

**rg** rawlinson gold

# Landlord Guide

PROFESSIONAL PROPERTY MANAGEMENT SPEAKS VOLUMES





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★★★★★  
“I have been letting my property with Rawlinson Gold for over 10 years now...

...and have been really pleased with the service. In particular Steven Gosling has been a super agent, always responsive and helpful.”

Gemini



EXPERTS AT SELLING & LETTING

## The Residential Lettings & Property Management Specialist

We are an independently run business and have been a major part of the local lettings market for over 30 years, growing a solid reputation. We understand the residential lettings and property management industry inside out and we are here to work on your behalf to make sure that you get the very best out of your investment with the minimum input from you the Landlord.

As a landlord you need to know that we will bring you good quality tenants who will not only be able to afford the rent but who we believe will take the greatest care of your property. Our long standing team of experts work closely

with landlords and tenants ensuring each property is perfectly matched and that tenants meet our stringent referencing and financial checks.

As part of our personal service we regularly communicate with our landlords keeping you up to date with changing regulations and, depending on the service you choose with us, sending prompt reminders when inspections are due or safety certificates are nearing renewal, all designed to make the letting process as simple as possible for you. Our full management service delivers peace of mind throughout the tenancy.







★★★★★  
**“Very helpful and professional service...”**

...Always find great tenants and take care of the property in my absence.”

**Mark**

**EXPERTS AT SELLING & LETTING**

# Which service is right for you and your property?

We'll start by visiting your property for a free market appraisal to advise you on the rental value, the lettings process and any works that may be required to make sure that your property complies with current legislation. We can also advise you on local HMO (House In Multiple Occupation) and any Selective Licensing rules in place.

Whether you have one property or several properties to let we offer landlords three types of lettings service. We will help you to choose the one that's right for you and advise you on our highly competitive fee structure:



**Option 1**  
**Full management**

Many of our landlords choose this service especially if they live abroad or don't have the time or expertise to devote to being a full time landlord. For peace of mind our landlords would rather leave the whole process to the professionals.

**Option 2**  
**Rent collection**

We'll provide our comprehensive lettings service and set up our rent collection service leaving landlords to manage repairs, inspections and deposit negotiation themselves at the end of the tenancy.

**Option 3**  
**Let only**

We'll find a tenant, obtain references, prepare all legal documentation, register deposits and arrange the inventory.



“Our services are designed to make being a landlord simple”

David Goldman  
Director



Here’s what we offer landlords with each of our services so you can make an informed choice when it comes to letting your property.

Our services	Fully Managed	Rent Collection	Let Only
Visiting property and providing a market appraisal	✓	✓	✓
Providing a “To Let” board	✓	✓	✓
Listing your property so that it is prominently displayed in our branch window, on Rightmove and Zoopla and through our own dedicated website	✓	✓	✓
Accompany viewings where required	✓	✓	✓
Advise you of all offers received and negotiate the best rent achievable	✓	✓	✓
Obtain acceptable references, credit checks and right to rent checks where applicable	✓	✓	✓
Prepare all legal documentation	✓	✓	✓
Arrange for the preparation of inventory and schedule of condition (at Landlord's cost)	✓	✓	✓
Arrange for the Tenant(s) to be checked in or out of the property (additional fees payable to inventory clerk at Landlord's cost)	✓	✓	✓
Unless otherwise instructed Rawlinson Gold will hold the tenant's deposit within Deposit Protection Service Scheme (DPS)	✓	✓	✓
Client Money Protection (for all client money held by us)	✓	✓	✓
We will arrange for the utilities and water charges to be processed through the relevant supplier and will also advise the council tax office of the new occupancy. This is done via a third party company.	✓	✓	✓
Landlord's Rent Protection and legal expenses cover if selected (extra fees apply)	✓	✓	✓
Rent collection and account to landlord	✓	✓	
If applicable deal with Tax Returns in accordance with the Taxation of Income from the Non-resident Landlord Scheme	✓		
Assist with all aspects of refurbishments during and between tenancies (extra charges may be incurred)	✓		
If requested a 6 month inspection of the property will be reported verbally to the Landlord, if a full inspection report is required additional fees will be charged as this will be done by our preferred inventory company.	✓		
Deal with all repairs, maintenance and emergencies with our approved and insured contractors	✓		
Arrange all appropriate certificates e.g. Gas Safety Certificates, EPCs, Portable Appliance Tests etc.	✓		
Handling of insurance claims	✓		
Dealing with end of tenancy disputes and negotiation of deposit retention	✓		



# Useful Information

### Gas Safety

It is a legal requirement for landlords to provide an annual Gas Safety Certificate for all gas appliances in the property. This must be issued by an engineer registered with the Gas Safety Register and supplied to the landlord and tenant.

### Smoke and Carbon Monoxide Alarm

It is mandatory for smoke detectors to be installed on each floor of a rental property and there must be a carbon monoxide alarm in any room used as living accommodation which contains a fixed combustion appliance. This is any appliance that uses fuel to generate heat but excludes gas cookers.

### Energy Performance Certificate

An Energy Performance Certificate (EPC) must be provided before a property is marketed and available to applicants and tenants to show a property's energy efficiency. It is valid for 10 years and landlords can be fined for failing to provide an EPC.

Government regulations require all rental properties to have an EPC rating of E or higher before being let to tenants.

### Electrical Equipment (Safety) Regulations 1994

The electricity supply and any electrical appliances supplied by the

landlord must be safe and checked by an engineer regularly and a report prepared every five years or sooner if recommended. Landlords have to provide a copy of the electrical safety report to their tenants, and to their local authority if requested.

Instruction manuals for all appliances: i.e. Boiler, oven, etc, are a legal requirement to prevent misuse. Any missing manuals can usually be found online and downloaded.

### Furniture And Fire Regulations

All upholstered furniture and furnishings (including loose fittings, permanent and loose covers but not carpets) must comply with 2010 regulations concerning fire resistance. Each piece of furniture must have a label sewn into it stating compliance with the regulations.

### Legionnaires' Disease

Landlords of residential accommodation have responsibilities for combating Legionnaires' Disease. Health and safety legislation requires that landlords carry out risk assessments for the Legionella bacteria which cause Legionnaires' Disease. Most rented premises will be low risk but it is important that risk assessments are carried out and control measures introduced.

### Taxation of Rental Income

#### UK Residential Landlords

As a buy-to-let landlord, you have to declare any rent that's more than £1,000 during a tax year. The first £1,000 is tax-free and is known as the Property Income Allowance. Anything you earn beyond this is taxable at the usual Income Tax rates. To calculate the income you're taxed on, you should add your rental income to your wages (if you're employed) and any other income you have. The total amount is your taxable income. Tax is a complicated issue and we recommend that you take advice from a specialist.

#### Non-UK Residential Landlords

If you have rental property in the UK but your usual home is outside the UK, you will need to operate the Non Resident Landlord (NRL) scheme. Rawlinson Gold are registered with the Non-Resident Landlord Scheme and are fully conversant with the requirements of the scheme.

Unless a landlord can provide Rawlinson Gold with a current HMRC exemption certificate (details under Inland Revenue Form NRL4i), we are obliged by law to deduct basic rate tax from rents received and account to HMRC on a quarterly basis. Any landlord named on the tenancy agreement, when living overseas, requires a separate exemption certificate.

### The Tenancy Agreement

If your tenant is an individual(s), the agreement will be an Assured Shorthold Tenancy Agreement and will be in line with the Housing Act of 1988 which is acceptable to Building Societies and Banks. However, in the case of a company being the tenant, A Fixed Term Company Let Agreement is used.

### Obtaining Consents

Landlords need to inform their mortgage lender of their intention to let the property and obtain their consent if it is not a Buy to Let loan. If the property is leasehold, consent may also be required from the head lessor or freeholder.

### Insurance

You are required to take out Landlords' Building Insurance and in some cases contents insurance and to inform existing residential insurers of your intention to let the property.

### Third Party Liability Insurance

Landlords should consider taking Third Party Liability Insurance, if not already covered in a Landlord's Insurance Policy, to cover any claims made from a tenant or anyone who might be affected by a defect which results in danger or personal injury to an individual.

### Council Tax

This is the responsibility of the tenant and, as part of our managed services, we will advise the Local Authority of the new tenancy.

### Utility Services

As part of our managed service we will advise all services at the commencement and end of each tenancy. The payment of these bills i.e. water, electricity and gas is the responsibility of the tenant.

### Inventory

An inventory of the contents and schedule of condition of the property will be prepared by a member of an independent inventory agency.

### Deposit and Rental Payments

Rent is usually paid monthly in advance and a security deposit, usually of a month's rent, is payable prior to the Agreement commencing and is held by us as a stakeholder

and regulated and protected by the Deposit Protection Service. In addition all client monies are protected by Client Money Protect.

### What is a Client Money Protection Scheme?

It is a legal requirement for letting agents to join a Client Money Protection Scheme for the benefit of their clients, typically tenants and landlords, in order to safeguard money they hold on their clients' behalf. In the event that the owners of the business steal or misappropriate any of this money there is a route of redress against the letting agent by contacting the Scheme and claiming against the Scheme. If a genuine claim is accepted by the Scheme, the Scheme will recompense the landlord or tenant and seek recovery from the letting agent or its owners.

A Client Money Protection scheme does not act on behalf of the letting agent. It is an independent membership body that provides the protection of client money whilst held by its members and the Scheme insures its liability for the payment of any claims.

For more information please visit:  
[www.clientmoneyprotect.co.uk/Resource/ConsumerResource/27](http://www.clientmoneyprotect.co.uk/Resource/ConsumerResource/27)

### Possession

If you have to seek possession of your property prior to the end of the tenancy term due to breach of obligation by the tenant you will be required, if advised, to take legal advice from a solicitor to ascertain the options open to you. Landlords and letting agents can serve Section 21 notices until the Renters' Rights Bill becomes law in 2025 when they will be abolished. After that, tenants will only be evicted only through Section 8 notices, with "specific circumstances in which a landlord can regain possession". Our lettings team will have a full update when available.

### Furnished or unfurnished

There is a great demand for both furnished and unfurnished accommodation so it's wise to be flexible to secure the best tenant. Whether furnished or unfurnished, it is

usual to provide carpets or appropriate floor coverings, curtains or blinds and a cooker, washing machine, dishwasher, fridge and freezer. Furnished accommodation requires basic items of furniture including beds and lounge furniture and if appropriate garden equipment and tools. The landlord is expected to maintain all appliances during the tenancy period and they should be in good working order at the commencement of the tenancy. It is not necessary to supply any china, cutlery, glassware or bedding in either case.

Please ensure all furniture left at the property complies with the Furniture & Furnishings (Fire) (Safety) Regulations 1988.

### Cleaning

We strongly recommend that all properties are thoroughly cleaned including the exterior windows at the start of the tenancy. Garages, sheds and lofts must also be left cleared and cleaned. Cleaning is a highly subjective point when dealing with the return of deposits and if at the end of the tenancy the tenant fails to get the property cleaned to the level expected the inventory provided at the start will provide the standard which is expected.

Please see our cleaning checklist at the end of this brochure.

### The importance of keys

For managed tenants we require one set of front door keys/access fobs which we will keep in our office. Each occupant requires one full set of door keys and all keys must be tagged individually showing which door the key is for. All internal keys, including window keys, should be left at the property tagged for reference and left in the locks ready for use. The inventory clerk will take pictures and these can be used if there are any disputes. At the end of the tenancy any missing keys will be replaced at the tenants' expense.

### Properties in need of refurbishment

Our team has developed long-standing relationships with specialists who would be happy to advise on cost-effective refurbishment work prior to or in between tenancies.





# Tax Information For Landlords

If your annual rental profit is above £2,500 or your rental income before allowable expenses is greater than £10,000, you must complete a self-assessment tax return. If you earned less than £2,500, you can check whether you need to complete a tax return using an online tool. Your profits from property will then be added to any other earnings to give an overall personal income, on which you then pay income tax at the applicable rate.

For the 2024/25 tax year in England and Wales, you'll be taxed at 20% on earnings falling between the personal allowance of £12,570 and basic rate upper threshold of £50,270, and 40% on any amount between that and £125,140. Earnings over £125,240 will be taxed at 45%, and you do not get a personal allowance in this highest-rate band. The Government intends to move

everyone over to a new online-only tax filing system through its Making Tax Digital (MTD). MTD requires individuals and businesses to submit quarterly returns to HMRC via MTD compatible software and it will apply to self-employed individuals and landlords with annual business or property income of:

- more than £50,000 from 6 April 2026
- between £30,000 and £50,000 from April 2027

If your income is under £30,000, you will not be mandated to use the scheme for now. If you own property jointly – for example as a married couple – then you can each earn up to the minimum threshold (including any other income) before you need to use MTD. We strongly advise landlords to see advice from an accountant.



★★★★★

**"I have found Rawlinson Gold extremely helpful...**

...efficient, trustworthy and good to deal with. They have a good knowledge of the area and can arrange work to be done on the property when needed."

Amira

# Cleaning Checklist

## Kitchen Cleaning

- ✓ Clean and polish all kitchen cupboards and drawers inside and outside
- ✓ Clean internally and externally fridge and freezer
- ✓ Wipe down microwave inside and outside
- ✓ Clean inside and outside of washing machine, soap dispenser and filters
- ✓ Clean dishwasher inside and outside
- ✓ Clean and degrease inside of oven, polish outside chrome
- ✓ Remove mould and grease from wall tiles, wash down and polish
- ✓ Clean and polish hob/grill
- ✓ Replace extractor hood filter
- ✓ Clean exterior of all kitchen appliances such as kettle, toaster, etc.
- ✓ Wash down and polish all kitchen counter tops
- ✓ Remove lime scale and polish sink/shine taps
- ✓ Clean windows\* from the inside; wipe down window sills/window ledges
- ✓ Wipe down all woodwork (doors, door frames, skirting boards)
- ✓ Wipe down radiators
- ✓ Clean plugs, light switches
- ✓ Spot clean walls
- ✓ Dispose of all rubbish
- ✓ Clean and polish rubbish bins inside and outside
- ✓ Vacuum and wash hard floors

## Bathroom Cleaning

- ✓ Clean and polish bath
- ✓ Wash shower cabinet/screen inside and out/de-scale and polish
- ✓ Clean and disinfect toilet inside and out
- ✓ Wash and de-scale basin/shine taps
- ✓ Wash down tiles and remove mould
- ✓ Clean mirrors
- ✓ Wipe clean cupboards/shelving/surfaces
- ✓ Clean windows from inside, wipe down window sills/window ledges
- ✓ Wipe down door/frames/skirting boards
- ✓ Wipe clean towel rail
- ✓ Vacuum and sanitise floors

## Bedroom Cleaning

- ✓ Remove cobwebs
- ✓ Clean coving, picture rail, cornice/curtain rails
- ✓ Clean and polish mirrors, pictures
- ✓ Spot clean walls
- ✓ Clean plugs, sockets, light switches, lamp shades, light fittings
- ✓ Wipe down doors and tops of doors
- ✓ Wipe down skirting boards and all wooden furniture carefully of dust
- ✓ Wash windows internally\*, window sills, window ledges
- ✓ Clean inside, outside and top of cupboards and wardrobes
- ✓ Clean behind and under furniture (if furnished accommodation)
- ✓ Move mattresses and vacuum under
- ✓ Vacuum and mop (if relevant) floors

## Living/Dining Area Cleaning

- ✓ Remove cobwebs
- ✓ Clean coving, picture rail, cornice/curtain rails
- ✓ Clean and polish mirrors, pictures
- ✓ Clean and polish windows internally\*, window sills, window ledges
- ✓ Wipe down doors and top of doors
- ✓ Wipe down skirting boards and all wood works of dust
- ✓ Wipe down stairway, banister and railings
- ✓ Clean lights switches, plugs, sockets, light fittings, lamp shades
- ✓ Clean inside, behind and top of cupboards and furnishings
- ✓ Dust and polish all surfaces
- ✓ Clean radiators/behind radiators
- ✓ Vacuum and mop (if relevant) floors

\*We would like to make you aware that a professional clean does not include external windows. We recommend instructing a window cleaner.





## Want to get in touch?



Would you like to find out more about our letting service? We would be delighted to offer you a free, no obligation chat to find out how we could help you.

**PHONE**  
Lettings: 020 8861 5678

**EMAIL**  
[lettings@rawlinsongold.co.uk](mailto:lettings@rawlinsongold.co.uk)

**IN PERSON**  
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