

HEADED TENANCY OWNER INFORMATION BOOKLET



Since 1989 the University Housing Management Service has been renting houses and flats from property owners and then subletting them to our students. An agreement with the University offers you certain advantages over renting privately or through a commercial agent:

- Rent is guaranteed for the term of the agreement
- Low management fee.
- The property is regularly inspected
- Any breakages or damage that is not attributable to fair wear and tear are deducted from the tenant's deposit, which is held by the University.
- Vacant possession at the end of the tenancy.
- Trained and experienced staff are available to deal with your questions.
- The University advertise the property, organise viewings, carry out reference checks, prepare all contracts and agreements and collect the rent.

THE PROPERTY

What kind of properties?

We require properties of all types and sizes, from one to six bedrooms. The property must be self-contained with its own access.

All properties with three or more storeys for five or more tenants are classed as licensable Houses of Multiple Occupation (HMOs) and, under the Housing Act 2004, must be registered with the Local Authority.

Town houses and properties of three storeys or more are acceptable but need to comply to stricter fire regulations (see fire Safety). All properties should have reasonable sized bedrooms, a kitchen, bathroom/ WC and a lounge / communal area.

Furnished or Unfurnished?

The property should be furnished to a basic minimum standard.

Property location?

Kingston, Surbiton, Berrylands, Kingston Hill, Tolworth, New Malden, Hampton Wick and Thames Ditton are the most popular areas. Properties should ideally be near a main bus route or near to a train station.

Does the property require heating?

The property should have either gas central heating or storage heaters on an economy seven meter. There should be heating in all rooms including the bathroom and kitchen. Legislation prohibits gas fires in bedrooms. Properties with electric convector heaters will be considered, however, the rental income will reflect the increased cost of heating.

How should the property be decorated?

The internal and external decoration should be good. As a guide the property must be relatively modern, clean, well decorated, and in a good state of repair. When redecorating, we recommend a vinyl silk emulsion on the walls in a neutral colour. We would also recommend supplying picture hooks and/or a large pinboard in each bedroom.

How often should the property be re-painted?

The communal areas and bedrooms should be painted every three years.

What about damage to the property?

Each tenant pays the University a deposit. At the end of the tenancy the owner has to check the inventory and claim for any damages that can not be attributable to fair wear and tear. All claims are subject to agreement with the University.

Who is responsible for maintenance during the tenancy?

The owner is responsible for all maintenance. The student group report any problems to the Headed Tenancy Service and we, in turn, contact the owner. We will report all problems that the students are experiencing at the property, even if they are apparently minor ones, such as a dripping tap or loose toilet seat! We do ask that a daytime telephone number is provided for this communication and that owners are prepared to undertake any requested repairs within the specified time. Additionally we ask all owners to supply an emergency only telephone number that the students may call outside office hours. Any electrical items supplied must be kept in sound working order during the tenancy.

How long is the contract period?

This varies depending on when the contract commences, the earliest being August. However all contracts will end in July the following year.

What happens if tenants move out during the tenancy?

The tenants are responsible for finding a suitable replacement, this does not affect your rental income which is guaranteed by the University.

Should I change the locks at the end of the tenancy?

Locks should be changed at the end of the tenancy. However, locks can be rotated over three years to alleviate expense.

FINANCE, TAX, INSURANCE AND INCOME

Proof of ownership:

We require proof that you own the property you wish to offer (e.g. a copy of your mortgage consent) as well as your home address, landline number and some form of photographic identification.

What rental income can I expect?

There is no set rent; it depends on the size and quality of the property, where it is located and the type of heating. The rental will be discussed when a member of staff visits the property. A formal rent offer will follow the visit.

How is the rent paid?

The first payment is made 28 days from the beginning of the tenancy with the remaining payments termly in advance. We use the BACS system to deposit the payments directly into your bank/building society account.

Do I need to inform my Mortgage Lender?

Yes, you must have written permission to let before signing a contract with the University. If you feel there might be difficulties with your Mortgage lender, please contact us.

Will I have to pay tax?

We do not deduct income tax from owners living in the UK. For information on taxation of rents and what expenses you can claim, you should contact HM Revenue and Customs (HMRC) who produce a wide range of literature on all aspects of the tax system.

What happens if I live abroad?

The University is obliged to deduct tax at the basic rate from your rental income unless an exemption certificate is provided by the HMRC. For further information please contact HMRC for their leaflet IR140.

Please note that the University has a legal obligation to provide details concerning the letting of your property to HMRC if required.

Who is responsible for building and contents insurance?

You should inform your insurance company of your intention to let your property. Buildings insurance is mandatory. Tenants are responsible for organising contents insurance to cover their own belongings. We would recommend that you insure your possessions (e.g. furniture etc) in the property.

Are tenants responsible for paying for utilities?

Tenants are responsible for registering with utility companies at the start of their tenancy and for paying bills.

Council Tax

Your property will not be liable for Council Tax whilst you have a group of students living at the property. The students are responsible for submitting exemption certificates to the local Council. The owner is responsible for paying Council Tax outside the contract period.

Water Rates

These are the responsibility of the property owner unless a water meter is fitted to the property, in which case it becomes the responsibility of the tenants to pay the bills.

What Legislation Should I Be Aware of?

The aim of all legislation applying to rented property is to ensure the tenant's safety.

THE LEGISLATION:

HOUSES OF MULTIPLE OCCUPATION

Licensing for Houses of Multiple Occupation (HMO) over a certain size (currently 3 or more storeys with 5 or more residents) became mandatory in April 2006. Licensing was introduced with the intention of raising the standard of accommodation in larger properties. Landlords must register their property with the council if it has:

- 3 or more habitable storeys (this can apply to 2 storeys over a shop)
- Is occupied by 5 or more tenants who are unrelated (or in two or more households*)
- Facilities which are shared by the tenants.

* a definition for Household can be found at www.direct.gov.uk

If your property fits this definition you will need to apply to your Local Authority for a Licence (and pay a fee). Certain requirements may need to be fulfilled before the licence can be issued. There is an HMO website which contains useful information and includes a free, downloadable guide:
www.hmo.org.uk

Local Authorities can under certain conditions introduce Licensing for smaller HMOs in areas they want to improve so you should always check the rules and regulations with your Local Authority (contact details are attached to this information pack).

The Housing Health and Safety Rating System (HHSRS) is the risk assessment procedure for residential properties. It replaced the Housing Fitness Regime in the Housing Act (2004) and became law in April 2006. It is an assessment mechanism which focuses on the hazards within a property.

Each HHSRS check will be individual to the property however to improve our guidance to landlords and to ensure a consistent standard we will require as a minimum that your property to be fitted with the following:

- A 30 minute, self closing fire door to the kitchen (to BS 472 parts 22 & 31) with intumescent strips or rebates.
- An automatic fire detection system, (designed for dwellings) based on inter-connected mains powered smoke alarms (with battery back-up) with detectors sited in escape routes and in rooms that present a high fire risk to occupants, complying to BS5839 part 6 2004. Battery operated detectors are not sufficient. This would usually entail mains linked smoke detectors in the hallway and landing(s) with a heat sensor in the kitchen.

We are happy to discuss these standards in more detail during our visit to your property. You may also wish to discuss the HHSRS with your Local Authority, contact details are attached to this pack.

The Furniture and Furnishings Fire (Safety) Regulations (1988)

The legislation was amended in 1989 and 1993, and came into effect from 1st January 1997. It governs the provision of soft furnishings in private-rented accommodation and sets a new higher fire resistance requirement for all domestic upholstered furniture and furnishings supplied to a property.

The furniture and furnishings legislation, together with the Consumer Protection Act, makes it an offence to supply furniture, bedding and loose covers in rented accommodation unless they comply with the regulations. The regulations apply to upholstery and upholstered furniture, loose fittings and permanent or loose covers - this includes beds (mattresses, bases and headboards), settees, chairs (dining, study and armchairs), loose covers, cushions and pillows. Curtains and carpeting are not covered by the legislation.

Any furniture purchased after 1989 should comply with the 'match test' criteria of the regulations and should carry permanently fixed labelling to this effect. Furniture manufactured prior to 1950 is exempt as the materials used are not synthetic and therefore should not be flammable.

Gas Safety Regulations 1998

Landlords of domestic properties will already be aware of their statutory obligations to comply with the Gas Safety Regulations 1998 designed to protect tenants from unsafe gas appliances. These include:

- * A duty to keep gas appliances and flues safe;
- * A duty to ensure that gas appliances are checked every 12 months and to keep detailed records of those checks; and
- * A duty to ensure that the checks are made by a Gas Safe Register™ engineer.

NOTE: Gas Safe Register™ has replaced the CORGI registration scheme. By law, anyone carrying out work on gas installations and appliances in a residential property must be on the Gas Safe Register. All [Gas Safe registered engineers](#) will have a Gas Safe Register ID card.

Residential landlords should check that anyone carrying out work on gas appliances or flues is registered under the new Gas Safe Register. CORGI registration will no longer carry any statutory force. Those with long term contracts to carry out gas safety inspections and maintenance should check now that their contractor is registered under the new scheme and to ensure that they keep records of the engineer's new registration.

Anyone letting a property must ensure that all gas appliances are safety checked and serviced once a year by a Gas Safe Register™ engineer who will provide a Landlords Gas Safety Certificate. It is a legal requirement to hold this certificate for 3 years.

NB. All gas fires fitted in rooms used for sleeping should be disconnected, this includes back boilers. For simplicity's sake we ask that all Central Heating systems are covered by a British Gas service contract or similar.

As a landlord you are also obliged to show your tenants how they can turn off the gas supply in the event of a gas leak.

Penalties for non-compliance.

Non-compliance with the regulations is a criminal offence and can result in fines of up to £20,000 or the possibility of a prison sentence.

Energy Performance Certificate

The Energy Performance Certificate (EPC) gives home owners and tenants information on the energy efficiency of their property. It gives the building a standard energy and carbon emission efficiency grade from 'A' to 'G', where 'A' is the most efficient. The average efficiency grade to date is 'D'.

The EPC is **required by law when a building is put up for rent**. Landlords need to make an EPC available to prospective tenants the first time they advertise a home after 1 October 2008. An EPC is only required for a property which is self-contained, and is valid for 10 years. The EPC also provides a non-enforceable recommendation report which includes advice and suggestions on improvements to save money and energy. The certificate also shows the rating that could be achieved if all the recommendations are followed. For more information please go to www.direct.gov.uk

ADDITIONAL REQUIREMENTS:

Fire Blanket.

A Fire Blanket to comply with BS 6575 1985 must be provided and securely fixed to the kitchen wall at the property - away from the cooker and preferably close to the internal door.

Electrical Safety and Wiring Circuits

The Electricity at Work Regulations 1989, made under the Health and Safety at Work Act 1974 stipulates that where electrical appliances are supplied for use they must be safe and adequate precautions must be taken to ensure that the users are protected from fire hazards and shock. Although the regulations do not directly govern rented accommodation, it provides a sensible guideline to ensure basic electrical safety. Regulation 4(2); states that all electrical systems shall be maintained to prevent danger.

All new properties to the scheme will be required to have a valid 'Periodic Inspection Report for an electrical installation' to BS7671; 2001 including current amendments. All tests should be carried out by an approved contractor e.g. NICEIC/ECA. Please note that the installation test should be a full circuit test, and not just a visual inspection.

Portable Appliance Testing (PAT)

The regulations are applicable to "portable" and "transportable" equipment, meaning all items that are connected to the electrical supply through a flexible cable and plug. Owners are requested to arrange for the completion of the Portable Appliance Tests on an annual basis. It would be most appropriate that these are checked at the beginning of each agreement period, and perhaps initially when a Full Periodic Electrical Installation Test is being completed. All portable and transportable appliances should be included in the tests such as fridges, freezers, hoovers, washing machines, kettles, toasters and mowers. Any minor faults such as loose or old plugs or damages to the casing is likely to cause an appliance to fail the test and therefore it is recommended that the cable and plug is checked prior to the PAT.

DOCUMENTATION REQUIRED:

1. Proof of ownership, including your home address and landline number and photographic identification.
2. British Gas 3-Star Service Contract, or similar, which includes cover for general boiler and system, spare parts and call-out.
3. A Landlord's Gas Safety Certificate - completed by a Gas Safe Register™ engineer listing each separate appliance in the property and installation pipework, including the boiler, to confirm that they are safe to use.
4. Energy Performance Certificate – as described on page 5.
5. Electrical Installation Certificate (see details under 'The Additional Requirements' section).
6. Portable Appliance Test Certificate

WHAT SHOULD I PROVIDE?

Kitchen:-

- 1 cooker per 5 tenants
- 1 fridge and freezer per 5 tenants (A freezer compartment within a fridge is not sufficient)
- 1 washing machine
- Kettle
- Rubbish bin
- Dustpan, brush and broom
- Mop and bucket
- Vacuum cleaner and tools (in our experience Henry vacuums are the best)
- Washing-up bowl and rack
- Table and chairs (if appropriate)
- Cupboards/Storage space and work surfaces adequate for the number of tenants
- Fire Blanket essential - affixed to wall.

For each bedroom:-

- 1x 3ft bed and clean firm mattress and cover.
- Chest of drawers
- Wardrobe
- Desk or work surface suitable for study purpose
- Suitable study chair
- Bookcase or bookshelf
- Pinboard
- Wastebin
- An openable window equivalent to 1/10th of the floor area to provide adequate ventilation
- Four plug sockets

Bathroom:-

- 1 WC and Wash-hand basin for every 5 tenants
- 1 Bath or Shower for every 5 tenants
- Towel Rail
- Toilet brush and holder (to be replaced annually)
- Toilet roll holder
- Extractor Fan (optional in many cases, but highly recommended)

Communal Room:-

- Settee / Easy chairs
- Table and chairs (if not provided in Kitchen)

General:-

- Doormat
- Refuse Bin
- Curtains/Blinds throughout
- Light bulbs and lampshades throughout
- Suitable floor coverings in every room
- Heating in every room
- Clothes Airers
- Ironing board and iron
- Lawnmower and garden tools

Security:-

- Front and Rear doors - 5 Lever Mortice locks and a Yale Lock on the front door.
- All accessible windows should have suitable locks
- Locks on internal doors are not permitted.

The quality of the furniture provided in the property including beds, mattresses, wardrobes and desks should be hard wearing and functional. In our experience we would recommend good quality second-hand furniture in preference to chipboard self-assembly flat packs and quality mattresses as opposed to cheaper versions which prove far more economical in the longer term.

Please note that any crockery/pots and pans and other small items should be removed from the property prior to the beginning of a tenancy. If you are in any doubt, please contact us for advice.

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If you require further information or would like a member of staff to visit your property please do not hesitate to contact us on 020 8417 3828. headedtenancy@kingston.ac.uk