees

Each service levels is charged at a different rate to reflect the work involved:

- **Let Only Service – 8%**
- **Letting & Rent Collection Service – 10%**
- **Fully Managed Letting Service – 12%**
- **Premium Management Service – 14%**

\*Prices subject to VAT

	Let Only Fees: 8% plus VAT Fee taken upfront for tenancy term	Rent Collection 10% plus VAT Fee taken monthly until end of tenancy	Managed 12% plus VAT Fee taken monthly until end of tenancy	Premium Managed 14% plus VAT Fee taken monthly until end of tenancy
Tenancy agreement & registering deposit	£60.00	£60.00	£60.00	Included
Energy performance certificate	£75.00	£75.00	£75.00	Included
Gas safety certificate	£75.00	£75.00	£75.00	Included
Completing Landlord property licence	£210.00	£210.00	£210.00	Included
Inventory and statement of condition**	TBC	TBC	TBC	Included
Property appraisal and rental valuation	✓	✓	✓	✓
Photography	✓	✓	✓	✓
Marketing and Advertising	✓	✓	✓	✓
Source suitable tenants	✓	✓	✓	✓
Professional referencing	✓	✓	✓	✓
Accompanied Viewings and Feedback	✓	✓	✓	✓
Collect deposit and first month rent	✓	✓	✓	✓
Collection and transfer of rents		✓	✓	✓
Monthly Statements and income history		✓	✓	✓
Overseas tenants check in and checkout		✓	✓	✓
Tenants utility suppliers accounts			✓	✓
Organising professional cleaning***			✓	✓
Key holding service			✓	✓
Arranging outgoing payments			✓	✓
Arranging repairs and maintenance			✓	✓
24 hour call out service			✓	✓
Quarterly inspection reports			✓	✓
Managing the checkout service			✓	✓
Servicing and receiving notices			✓	✓
Advising on deposit deductions			✓	✓
Management while the property is vacant				✓

\*\* Inventory prices vary depending on the size of the property

\*\*\* Professional cleaning prices vary depending on the size of the property.





Ensure you have registered the deposit with one of the government-backed tenant deposit protection schemes



# Your essential landlord checklist

Organising and managing the tenancy yourself? We've put together this handy checklist to use as a reference – while not completely comprehensive, it will provide a useful guide to planning the letting process if you're going it alone...

- Ensure you have a valid energy performance certificate before any tenant viewings take place
- Obtain consent to let from mortgage lender or lease holder and arrange suitable buildings insurance
- Check that your Gas Safety certificate is up to date and provide a copy to your new tenants before they move in
- Ensure any furniture and soft furnishings comply with current fire safety regulations
- Ensure the electrical system is safe and fit for purpose, and arrange PAT testing of any portable appliances you are providing
- Check with your local authority to see if you require an HMO (House in Multiple Occupation) licence for your property
- Ensure the tenancy agreement covers all the required terms and obligations, is legally binding and signed by all parties
- Prepare a comprehensive inventory and schedule of condition, with photographic evidence
- Ensure smoke alarms and carbon monoxide detectors are fitted and all are working properly
- Notify your local authority of the new tenancy details for Council Tax purposes
- Arrange for all meter readings to be taken and transfer utility bills to the tenant
- Get a duplicate set of keys cut for each tenant plus an extra set for your own use for property inspections, maintenance checks and repairs
- Arrange for post to be forwarded on for any previous tenant or occupier of the property
- Ensure you have registered the deposit with one of the government-backed tenant deposit protection schemes
- Contact HMRC with any questions about self-assessment, or for details about the NRL Scheme if you are living or working overseas



Notes:



# Refreshingly different



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