



KNOW YOUR STUFF

APPENDIX

1. ONBOARDING & MARKETING

FIRST WE NEED A COUPLE OF IMPORTANT THINGS FROM YOU

1.1 ID/Document Checks

We are required to carry out certain checks on property owners. After you have confirmed Umega as your agent we will request an ID check, proof of your current address and proof of ownership of the property to be let. This is done via a secure third-party (AmicusID). This gives you assurance that your documents will be handled appropriately and stored safely. These checks must be completed before the start of the tenancy.

1.2 Landlord Registration

As part of the Antisocial Behaviour (Scotland) Act 2004 all landlords must register with their local authority to ensure that they are 'fit and proper'. It is easy to register online at; www.landlordregistrationscotland.gov.uk paying £75 and naming Umega as your agent.

Energy Performance Certificate (EPC)

An Energy Performance Certificate (EPC) is required for all properties on the market to provide tenants with information on the energy efficiency of the property.

The EPC lasts 10 years & also highlights areas where the energy efficiency in the property could be improved. It is expected that by 2028, all rental properties will need to meet a minimum EPC rating but this is currently under consultation.

2. PREPARATION & MOVE IN

2.1 Lender Consent

If you have a mortgage on your property, make sure it is a buy-to-let product. If not you must arrange 'Consent to Let' from your lender.

2.2 Furnishings

The Fire & Furnishing Fire Safety Amendment Regulations 1993 state that all new furniture must have a manufacturer's label attached showing compliance with Fire Safety Regulations (most new furniture/ upholstered furniture should comply, provided a label is attached).

2.2 HMO (Houses in Multiple Occupation)

Under the Civic Government (Scotland) Act 1982 any rented property occupied by 3 or more unrelated people must have a license from the local authority. This relates to the fitness of the landlord and the property to be used as an HMO. We can take care of your HMO license application and renewal for an additional 0.5%+VAT on your management fee.

2.3 Instructions/Tools

You should provide instructions for all appliances and other installations within the property & basic tools so these can be made available to tenants, avoiding any unnecessary maintenance call outs.

2.4 Non-Resident Tax Advice

Non-UK based landlords should complete HMRC form NRL1 (quoting Umega HMRC number NA043298) to enable UK rental income to be paid to them without deduction of UK Tax. Non-resident landlords can apply to receive rent without tax deduction on the basis that; their UK tax affairs are up to date and they do not expect to be liable to UK income tax for the year in which they apply. More info available at; www.gov.uk/tax-uk-income-live-abroad/rent.

2.5 Tenancy Deposit Scheme

We administer deposits in line with the Tenancy Deposit Scheme (Scotland) Regulations 2011. Tenancy deposits are transferred to the independent 'Safe Deposits Scotland' who hold the deposit for the duration of the tenancy & Key Information about the tenancy and the deposit is provided to the tenant.

2.6 Landlord's Insurance

You should take out a specific landlord's insurance policy on the property to ensure you have adequate cover. If your property is within a factored development check with factor that the block insurance includes landlord's cover and, if not, we recommend organising an additional landlord insurance policy.

2.7 Tenant Contents & Liability Insurance

We recommend that our tenants take out contents & liability insurance to cover their belongings and to cover any accidental damage to your property & furnishings. basic cleaning equipment must be provided (hoover, mop, bucket, iron, ironing board)

2.7 Professional clean

We recommend a professional clean before the first tenancy to set the bar nice and high. The invoice from a professional cleaner can be used as evidence (to the TDS) that the property was handed over to the tenants in a clean state (if they don't hand it back nice and clean when they vacate).

Gas Safety Certificate & Boiler Service

In line with the Gas Safety (Installation & Use) Regulations 1998 gas appliances should be checked for their safety annually by a 'Gas Safe' registered engineer & boilers should be serviced annually. This is legally required in a HMO property, but best practice in others. If you have 'Homecare' cover you may be entitled to a Landlords Gas Safety Inspection & boiler service.

Legionella Risk Assessment

Health & Safety Executive (HSE) guidelines state that landlords have a duty of care to ensure rental properties are assessed for the presence of Legionella and that any resultant works are carried out.

Portable Appliance Test

Under the same regulations, a Portable Appliance Test (PAT) is required to test the safety of all portable appliances (e.g fridge/freezers, lamps, toasters, etc), best practice is to carry this annually.

✓ Electrical Installation Condition Report

Under Sections 13(4A) & 19B(4) of The Housing (Scotland) Act, regular electrical safety inspections are required including an Electrical Installation Condition Report (EICR), to check the safety of all wiring & circuitry in the property. EICR inspections can sometimes flag additional works required in order to remedy issues and ensure the electrical safety standards are met. If remedial works are required we will discuss with you and provide a quote before proceeding. Remedials are an additional cost to the certificate

✓ Fire Detection Alarm

In an amendment to the Housing (Scotland) Act 1987, landlords are required to provide smoke detectors in the main living room and hallways/landings on each storey, and a heat alarm in the kitchen. All alarms must be ceiling mounted and interlinked. The alarms can be either hard wired or a specified type of sealed long-life battery unit, and will have a maximum life of 10 years. If your property already has alarms fitted, we highly recommend us organising a Fire Detection Safety Certificate for £55+VAT to ensure these meet the current safety legislation and so that we can add alarm expiry dates to our system

✓ Carbon Monoxide

Rented properties must have (battery or hard wired) CO detectors in rooms containing gas appliances. All CO detectors should be sealed tamper-proof battery or hard wired

✓ Fire Blanket

A wall mounted, packed fire blanket must be provided within rental properties.

✓ Inventory

Rented properties should have a comprehensive Inventory and Condition Report to ensure the condition of the property and contents is fully documented at the start of each tenancy. This document is then used to check the property against at the end of the tenancy and may be used as evidence if a deposit claim goes into dispute. We use an independent inventory company to ensure this is viewed as fair and unbiased by the Tenancy Deposit Scheme. Our inventories are extremely detailed however cluttered cupboards and 'odd' items may not be itemised.

3. MANAGEMENT & MOVE OUT

3.1 Accounts

We pay our landlords right away so funds should be cleared into your account within 24 hours and you will receive a statement at this time breaking down income and any expenditure. On the 1st of each month a full monthly statement for the previous month will be emailed to you. The PayProp Owners App is available from the app store so you can keep track of your rent, expenses and to view contractor invoices, including notifications each time you are paid.

Although we have strict policies relating to late rent payment we cannot guarantee rent payments will reach you on a specific date each month so we recommend holding a cash 'buffer'.

3.2 ARLA Propertymark

We're proud to be ARLA Propertymark accredited and we fully comply with the strict guidelines & code of practice set out by the UK's professional body for letting agents, as it aims to raise professional standards within the industry.

3.3 Factoring Commitments

Landlords should pay any factoring fees for their rental properties (including stair cleaning and the up-keep of communal gardens).

3.4 Tenancy Agreements

Our tenancy agreement and all relevant notices are in line with current legislation. We talk tenants & any guarantors through their obligations. We also serve the appropriate notices to successfully end a tenancy if you require repossession of your property (this can be a minefield!) or the tenant is not fulfilling any of the terms of the tenancy agreement. Under the terms of a Private Rented Tenancy (PRT), 28 days notice is required for a tenant to vacate if the tenancy is less than 6 months old. Any longer and 84 days' notice must be served on the tenant.

3.5 Maintenance

We will carry out any routine maintenance on your behalf, if requested we will endeavour to contact you before, but if we do not hear back within a specified time period, we will assume you have consented to the works required (to ensure the comfort of your tenants). You can track & action the progress of any work on our maintenance platform Fixflow.

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WHAT DO I NEED TO PROVIDE IN MY FURNISHED PROPERTY?



Thinking about what to provide for your tenants can be tricky, so we've put together this handy guide of what would be expected within a fully furnished rental property.

Anything not mentioned is nice to have, but not essential!

THE BASICS

- You should ensure the property is free from any personal items (photographs or "trinkets") and any shelving/storage is left clear for tenants to use.
- If you are removing pictures then leave the hooks in place as this sets a precedent for where tenants can hang their own.
- All windows should have window coverings and light fittings should have a suitable shade.
- A folder containing instruction manuals for appliances and the boiler should ideal be left for tenants' reference.
- It is advisable to provide a set of basic DIY tools (hammer, screwdriver, plunger etc) and a step ladder to allow the tenant to carry out simple remedial work if required.
- A radiator key to allow the tenants to bleed radiators if necessary.
- A clothes drying rack (to avoid clothing being placed on radiators to dry).
- An iron and an ironing board.

KITCHEN

- A full set of cutlery, crockery, drinking glasses and mugs.
- A kettle and a toaster
- A starter pack of kitchen utensils.
- A set of pots and pans.
- Chopping boards.

BEDROOMS

- Each bedroom should be furnished with a suitable bed, wardrobe and chest of drawers.
- For student properties a desk would also be expected.
- There should be a mattress protector on each mattress.

CLEANING

The property should be furnished with items tenants will need to keep it clean and tidy: vacuum cleaner, mop & bucket, sweeping brush, and a dustpan & brush.

THINGS YOU DON'T NEED

- We would recommend you do not leave any bedding (duvets, pillows, sheets etc or towels).
- We also advise against leaving any audio/visual equipment.
- Keep in mind that anything left for tenant use will require repair or replacement if it breaks down during the tenancy.

TIP!

Please hold onto all receipts.

These will come in useful if we need to make a claim to deduct money from the tenancy deposit.

PROPERTY COMPLIANCE PRICING



LEGAL CERTIFICATES	FURTHER INFORMATION	COST
GAS SAFETY CERTIFICATE + BOILER SERVICE	The Gas Safety (Installation & Use) Regulations 1998 stipulate that gas appliances must be checked annually by a 'Gas Safe' registered engineer & boilers should be serviced annually.	£120 +VAT
GAS SAFETY CERTIFICATE ONLY	If your property has a gas hob and/or a working gas fire, but no gas boiler, then you won't need a boiler service, but you will still require an annual gas safety certificate to be completed.	£90 + VAT
ELECTRICAL INSTALLATION CONDITION REPORT (EICR)	Under Sections 13(4A) & 19B(4) of The Housing (Scotland) Act, regular electrical safety inspections are required including an EICR, to check the safety of all wiring & circuitry in the property. EICR inspections can sometimes flag additional works required in order to remedy issues and ensure the electrical safety standards are met. If remedial works are required we will discuss with you and provide a quote before proceeding. If EICR remedial works are highlighted, our electrician will carry out works up to the value of £100+VAT during the initial inspection visit	£155 +VAT
ENERGY PERFORMANCE CERTIFICATE (EPC)	An EPC is required for all properties on the market to provide tenants with information on the energy efficiency of the property. The EPC lasts 10 years & also highlights areas where the energy efficiency in the property could be improved.	£75 +VAT (for 1-3 bedroom properties)
		£95 +VAT (for 4+ bedroom properties up to 2 storeys)
FIRE DETECTION ALARMS	The HousingScotlandAct(2006)RepairingStandardsrequiresthatrented properties must have hard-wired, interlinked smoke alarms in all communal areas along with a heat detector in the kitchen. Most properties will require 2-3 alarms, and the type of alarm which can be installed will depend upon the suitability for the property. Quotes can be provided. We will supply, fit and issue certificates for suitable alarms. If your property already has alarms fitted then we can ensure these meet legal requirements and issue a certificate for £55 + VAT.	£115+VAT (for 4+ bedroom properties more than 2 storeys)
		Starting from £300 +VAT (for 2x smoke and 1x heat detector)
LEGIONELLA RISK ASSESSMENT (LRA)	It is a requirement for landlords to ensure that the risk of exposure to tenants and visitors by Legionella is properly assessed and controlled. This is a legal obligation and is enforced by the Health & Safety Executive (HSE).	£55 +VAT
PORTABLE APPLIANCE TEST (PAT)	Under Sections 13(4A) & 19B(4) of The Housing (Scotland) Act, a Portable Appliance Test (PAT) is required to test the safety of all portable appliances (e.g fridge/freezers, lamps, toasters, etc).	£55 +VAT

INVENTORIES

Rented properties should have a comprehensive Inventory and Condition Report to ensure the condition of the property and contents is fully documented at the start of each tenancy. This document is then used to check the property against at the end of the tenancy and may be used as evidence if a deposit claim goes into dispute. We use an independent inventory company to ensure this is viewed as fair and unbiased by the Tenancy Deposit Scheme.

1 - 2 BEDROOM PROPERTIES	£99 +VAT
3 - 4 BEDROOM PROPERTIES	£125 +VAT
5 - 6 BEDROOM PROPERTIES	£150 +VAT