

lomond

You own the property
Lomond own its future



Landlord Information Pack

Letting with Lomond

Welcome to Lomond's landlord management service. We manage over 700 properties for a wide range of very happy clients and safe and satisfied tenants.

Via Lomond's offices and online presence, all landlords enjoy extensive marketing of their property, as well as the opportunity to leverage our tenant database and local letting market knowledge. The Lomond staff actively speak to prospective tenants every day, including families, young professionals, commuters and other interested parties. Lomond will install a "To Let" board at your property, adding footfall to the opportunities to let your property quickly at the right rate, and to a fully vetted and referenced tenant. Online, Lomond will feature your property on

- » **lomond**
- » **rightmove** 
- » **Boomin**

where landlords (and tenants) benefit from our professional, customer-friendly website, along with the UK's premier property portals. We welcome any questions and all enquiries, and feel free to contact us on 01292 280855.

Founded in 2005, Lomond Property are a leading, independent Estate Agent and Ayrshire's largest Letting Agent. Our marketplace spans rural, town, suburban and city properties, and with our collective 50-plus years of staff experience we

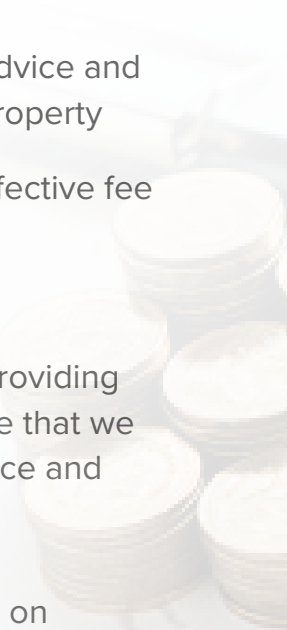
take pride in providing the right service for every client and every customer. We deliver value throughout the West of Scotland and beyond, allowing people and businesses to make more informed property decisions in sales, purchases, lettings or investments.

Lomond commit for each and every landlord that we

- » Meet your individual letting needs
- » Provide the highest standards of proactive service
- » Resolve any problems quickly and courteously
- » Deliver sound, beneficial advice and services to manage your property
- » Operate unrivalled, cost-effective fee structures.

Lomond commit to owning the management of your property, providing peace of mind and the assurance that we strive to deliver hassle-free service and value.

Lomond can also provide advice on your mandatory landlord registration, insurances and indemnities, as well as the ever-changing safety landscape.



Lomond Invest

In addition to traditional letting, Lomond Invest is our investment model that allows landlords, investors and organisations to invest in new and upgradeable properties. With an emphasis on greener and renewable energy and materials, Invest bring a leading-edge eye to refurbishing older and not-so-old properties, providing excellent yield and medium - to long-term investment security, as well as fighting climate change. Lomond Invest and Lomond can also help bring these values to your current properties. As safety legislation in Scotland changes and gets more stringent, there are often economies of scale that make green upgrades much more viable when compared to meeting entry-level legal requirements. For more information, contact us on 01292 280855



The Lomond Letting Service

- 1** Congratulations, you've invited Lomond to be your Letting Agent, and you'll be benefitting from Lomond's local knowledge, experience and personal touch.
- 2** Our knowledgeable Letting Team will visit your property to take photographs, draft property descriptions, and advise on the appropriate rent. Lomond always target a rent that optimises rental income, limiting gaps in tenancy.
- 3** Landlord registration and a valid EPC (Energy Performance Certificate) must be arranged prior to the letting listing going live. It is also advisable to get your EICR (Electrical Inspection Condition Report) done at the same time.
- 4** Your letting listing goes live, and Lomond will also contact prospective tenants on our database. A "To Let" board will be erected at your property. Lomond will arrange viewings and where there is much interest, multiple prospective tenants will be invited to view at the same time – this increases the likelihood of a swift tenancy agreement.
- 5** Lomond will secure a tenant and commence identity and credit checks. Before the letting commences, any EICR issues must be rectified along with the completion of the gas safety check and legionella risk assessment.
- 6** Once the new tenant has passed our checks, the inventory and schedule of condition report will be prepared for the tenant to sign as the PRT commences.
- 7** Now it's time to relax. Rental payments will be lodged in your bank account each month.

In an ideal world you'll only hear from Lomond when it comes to renewing various safety certifications, although sometimes we need your approval to take forward any repairs and maintenance.

Lomond is committed to owning the management of your property – this delivers the smoothest results for landlord, tenant, and Lomond.

Landlord Commitments

Landlord Registration

Why and How do I register as a landlord with my property's local authority?

Under Part 8 of the Antisocial Behaviour etc. (Scotland) Act 2004, private landlords must apply for registration with their property's local authority. Lomond recommend using

www.landlordregistrationscotland.gov.uk

where you can register multiple properties across all Scottish local authorities.

Alternatively, telephone the appropriate council to register. Both the website and the councils will be able to provide further information on landlord registration and what that means for all parties. Registrations have to be renewed every three years.

More detailed information about landlord registration is also available from the Scottish Government.

www.betterrentingscotland.com

which provides information on the legal rights and responsibilities of landlords and tenants, and advice on best practice.

Landlord Energy and Safety Responsibilities

The Scottish Government demand all registered landlords meet a range of legal requirements. Lomond can advise on these, or manage them, given our own industry experience and network of trusted, local contractors and other service providers. All Lomond Landlords should prepare to provide or instruct an energy report, electrical check (EICR), various alarms (smoke, fire, carbon monoxide), portable appliance and gas safety checks and finally a legionella risk assessment, all of which should be further checked and validated at regular intervals throughout tenancies.

For more information, please see Appendix B or request (the Scottish Association of Landlords Factsheet) that will provide detailed information on legislation.

Council Tax

It is the responsibility of the occupier to pay the council tax and Lomond will notify the local authority collection office when a property is let to a tenant. If the property is vacant between lets, responsibility reverts to the landlord.



Property Security

Locks on windows, security lights, and quality doors are advised. Lomond require three sets of keys. Two will be given to the tenant, Lomond retain the other.

Property Condition

Quality properties always attract quality tenants. Your property should be in good condition, internally and externally, and neutral colour schemes are more likely to rent quicker and at better rates. Lomond require a Schedule of Condition and an Inventory Report to support deposit security and to assist management and maintenance. Lomond will prepare these documents, and they will be held on file in the event of any dispute. It's in the interests of all parties that properties be well-kept and maintained and returned to the landlord in good order.

Repairs and maintenance to the property are at the landlord's expense unless misuse can be established. All storage areas should be left clear for tenant use. At the start of a tenancy the property should be thoroughly clean; it is the tenant's responsibility to leave the property in a similar condition. If a tenant fails to do this, cleaning will be arranged by Lomond and a claim submitted to the deposit scheme. Gardens should be tidy and rubbish-free, with lawns cut. It is the tenant's responsibility to maintain the gardens to a reasonable standard.

Lomond recommend the landlord leaves copies of useful information for the tenant, e.g. user guides on heating, appliances, security devices etc., and waste and recycling collection days.

Utilities Etc.

For new tenancies commencing after the landlord has been inhabiting a property, all subscriptions (e.g. TV licence, telephone, WiFi) should be cancelled, allowing the tenant to commence these in their own name.

Lomond will notify the relevant utility companies of the new tenant's details.



Appendix A **General Financial Information**

Mortgage

Where a property is mortgaged and it's not commercial or buy-to-let, written consent ('permission to let') should be obtained from the lender. If a special clause is required in the tenancy agreement, Lomond need to be notified well before the lease is signed.

Tax

Dependent on your financial position, you may be required to pay tax on letting income. As the landlord, you are responsible for the payment of any HMRC taxes liable.



Appendix B Health and Safety

As a professional, responsible Letting Agent, Lomond are members of SAL (the Scottish Association of Landlords), the CLA (the Council of Letting Agents) and LAS (Landlord Accreditation Scotland)

Lomond hold the relevant Professional Indemnity and Client Money Protection Insurance as well as being listed on the Scottish Letting Agent Register (Letting Agent Registration Number: 1812039)

If you – the landlord – are also a member, SAL's Factsheets can be found [here upon login](#).

Electrical Safety Regulations and other legislation place a legal 'Duty of Care' on landlords and the below summarises the Health and Safety requirements, and the SAL factsheet is available on request. The following guidelines apply to non-HMOs. Houses in Multiple Occupation (HMO) are covered by more stringent requirements.

The below is a summary and is based on the assumption that all landlords will, via Lomond or on their own account, engage suitably certified professionals to advise and execute the necessary work.

Electrical Safety

Under the Housing (Scotland) Act 2014, landlords must have fixed wiring (Electrical Installation Condition Report or EICR) checks carried out at least every five years. If the report recommends more frequent checks, this advice must be followed. If required, Lomond can recommend or commission a company to produce the EICR. New build and newly rewired properties meet the standard, provided an in-date Electrical Installation Certificate (EIC) is in place.

PATs (Portable Appliance Test) are required at least every five years on appliances (movable and fitted with a plug) provided by the landlord, although more frequent checks should be carried out when advised.

EICRs and PAT results must be retained for six years.

Gas Safety

Landlords must ensure all gas fittings and flues are maintained and safe, and are checked every 12 months. You should have a [Gas Safe Register](#) engineer carry out a safety check on all gas equipment annually. This includes gas meters, boilers, heated water tanks, fires and cookers. You must supply the tenant with a copy of the Gas Safety Certificate (GSC) which is issued by the engineer. Any unsafe equipment must be removed or remediated prior to a tenancy commencing.



Carbon Monoxide Detectors

Landlords must have a long-life battery OR mains powered Carbon Monoxide (CO) detector in any space that contains a carbon-based fuel appliance (excluding cooking appliances), e.g. a gas/oil boiler, gas/oil fire, wood burning stove or open coal fire. There should also be one in any bedroom or living room which is bypassed by a flue.

Rules on the positioning of detectors mean, in most cases, they should be one to three metres from the appliance, 30cm from any walls (if ceiling mounted) and 15cm below ceilings (if wall mounted). CO detectors have expiry dates printed on them and must be replaced before that date is reached.

Smoke and Fire Detectors

Landlords must install smoke and/or fire detectors that meet the necessary standards, or be able to justify why a lesser level of protection is appropriate in certain cases. Rationales for lesser levels can include

- » proximity of an open fireplace makes a smoke detector impracticable, therefore a heat detector may be fitted
- » layout and design of the house mean one detector can combine the protection required by individual detectors in different areas
- » landlord intends to install detectors within a reasonable timescale as part of a programme of upgrading a property.

Guidance states that all alarms be ceiling mounted and interlinked for synchronous

activation, and must cover, as a minimum

- » a smoke alarm in the room frequently used by occupants for general daytime living purposes
- » a smoke alarm in every circulation space on each storey, such as hallways and landings, or in main room if no landing in upper storey
- » one heat alarm in every kitchen.

The fitting of these alarms may require a building warrant. Landlords should ensure that smoke and heat alarms are regularly maintained in accordance with the manufacturer's recommendations, and legislation.

Fire Safety

All rented property must be fitted with smoke detectors in the living room and all circulation areas/hallways, and a heat detector in the kitchen. It is best practice to provide a fire blanket and/or extinguisher in the kitchen and these should be maintained and serviced regularly. Furniture and soft furnishings supplied by the landlord or his representatives must comply with the Furniture and Furnishings (Fire)(Safety) Regulations 1988.


Legionnaires' Disease

Landlords have a legal duty to ensure the risk of exposure of Legionnaires' Disease is assessed and controlled. Lomond's policy is to strongly recommend an annual assessment, providing peace of mind for all parties.

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Office Hours

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Saturday – Sunday: Contact for Appointments