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**A Guide for Landlords wishing to let their House, Flat or Spare Room**

# White Horse Lettings

This is our Landlord Information Pack, a comprehensive guide to our White Horse Lettings service for the districts covered by both the Vale of White Horse District Council and South Oxfordshire District Council.

White Horse Lettings is an advice service that has been operating since 2007. We pride ourselves on having developed a careful and considered approach to help you take the worry out of letting your property.

Part of the Housing Advice Team at the South Oxfordshire and Vale of White Horse and District Councils, White Horse Lettings is not a letting agency, but a scheme dedicated to helping low-income families from South Oxfordshire and the Vale remain in their local area while securing good rental returns for private landlords.

All our services set out in this guide are completely free.

This information pack is for landlords interested in letting a flat or house, but the scheme also applies to rooms in shared houses.

Contact us today to discuss letting your accommodation and we can tell you more about what advice and information we can help you with.

# …introducing

# White Horse Lettings

The private rented sector is a popular option for many families and individuals. Our scheme enables local people on low incomes to remain in their local area. We are able to offer our services free because the scheme is financially backed by the South Oxfordshire and Vale of White Horse District Councils.

White Horse Lettings is part of the Councils’ housing department. Unlike a lettings agency, we prioritise finding homes for local households who are facing homelessness. We work with dozens of private landlords who want to provide housing to people in need, while at the same time benefitting from a free lettings service offering advice, template documents to enable you to seek good rental returns.

We are looking for good quality flats, houses and rooms and we have prospective tenants waiting to move in. All prospective tenants will have been interviewed and have passed our eligibility checks carried out by our experienced housing officers who will have worked closely with them. Because the scheme is discretionary, we will only recommend tenants we feel are responsible and able to look after the property and meet their rental liability.

It is unlikely that we would consider tenants who have a history of rent arrears or anti-social behaviour. However, there may be instances where in exceptional cases we may discuss these candidates with you.

We will assist you in many aspects of you letting your property, including:

* Sourcing tenants
* Opening and closing photographic inventories
* Property inspections at the start and at the end of the tenancy
* Providing template documents including Tenancy Agreements and Notices to Quit
* Tenancy support
* Rent accounts & statements
* Tenant / Landlord liaison

However, you are responsible for all paperwork, including the contents of all documentation and ensuring it is all legally compliant. You are also responsible for managing all repairs and maintenance to the property.

FAQs

**What if my Tenant damages the property?**We keep a close eye on tenants to ensure that the tenancy runs smoothly, and we can conduct regular property inspections if required. Any property inspections that you require in addition to inspections we would carry out at the start and at the end of the tenancy will need to be requested in writing and will state how often and for what purpose you require additional property inspections to be carried out by White Horse Lettings. If it is found that damage has been caused to the property above wear and tear, then we will cover the cost up-to the value of 6 weeks’ rent under the Deposit Guarantee Bond.

**How much rent should I charge?**We use the Local Housing Allowance (LHA) as a guideline to advise you of an appropriate rental amount. This is based on the number of bedrooms and location of the property. Because there is no letting agency to take a percentage of the rent, you keep every penny.  
  
**Do I need to protect my Tenant’s deposit in a Government approved scheme?**No, the council will issue a Deposit Guarantee Bond to cover damages, as referred to above. This is a written agreement equivalent to 6 weeks rent, and money is set aside should you need to make a claim at the end of the tenancy.

**What if my Tenant disputes the damage?**No problem. We would inspect the damage to consider whether it is genuine damage or fair wear and tear in order to settle the Bond. If it is considered to be genuine damage, then we seek recovery of the amount spent from the tenant.

**Do you need to inspect the property before we sign-up to the scheme?**Yes. We will arrange a pre-tenancy inspection to answer any initial queries.

**Do I need to install smoke alarms?**Yes but depending on the type and age of your property, you may be required to install a certain type of smoke alarm system. We are very happy to advise our landlords on exactly what safety requirements must be met in order to let the property.

**Do I need a Gas Safety Certificate, Electrical Safety Certificate and Energy Performance Certificate (EPC)?**All three certificates are required by law in nearly all types of rented accommodation. The EPC must be an ‘E’ rating or above and you will also need a valid 5-year electrical safety certificate (EICR). The council will require copies of these certificates before the tenancy commences.

**Do I need Landlord Insurance?**We would definitely encourage you to take out a landlord insurance policy as you remain responsible for the property and the tenancy.

**How long will the tenancy last?**You can specify how long the fixed term of the tenancy should last but it should be a minimum of 6 months. Many of the prospective tenants we put forward are seeking long-term tenancies. Indeed, some landlords who have come through this scheme had had the same tenants for up to 10 years.   
  
**Will I have a chance to meet the Tenant before he / she moves in?**Yes. We can tell you about prospective tenants and you can choose who sounds most suitable. You will then have the chance to show them around your property and ask any questions. If you are not happy to proceed, we will find someone else.  
  
**What if my Tenant falls behind with the rent?**Let us know. We can cover up to 2 months’ rent arrears, but we can also check to see what the problem is and will do whatever we can to help resolve issues and get the rent back in payment. We can assist with benefit claims and help with direct benefit payments being paid directly to the landlord.

**What if I need to take my property back?**White Horse Lettings cannot act for you in eviction proceedings, however, we can provide you with useful notice templates and direct you to reliable sources of information to help you make sure you stay on the right side of the law if you need to end the tenancy. In most cases we can work with the tenant to help them find somewhere else to live, and help you get the property back without the need to evict through the courts. However, if White Horse Lettings are unable to work with the tenant, then it is the landlords responsibility to commence eviction proceedings.

**I want you to carry out property inspections for me – can you do this?**Of course. If you want us to do periodic inspections then please let us know in writing stating when you want an inspection(s) to be carried out and for what purpose.

**I’d like to add some conditions to the tenancy agreement – can I?**As long as they are enforceable then yes you can add some conditions to the tenancy agreement, these might be to add stipulations such as no smoking or no pets. We will then search for Tenants accordingly.

Changes to the law are here…  
  
We understand that letting your property can be a daunting and complicated business and there are increasing legislative burdens for landlords to adhere to. Did you know that from 1October 2015:

- legal requirements were introduced regarding the provision of smoke alarms and carbon monoxide detectors?

- more documentation must be given to Tenants prior to the commencement of the tenancy, without which, some Tenants cannot be evicted? We can provide you with templates of these documents and offer you help and assistance.

- a new Notice seeking possession was introduced which changed the way notices are served?

- There are also other changes in line with the Deregulation Act 2015 which are easily missed and can lead to fines of up to £5,000

- Since February 2016, landlords have had to check the immigration status of prospective tenants. Those who don’t face a £3,000 fine. We can assist you with these checks.

- Since April 2018, all privately rented properties must have an Energy Performance Certificate with at least an ‘E’ rating. We can offer you advice on this.

- Since July 2020, all private rented properties must have an electrical installation condition report (EICR) which should be renewed every 5 years.

White Horse Lettings will be able to offer you advice in relation to the ever-changing world of private lettings. We will assist you to protect your investment through providing you with expert housing advice to put you on the road to receiving a secure income and a worry-free service. White Horse Lettings pride ourselves on putting forward to landlords suitable tenants resulting in stable tenancies, good rental returns and happy tenants.

## £££ comparison table Letting Agent vs. the White Horse Lettings service

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| --- | --- | --- |
|  | Lettings Agent Cost | White Horse Lettings Cost |
| Management cost | 14% of rent for duration of the tenancy. | £0.00 |
| Tenancy paperwork fee | £300 | £0.00 |
| Deposit registration fee | £48 | £0.00 |
| Tenancy renewal fee | £180 | £0.00 |
| Inventory ‘make’ fee | £200 | £0.00 |
| Inventory ‘check in’ & arrangement | £300 | £0.00 |
| Additional property visits | £120 | £0.00 |
| Service of Section 13 Notice | £50 | £0.00 |
| Service of Section 21 Notice | £50 | £0.00 |
| **Total** | £1,248.00  Not including the management fee | £0.00  All the rent goes to the Landlord |

(Figures taken from “Landlord Charges” [www.savills.co.uk](http://www.savills.co.uk) March 2023)

Contact us today

If you are interested in letting your property or if you have any questions about the White Horse Lettings scheme, we would love to hear from you. Please contact;

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Our office hours are 8.30am to 5.00pm Monday to Thursday and 8.30am to 4.30pm on a Friday

Our Service Promise

All e-mails will receive a response within one working day.

All landlords will be appointed a dedicated Account Manager from the first point you contact the service and they will provide their direct contact details.