

# Whittaker & Biggs – Landlord Handbook

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A comprehensive guide to letting and managing your property

## Welcome

Welcome to the Whittaker & Biggs Landlord Handbook—your complete guide to successful property letting and management. If you want the best rental return, and a reliable professional service, appointing Whittaker & Biggs is the ideal first step. We hope you find this handbook a useful reference to our services, experience, and standards. For further information, please contact your local Whittaker & Biggs branch.

## About Us

Our lettings department forms part of the wider Whittaker & Biggs estate agency and property consultancy, established in 1930. With decades of experience, we are committed to delivering a level of service that stands apart from other agents.

We place landlords at the heart of our service, ensuring your property is managed professionally and efficiently. As members of the Royal Institution of Chartered Surveyors (RICS), the Association of Residential Letting Agents (ARLA), and the Property Ombudsman scheme, we adhere to strict professional standards. This means our practices and client accounting systems are fully regulated and audited, ensuring transparency, accountability, and protection of your money at all times.

## Why Choose Whittaker & Biggs?

- Highly trained, knowledgeable staff committed to best practice.
- Clear service standards and consistent communication.
- Full membership with RICS and ARLA, providing regulated and accredited expertise.
- Client money is fully protected through the RICS Client Money Protection Scheme.
- Core values built around honesty, integrity, professionalism, and service excellence.
- Commitment to the Private Rented Sector Code of Practice - ensuring quality, safety, and compliance for both landlords and tenants.

## Why Let?

- Residential property investment can offer strong and stable returns, often outperforming other investment types.
- Many investors now use Buy to Let as a long-term strategy to support future financial planning or retirement.
- If you are moving abroad, temporarily or permanently, letting enables you to retain your home while generating income.
- Modern career mobility means homeowners often need flexibility; letting provides a convenient solution.

## Buy to Let

Buy to Let has grown in popularity in recent decades. With a suitable deposit or sufficient equity, it remains a strong medium to long term investment offering both rental income and potential capital growth. Tax relief is available on certain expenses, such as letting fees, insurance, and repairs (note: mortgage interest relief is now restricted).

Whittaker & Biggs cannot provide financial advice; we strongly recommend landlords seek independent professional advice regarding investments, mortgages, and insurance.

## Choosing the Right Property

Success in Buy to Let starts with selecting the right type of property for the local market. Consider the needs of typical tenants in the area, for example, young professionals or couples often look for:

- Two- or three-bedroom homes
- Good transport links
- Low maintenance outdoor space

Our team can advise you on local rental demand and any compliance requirements your chosen property must meet.

## Presenting Your Property

Well presented properties let faster and command higher rents. Consider your target tenant and present the property to a high standard.

We can offer guidance and connect you with specialist furnishing or interior design services if needed. As a general rule:

- Keep colours neutral for a clean and modern feel.
- Opt for durable paint finishes; wallpaper may be appropriate in higher-end properties.
- Invest in good-quality carpets, curtains, and lighting.
- Bathrooms should be bright, modern, and well fitted—power showers and fully tiled finishes are preferred.
- Bedrooms should offer sufficient storage space.
- Corporate lets may expect premium finishes, such as wooden floors and contemporary lighting.

## Letting & Managing Your Property

Finding the right tenant is essential. With four well situated offices, a constant supply of applicants, and strong relationships with relocation agencies and major employers, Whittaker & Biggs is ideally placed to secure the most suitable tenant for your property.

Our advanced matching software ensures your property reaches the right audience quickly and effectively.

## Property Management

With over 25 years of dedicated property management experience, we provide complete support whether you own one property or a portfolio, and whether you live locally or overseas.

Your dedicated property manager will oversee every aspect of the tenancy, from safety checks and inspections to maintenance coordination and tenant communication providing complete peace of mind.

**Key benefits include:**

- A single, experienced point of contact backed by RICS and ARLA qualified professionals.
- Full pre-tenancy preparation, including safety checks, inventories, professional cleaning, and essential maintenance.
- Clear monthly statements showing income and expenditure.
- Periodic property inspections with detailed reports.
- Access to trusted local contractors.
- Deposit handling and fair apportionment in line with DPS regulations.
- Rent reviews and arrears support.

**Let Only vs Full Management**

Whittaker & Biggs offers two levels of service:

**Let Only Service**

This service includes:

- Full market appraisal and written report
- Clear terms of engagement
- Marketing strategy and listing on our website and Rightmove
- Circulation of details to our tenant register
- Accompanied viewings
- Guidance on legal compliance (gas, electric, insurance, furnishings)
- Thorough referencing and credit checks
- Preparation of inventory (if required)
- Negotiation of tenancy terms
- Preparation and signing of the Tenancy Agreement
- Collection and registration of the deposit with the DPS

## Full Management Service

Includes all Let Only services **plus**:

- Regular property inspections
- Acting as the tenant's first point of contact
- Arranging maintenance and repairs
- Collection of rent and management of arrears
- Tax advice for overseas landlords
- Monthly financial statements
- Issuing legal notices when required
- Assistance in dispute resolution
- Check-out inspections and deposit negotiations
- Rent reviews

*Repairs are managed up to a pre-agreed limit with the landlord.*

## Landlord Safety & Environmental Responsibilities

### Furniture & Furnishings (Fire Safety) Regulations 1998

All upholstered furniture must be fire-resistant and carry the correct safety labels. Non-compliant items must be removed prior to the start of any tenancy.

Penalties for breach include fines of up to £5,000 and/or six months' imprisonment.

### Energy Performance Certificates (EPCs)

A valid EPC must be in place before marketing. Since April 2018, properties rated F and G cannot legally be let. EPCs are issued by qualified Domestic Energy Assessors.

### Gas Safety Regulations 1998

Landlords must arrange annual safety checks for all gas appliances, conducted by a Gas Safe registered engineer. A copy of the certificate must be provided to the tenant.

## **Electrical Safety Regulations**

Landlords must ensure all electrical installations and appliances are safe. Whittaker & Biggs requires up to date EICR and PAT certificates before a tenancy can begin.

## **Frequently Asked Questions**

### **Why use a letting agent?**

Letting without an agent is possible, but landlords must comply with extensive legislation. Failure to do so can result in prosecution. Our team ensures full compliance and thorough tenant vetting.

### **How is rent paid?**

Tenants usually pay via standing order in advance each month. Once cleared, funds are transferred to your chosen account, accompanied by a detailed statement.

### **What type of tenancy is used?**

Most agreements are Assured Shorthold Tenancies (ASTs) with a minimum term of six months.

### **What if the tenant doesn't pay?**

We will advise you of the appropriate steps and assist with arrears management.

### **What happens with the deposit?**

Deposits are registered with the Deposit Protection Scheme and returned only when both parties agree following check-out.

### **What if my property is empty?**

You must notify your insurance provider and cover any costs such as utilities or council tax during void periods.

### **What are my typical outgoings?**

Mortgage payments, insurance, repairs, service charges, agent fees, and utilities during void periods.

### **Do I need to tell my mortgage or insurance company?**

Yes. Written consent is required from your lender, and your insurer must be notified to ensure your policy remains valid.

### **Who maintains the garden?**

Usually the tenant, unless a gardener is preferred and built into the rental value.

### **Do I need to furnish the property?**

No. Unfurnished properties with carpets, curtains, and white goods are generally just as popular.

### **Schedule of Charges**