

## **About Us**

Adore Cardiff is a lettings agency with a difference. Based in Canton, we operate throughout Cardiff, letting and managing high quality homes on behalf of local landlords.

Adore is a newly established agency; our size and relative youth offer real advantages to both landlords and tenants. Small enough to be truly responsive to your needs, and young enough to be able to respond creatively to the challenges of the fast changing residential lettings marketplace, we are truly proud of the business we have created.

Though Adore is a new venture, we are backed by Taff Housing Association, an award winning landlord with nearly 40 years' experience in managing residential property throughout Cardiff. Adore landlords will benefit from our in house expertise, as well as sharing the economies of scale we have negotiated with external partners, including local maintenance firms.

It goes without saying that like our parent company Taff, Adore Cardiff remains absolutely committed to the highest standards in our dealings with both landlords and tenants. We have already been awarded membership of The Property Ombudsman Scheme (noD8327), the National Approved Letting Scheme (no A4183), the National Landlord Association (No. 090672) and are accredited by the Welsh Landlords Association. We are also signed up with the Deposit Protection Service and can arrange for bonds received to be held with them.

## **About you**

Whether you are a new landlord finding your way around the process and legalities of letting and managing your property for the first time, or you're the experienced owner of multiple properties, we can tailor our service to meet your requirements. We offer everything from a speedy tenant find and check, to a full management and maintenance service - and we can create a tailor made package to suit your needs. Our dedicated team will ensure that, no matter how big or small your requirements are, you will receive a service that is second to none.

**Address** Adore Cardiff Alexandra House 307-315 Cowbridge Road East Canton Cardiff CF5 1JD

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## Our services

We start by listening to you, and getting a clear idea of your needs. You might just be looking for some general advice and a free valuation – we will provide that happily along with general safety advice from our HHSRS trained manager. Alternatively, you might already have tenants that you're very happy with, and simply want to formalise arrangements for rent collection and property management – no problem, there, we'll take care of it. Or are you looking for the 'full monty', so that you can pursue other areas of your life without having to worry about your properties? We'll take that in our stride as well.

We'll tailor our provision to your needs, whatever they may be. Our core services are below, but it's not an exhaustive list – we'd run out of space!

## Valuation and Advice

We'll visit your property to give you an idea of the potential rental income, and importantly, identify any issues that may need to be addressed. These might include legal requirements, for example the need to have a valid gas safety certificate, or they may be advice on cosmetic changes you could make that will increase the potential rental income for your property.

This service is free of charge.

## Finding The Right Tenants

Our focus is on creating sustainable tenancies, maximising your rental income and minimising re-let fees for you. To do this we:

- ❖ Advise on marketing the property to maximise rental potential and tenant interest.
- ❖ Market properties through the two biggest property portals, Rightmove and Zoopla, as well as local and social media; and of course we use our distinctive and prominent 'To Let' boards outside your property too.
- ❖ Will organise and carry out viewings on your behalf.
- ❖ Carefully select tenants, carrying out comprehensive background, identity, proof of address and credit checks to ensure applicants are bona fide residential tenants.
- ❖ Advise on relevant legislation affecting your rental property.
- ❖ Arrange moving in dates.

- ❖ Will draw up a detailed Assured Shorthold Tenancy agreement so that tenants understand their obligations and responsibilities.
- ❖ Collect the first month's rent and bond on your behalf; we will also register the bond with the Deposit Protection Service on your behalf. If you choose to register the bond yourself, we will need to see a copy of the confirmation from your chosen deposit protection service, before the commencement of the tenancy.

This service is available as part of our **'Let Only'** package.

### **Property Management**

This is the area in which we **excel!** We want to be your partner in property, not just a provider.

As you'll know if you have let properties before, the hard work does not stop once your tenants are happily installed in their new home. Routine repairs, enquiries, fulfilling legal obligations and dealing with emergencies can take up a lot of time and effort, which is why we also offer a full property management service. We at Adore become the main point of contact for any issues arising with your property, so you are only contacted when it's absolutely essential.

Our full property management service includes everything in our 'Let Only' package, in addition to the following:

- ❖ Compiling a detailed inventory and handling dilapidations at the start and end of the tenancy, including bond deductions and relevant action.
- ❖ Monitoring of problems and repairs.
- ❖ Undertaking periodic and final inspection visits, dealing with any issues arising and sending you an update of the condition of the property.
- ❖ Collecting monthly rental payments from the tenants, paying these into the landlord's nominated bank account and providing a quarterly rent and disbursements statement if required.
- ❖ Take meter readings and arrange utility account transfers and council tax in and out of the tenants' name.
- ❖ Serving the correct legal notices to tenants to ensure they depart on the final day of their tenancy.
- ❖ Negotiation of rental price and rent collection.
- ❖ 24 Hour out of hours service for emergency repairs

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## **Useful information for Landlords**

### **Property Condition:**

Tenants in higher standard properties are likely to stay for longer and make more effort to keep the property in the condition it was at the start of the tenancy. As such we recommend making the property as presentable as possible from the outset, thus maximising the potential return and minimising the hassle of frequent re-letting.

The property must be in a clean condition from the outset. This includes any garden/outside areas being neat, tidy and free of rubbish. It is then the tenant's responsibility to leave the property as they found it.

It is a sensible precaution to remove all valuable or sentimental ornaments, pictures. Even the most careful tenants can have accidents, so the general rule is don't leave anything in your property that is irreplaceable!

We also ask landlords to provide clear and detailed instructions for all appliances in the property – indeed this is a legal requirement for all gas and electrical appliances.

### **Before you let out your property, you need to tell the following people:**

- ❖ Your mortgage provider. Be aware that they can withhold consent for you to let your property. They may also make a charge for amending the terms of your mortgage, and/or change the interest rate applicable to any outstanding balance.
- ❖ Your freeholder. Your leasehold documents should specify if you require permission from your freeholder, and a one-off fee may be charged for granting permission.
- ❖ Your insurance company. It is usual for tenants to arrange their own contents insurance, however you will need to maintain your buildings cover, and you must declare to your insurers that the property is rented out.

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- ❖ HMRC. Any income from rented property is treated as taxable income, in the same way as wages are. You must inform HMRC when you start letting your property.
- ❖ Your local authority. Tenants will be liable for council tax while they are living at your property, but you will be expected to pay at the appropriate rate for periods where the property is empty. You may be entitled to a discount or an exemption under certain circumstances – please contact your local council for more information.

**You will also need to comply with the following safety requirements:**

- ❖ You must make sure the property has a current gas safety certificate (CP12) – it is illegal, and potentially dangerous, to let a property without this. In addition, any work carried out on gas appliances must be carried out by a Gas Safe registered engineer. We can arrange this for you, and we can also remind you a month before your certificate is due to run out.
- ❖ You must make sure the property has an Energy Performance Certificate – it is illegal to let a property without it. The certificate shows the energy efficiency of the property, and also the environmental impact of the property. EPCs last for 10 years, and stay with the property during that time, even if it is sold. It is not obligatory to get a new EPC if you have work done, but it may be beneficial to do so, if it shows a higher rating (meaning that the property will be less expensive to heat.) We can arrange your EPC, and we can also remind you a month before your certificate is due to run out.
- ❖ There is no legally defined testing schedule for electrical safety, however landlords have a duty of care to make sure that electrical installations and appliances are safe, and as such we insist that any property let through Adore has an Electricity Safety Certificate. As a minimum, we would expect landlords to carry out 5 yearly wiring checks on the property, and annual PAT (Portable Appliance Testing) on electrical appliances. In addition, electrical appliances dating from after 1<sup>st</sup> January 1997 must carry a CE mark, along with clear working instructions – ideally the ones provided at the point of purchase.

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- ❖ If you choose to furnish your rental property, you must make sure all upholstered furniture complies with the Furniture and Furnishings (Fire) (Safety) regulations 1988, as amended 1993. In addition, mattresses should have a label stating compliance with BS7177. [Relevant law: http://www.legislation.gov.uk/ukxi/1993/207/made](http://www.legislation.gov.uk/ukxi/1993/207/made)
- ❖ Fire safety and smoke alarms – we require at least one working smoke alarm to be fitted on each floor of the property.

### **Tenancy Agreements**

- ❖ We recommend that our landlords use an Assured Shorthold Tenancy Agreement in the first instance. This specifies a 6 month fixed period within which, unless given permission, the tenant cannot vacate the property without losing their bond and landlord cannot gain possession of the property. Please note that tenants will still require written notice to quit the property at the end of the Assured Shorthold Tenancy – if we manage your property for you, we will ensure that the relevant documents are served in good time, should you wish to gain possession.
- ❖ If tenants wish to remain at the property after the expiry of the fixed term, and you are happy for them to do so, the tenancy will become a statutory periodic tenancy and simply roll month to month. Many agents will insist on a new fixed term tenancy – we don't, in order to minimise the fees payable by you.
- ❖ An inventory is as important as your tenancy agreement! It should be a detailed and accurate account of the contents and the condition of the property, and should be signed by both the landlord/agent and the tenant on the moving in date. A copy should be kept by both parties, as this is the document that will be referred to in any disputes at the end of the tenancy. If you choose our Full Management option, we will take care of all inventory admin for you.

### **Other considerations**

- ❖ As the landlord you are responsible for ensuring the repair obligations detailed within the tenancy agreement are complied with. If you wish us to, we will notify you as soon as we can once a tenant has told us of any repairs necessary. Alternatively we can handle all maintenance on your behalf, removing the burden from you. In an emergency, up to a pre-determined amount, we will authorise on your behalf work to ensure the property is secure, prevent further damage from burst pipes etc.
- ❖ If your property has 3 or more floors, 3 or more unrelated occupants or the tenants share facilities (toilet, bathroom or kitchen) with other tenants, your property may be a 'House of Multiple Occupancy' (HMO). Additional licensing rules apply if this is the case, and we will be able to advise on this.

### **What do we need from you?**

In addition to documentation outlined in the 'safety requirements' section above, we will also need copies of the following before we can begin actively marketing your property.

- ❖ If you have a mortgage on the property you wish to let, we will need written confirmation from your mortgage provider that they consent to the property being let.
- ❖ If your property is a leasehold property, we will need written confirmation from your freeholder that they consent to the property being let.
- ❖ A valid buildings insurance policy that specifically allows for the property to be let out. It may also be worth considering contents insurance for the internal condition of the property.
- ❖ A signed and dated *Adore Standard Management Agreement*.
- ❖ 2 Sets of keys.

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