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**WH** Breading

ESTATE AND LETTING AGENTS

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# Why Choose WH Breading?

WH Breading are an independent sales and lettings agent situated in the historic market town of Faversham. Established almost 70 years ago, we are the oldest independent agent in town and with a current collective experience of more than 40 years, we are recognized for our superior, professional service and friendly, approachable manner.

We believe our clients and customers deserve much more than just a good agent. We understand that today's buyer or tenant is tomorrow's seller or landlord and because we want to retain your custom for life, we place a huge emphasis on our quality of service. We must be better than our competitors and from what we hear from our existing clients, we are!

We have a substantial management portfolio of residential and commercial properties and our tailor made letting packages give us the flexibility to adapt to our customers' needs and without any corporate 'red tape', you can be sure that we will deliver. When it comes to marketing, we've got you covered; access to all the major UK websites mean we can offer the same coverage as any corporate agent but with the personal touch you only get with an owner operated, independent agent.

So, if you are looking for an agent that will give you quality marketing and support, together with fantastic individual customer service and a clear open and honest fee structure, WH Breading are your obvious choice.

## What can WH Breading do for you and your rental investment?

We always have a very active list of potential tenants looking for rental property. We personally interview and pre-qualify all applicants before a viewing even takes place making sure that the landlords stipulations and requirements are discussed at the very beginning and to assess the tenant's income and financial suitability. It is important to us that we find the right tenant for our landlords and in our experience, the first applicant may not always be the best.

We fully reference all our tenants before a let is agreed which includes; carrying out a credit check, obtaining income and employer references, a previous landlord's reference (if applicable) and collecting the necessary identification documents as now required by law.

We offer our landlords insurance products through our referencing partners Rent 4 Sure for that extra piece of mind. Landlords buildings and contents insurance gives comprehensive cover as standard and rent protection products come with a variety of options and has been specifically created for the rental market.

We use online marketing for full exposure to the lettings market including advertising through our own professional website and daily property updates on Rightmove and Zoopla. We also have an active social media presence and carry out in branch advertising at our conveniently situated Faversham Town Centre office.



# Management Services

We offer three levels of tenancy management and a tenant finding service for the more experienced landlord. We like to keep things simple. Take a look at the management guide to compare the different services included in each option. We are confident that there is a package to suit every landlord and our fee structure is clear and competitive.

Our fees are based on a percentage of the monthly rental amount and an initial set up fee of 50% + VAT is deducted from the first month's rent for each new tenancy on all management levels.

We offer further discounts for landlords of multiple properties and often have promotions for new landlords. Please ask for further information or check out our Facebook page for the latest information and offers.

Management Services	Gold 12.5% + VAT	Silver 10% + VAT	Bronze 6% + VAT
Rent guarantee cover for 6 months – (Policy fee refunded to landlord, terms and conditions apply)	✓	(ADD ON AT EXTRA COST)	
Arrange safety inspections and carpet cleaning if required (Extra fees apply - see price guide)	✓	(ADD ON AT EXTRA COST)	✓
Online, social media and in branch marketing	✓	✓	✓
Escorted property viewings	✓	✓	✓
Pre-qualify tenants before viewings	✓	✓	✓
Fully reference tenants including 'Right to rent' ID Checks, credit checks, employer/ income and landlord references	✓	✓	✓
Arrange tenancy agreement and necessary documents and sign on landlord's behalf	✓	✓	✓
Agree suitable check in date and signing of the documents with tenants	✓	✓	✓
Arrange schedule of condition/ Inventory and check in including meter readings and hand over of keys	✓	(ADD ON AT EXTRA COST)	(ADD ON AT EXTRA COST)
Key holding service (if required)	✓	✓	
Provide tenants with a copy of the EPC, 'How to rent guide' and gas safety certificate where required	✓	✓	✓
Give tenants instructions for setting up utility accounts with the relevant suppliers and instructions regarding maintenance. Give any instruction manuals for appliances to tenants if provided by landlord	✓	✓	✓
Register deposit with the Deposit protection service (DPS) and issue tenant with relevant documentation	✓	✓	✓
Collect monthly rent and send monthly statements by email to landlord	✓	✓	✓
Contact tenant and write to them regarding any late rental payments	✓	✓	✓
Provide annual detailed statement to Landlord for tax return	✓	✓	✓
Arrange necessary maintenance repairs in accordance with landlord's instructions	✓	✓	
Arrange 6 or 12 monthly tenancy renewals or periodic contract notice as required	✓	✓	
Negotiate with landlord and tenant regarding rent increases	✓	✓	✓
Initial six-month property visit, and 1 property visit per year thereafter	✓	(ADD ON AT EXTRA COST)	
Issue possession notices as required	✓	✓	
Legal advice and issue of notices through local solicitors	✓	(ADD ON AT EXTRA COST)	
Attend court hearings if required	✓	✓	
Arrange key return, Inventory check out, meter readings and detailed report at end of tenancy	✓	(ADD ON AT EXTRA COST)	(ADD ON AT EXTRA COST)
Liaise with landlord and tenant regarding deposit return and negotiating any deductions	✓	✓	✓
Dealing with deposit disputes via DPS and filing dispute claims	✓	✓	✓

# Find Tenant Only Service

Our 'Find tenant only' service is recommended for more experienced landlords who may prefer to take care of maintenance and rent collection themselves and are confident enough to do so. We are on hand to find suitable tenants, carry out references, register deposits and take care of the necessary documentation and procedures up to check in. The landlord will then take over the rent collection and management from that point.

Government regulations require that the tenant's security deposit is held in an approved scheme. We are registered with the 'Deposit Protection Service' and will secure the deposit with them. At the end of the tenancy it is the landlord's responsibility to check the tenant out of the property and authorize the return of the deposit. If a landlord has other properties and is a member of one of the approved schemes and would like to hold the deposit, they can advise us of the details and we can arrange for the funds to be transferred.

Below is a detailed list of what our find tenant only service includes;

- Online, social media and in branch marketing
- Escorted property viewings
- Pre-qualify tenants before viewings
- Fully reference tenants including 'Right to rent' ID Checks, credit checks, employer/ income and landlord references
- Arrange tenancy agreement and necessary documents and sign on landlord's behalf
- Agree suitable check in date and signing of the documents with tenants
- Arrange schedule of condition/ Inventory and check in including meter readings and handover of keys (ADD ON AT EXTRA COST OR LANDLORD TO PROVIDE OWN)
- Provide tenants with a copy of the EPC, 'How to rent guide' and gas safety certificate where required
- Give tenants instructions for setting up utility accounts with the relevant suppliers and instructions regarding maintenance. Give any instruction manuals for appliances to tenants if provided by landlord
- Register deposit with the Deposit protection service (DPS) and issue tenant with relevant documentation
- Submit deposit claim return at end of tenancy – landlord to negotiate any deductions within the legal timeframe specified.

Our fee for this service is **The First month's rent Inclusive of VAT**  
**(capped at a maximum fee of £800 inc. VAT)**

Price guide for additional services –

- Gas safety certificate £70.00 - £80.00 + VAT
- Energy Performance certificate £85.00 + VAT
- Inventory check in and check out £120.00 - £350.00 + VAT
- Legal advice and issue of notices through local solicitors £5 + VAT per month (Available on managed options only)
- Electrical report £120.00 - £320.00 + VAT
- Legionella risk assessment £85.00 + VAT
- Property visit £35 + VAT

These are approx. costs and may be subject to change. Prices may also vary due to individual size of property.

# Student Lets

We offer a complete management package for Student lettings. Our fee is based on a percentage of the monthly rental amount and an initial set up fee of 50% + VAT is deducted from the first month's rent for each new tenancy.

We offer further discounts for landlords of multiple properties and often have promotions for new landlords. Please ask for further information or check out our Facebook page for the latest information and offers.

<b>Management Services</b>	<b>Gold STUDENT 12.5% + VAT</b>
Arrange safety inspections and carpet cleaning if required (Extra fees apply - see price guide)	✓
Online, social media and in branch marketing	✓
Escorted property viewings	✓
Pre-qualify tenants before viewings	✓
Fully reference tenants including 'Right to rent' ID Checks, credit checks, employer/ income/ guarantor and landlord references	✓
Arrange tenancy agreement and necessary documents and sign on landlord's behalf	✓
Agree suitable check in date and signing of the documents with tenants	✓
Arrange schedule of condition/ Inventory and check in including meter readings and hand over of keys	ADD ON AT EXTRA COST
Key holding service (if required)	✓
Provide tenants with a copy of the EPC, 'How to rent guide' and gas safety certificate where required	✓
Give tenants instructions for setting up utility accounts with the relevant suppliers and instructions regarding maintenance. Give any instruction manuals for appliances to tenants if provided by landlord	✓
Register deposit with the Deposit protection service (DPS) and issue tenant with relevant documentation	✓
Collect monthly rent and send monthly statements by email to landlord	✓
Contact tenant and write to them regarding any late rental payments	✓
Provide annual detailed statement to Landlord for tax return	✓
Arrange necessary maintenance repairs in accordance with landlord's instructions	✓
Negotiate with landlord and tenant regarding rent increases	✓
Initial six-month property visit, and 1 property visit per year thereafter	✓
Issue possession notices as required	✓
Legal advice and issue of notices through local solicitors	✓
Attend court hearings if required	✓
Arrange key return, Inventory check out, meter readings and detailed report at end of tenancy	ADD ON AT EXTRA COST
Liaise with landlord and tenant regarding deposit return and negotiating any deductions	✓
Dealing with deposit disputes via DPS and filing dispute claims	✓

# FAQ's

Looking after property is a full-time job. Even more so now with landlords and agent's responsibilities on the rise. As experienced property agents, we can guide you through the different processes and requirements and keep you informed of any changes or legal obligations that may affect you as a landlord. We have put together a guide of what you really need to know before letting your property and the most frequently asked questions by both new and experienced landlords;

## What safety documents do I need to provide? How many sets of keys? What about smoke alarms?

Before a tenancy can commence, we must have a current Gas Safety Certificate carried out by a GAS SAFE registered engineer and renewed annually. We would also recommend an electrical check be carried out by a qualified electrical engineer, to ensure that the wiring is safe and up to date. This should be renewed every five years. An EPC (Energy Performance Certificate) is also required which will last 10 years and a Legionella certificate for water quality. If required, we can arrange all these reports and certificates for you. (Please see price guide for estimated costs). Electrical, gas, plumbing, waste, and central heating systems must be safe, sound and in good working order. It is always helpful if the landlord leaves information for the tenant regarding appliances, heating and hot water controls, etc. and details of where the stop cock is. Smoke alarms must be fitted in the property, one on each level and a carbon monoxide alarm must also be supplied. One set of keys will be required for each named tenant on the tenancy agreement. We offer a key holding service on our Gold and Silver managed options, so if you provide us with a clearly labelled 'spare' set we will retain this for you in case of emergencies.

## Who is responsible for paying utility bills throughout the tenancy?

The tenant will be responsible for utility accounts from the start date of the tenancy. We will provide the tenants with details of the relevant suppliers for them to contact and arrange all new accounts in their names. The landlord will need to confirm these to us at the beginning of the tenancy. Meter readings for gas and electric will also be taken by the inventory clerk on the day that the tenant moves in. Between tenancies the landlord is responsible for any standing charge or usage. The landlord should ensure any mail in their own name is redirected prior to a new tenancy commencing.

## Do I need to have insurance on my property?

Yes! It is the responsibility of the landlord to have adequate buildings insurance on the property at all times and to supply us with these details. The tenant will be responsible for the contents insurance. We can provide quotes for these through our referencing agency Rent 4 Sure if required.

## How will I know that my property is being looked after?

A professional Inventory will be prepared at the beginning of the tenancy by an Inventory clerk which forms a schedule to the tenancy agreement. The clerk will check-in all tenants with this inventory and check them out at the end if the property is managed. We also offer property visits to be included in our Gold fully managed service or at an additional fee if one of our other options are selected. Please see our different management services for further information.

## I have a Mortgage on my property, do I need to contact my lender?

Yes! If there is a mortgage on the property, the landlord should obtain the mortgagees consent prior to letting the property.

## What about Tax?

Your rental income should be declared to the Inland Revenue for tax purposes. If you intend to live or work abroad, we are required by law to deduct tax from your rental income, unless you are able to provide us with a tax exemption certificate. You should consult a financial advisor or accountant for further information.

# FAQ's

## I am thinking about leaving furniture and furnishings in my property, is this ok?

It is the landlord's responsibility to ensure that all beds, headboards, mattresses, cushions, pillows, etc. comply with the current Furniture & Furnishings (Fire & Safety) Regulations. Items which comply will have a suitable permanent label attached. Any non-compliant items must be removed before a tenancy commences. All items will be included in the inventory.

## Do you ask for a security deposit from the tenant? Can I choose if my tenants keep pets or smoke in my property?

Yes! The tenant's security deposit is normally one month's rent plus £200 and is required by law to be registered with a deposit protection company. We use one of the three authorized companies called the 'Deposit Protection Service Ltd' who will hold the deposit in their account. The security deposit will only be returned to the tenant at the end of their tenancy upon satisfactory inspection of the property and garden. We operate a strictly no smoking policy in all properties. If a landlord is happy for pets to be kept at the property we will usually ask for a higher security deposit from the tenants.

## How long is the tenancy agreement for? How much notice will I need to give my tenants?

Our leases are all Assured Shorthold tenancy agreements for an initial minimum period of 6 months. The agreement can then be renewed for a further 6 or 12 months thereafter, or alternatively it could continue on a rolling monthly (Periodic) basis. A landlord can give a tenant two months' notice to vacate the property. The tenant would be required to give one month's notice. Always check the tenancy agreement for full terms and conditions of notice periods as exceptions to this may apply. Further notice periods and eviction proceedings may be required if a tenant does not vacate the property after notice has expired.

## I want to make sure I receive rental income as soon as possible. What can I do to ensure my property is let quickly?

Before a tenancy commences the property should be in clean, tidy and presentable order. A well maintained property in a good decorative order has a greater chance of achieving the best rental figure, being let quicker and being treated with greater respect by a tenant. Gardens should be left neat, tidy and rubbish free, with any lawns cut. We also recommend that all carpets are professionally cleaned.

## I'm worried about my tenants not paying rent. What happens if I need to seek legal advice?

We offer rent guarantee products for extra piece of mind through our referencing partners Rent 4 Sure. We also offer a Legal Service with solicitors on hand for any legal advice you may have throughout the tenancy. They will also issue correct legal notice to your tenants at the end of the tenancy on your behalf. (terms and conditions apply). This is included in our gold package or as an add on service on silver and bronze.

## I know I want an agent to look after my property but its such a difficult decision making sure I have chosen the right one. Why should I choose WH Breading?

Our reputation speaks for itself - check out our customer testimonials and excellent feedback. We have landlords that have been with us for many years who return to us time after time. Being independently owned, we have the flexibility to adapt to our clients' needs and requirements and as we operate from one office, we always know what is going on with your property. Your investment is not lost between branches, departments and lots of people! We have a continually growing portfolio of residential and commercial property and feel that our personal and friendly approach to business ensures we can deliver superior service to our clients where it really counts.

## What our Landlord's and Tenant's

say about us...



“ I have been permanently based in Norway since 2013 and have nothing but praise for the way they have handled the letting of my property from the beginning and the conduct of the sale just completed. From their initial vetting of the tenants to their management for the last three years or so their advice has always been first class and their support cheerful and always exemplary. As a former landlord I gained tremendous respect for their professionalism and support.”

**“ I have been a property developer for many years, subsequently dealt with many estate agents. WH Breeding are so easy to work with and continuity of care was great. Value for money from a professional company. I shall use them again!”**

“I am a tenant with WH Breeding and have been for the past 8 years. I have never had any problems. Staff have always been helpful and professional.”

**“WH Breeding were very patient and attentive. Their team provided a personal service and were pleasant to deal with, unlike my experience with many other estate agents. I wouldn't hesitate to use them again.”**

“ We have just rented a property from WH Breeding, very helpful agent. They are by far the friendliest agents we have come across. Very professional, fast, great communication. Highly recommend. Perfect.”