



# Letting your retirement property

**Girlings**  
RETIREMENT RENTALS

Part of Places for People

## **Get in touch...**

0800 634 0834

[landlords@girlings.co.uk](mailto:landlords@girlings.co.uk)

[www.girlings.co.uk](http://www.girlings.co.uk)

# Hello Landlord,

Whether you are already a landlord, have inherited a retirement property or purchased a property to let we can help you.

This guide explains the steps to letting your property and will help answer any questions you have about the process, compliance and legislation.

The Landlord team at Girlings are on hand to provide you with expert advice, information and support. We will help you to obtain the best possible rent for your property, find and retain a tenant and then manage the ongoing tenancy efficiently and effectively.

Please feel free to contact us with any questions.

Kind regards,

The Girlings Landlord Team



# Why rent with Girlings?

Established in 1991, Girlings have been letting retirement property for over 25 years. We manage properties for individual and corporate landlords - we currently let over 2600 properties in over 600 developments across England, Wales and Scotland.

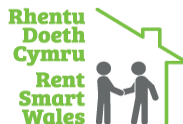
Because we focus specifically on the retirement sector we have built a wealth of knowledge in this market, understanding how retirement developments operate and what older tenants need. They often require a higher level of support to guide them through the renting process and ongoing tenancy.



We are proud of our service - why not read our customer reviews at [www.trustpilot.co.uk](http://www.trustpilot.co.uk)

## Accreditation

Girlings are members of leading professional bodies, we believe it is important to ensure we are operating to industry standards and that our tenants and landlords receive the highest level of customer service and best practice.



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# Girlings guide to letting your property...

## Girlings Full Management Service

What's included?

- Marketing your property to find the right tenant
- Tenant referencing
- Tenant identity verification
- Right to rent checks
- Preparation of tenancy agreement
- Inventory check in
- Rent collection and credit control
- Deposit claim negotiation, compilation and submission
- Compliance advice
- Arranging quotes, repairs and maintenance
- Property visits and reports
- Rent reviews and tenancy renewals
- Tenant welfare service
- Managing the check-out process
- Local authority licence application support

## Fees

We offer a competitive and transparent management fee - Please refer to our separate fee schedule for details.

## The Rent – What to Expect?

Properties in retirement developments tend to demand higher rents than local averages. This is due to the additional features and services they offer including 24 hour emergency careline, age exclusivity, on site manager, communal facilities and maintenance. The landlord is responsible for paying the service charges and ground rent but these will be considered when calculating a proposed rental price.

You may already know what rent you would like to achieve. We will make initial rent suggestions for you and this figure will be confirmed following the property appraisal visit.

## Taxes

Tax for landlords has become more complicated over the past few years due to new changes in the law. Most landlords need to pay tax on rental income and you will need to register with HMRC for self-assessment. Ongoing running costs of being a landlord are tax deductible and you can claim many 'allowable expenses' to offset your taxes.

## Overseas Landlords

If you live outside of the UK for more than 6 months of the year there will be other tax implications on the rental income. You will need to apply for an approval number from HMRC. For more information on tax for landlords visit [www.gov.uk](http://www.gov.uk) or seek legal advice.

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## Different Letting Options

It's important to understand the different tenancy types available to you as a landlord - We will advise you on the appropriate tenancy terms for you and your situation.

### **Assured Shorthold Tenancies - AST**

The most common tenancy offered in the open market. It runs for an agreed fixed term, typically 2-5 years. At the end of the term you have the option to renew the tenancy or you can serve notice to gain possession of your property.

### **Assured 'Lifetime' Tenancies - AT**

Assured tenancies are less common in the Private Rented Sector, but they are particularly suitable for the retired as they offer added security and peace of mind for the tenant allowing them to stay for as long as they wish and as the landlord you can expect a higher rent.

Please note; if your property is still mortgaged you will not be able to offer an assured tenancy and may be restricted on the length of assured shorthold tenancy you can offer.

## Subletting

Before making any decisions about letting your property, you should check your lease and contact the development management company to find out if there are any restrictions or charges for subletting.

## Pets and Smokers

Would you be willing to accept a pet or smoker? Being more flexible could make finding a tenant easier. Be aware that the tenancy agreement allows the Landlord to withhold the security deposit to balance any damages caused.

*Are pets allowed?* There may be restrictions on accepting tenants with pets at the development. You should check your lease to find out. Some managing agents also request a pet permission fee, but this will be payable by the tenant.



# Getting your property on the rental market

## Lettings Appraisal Report

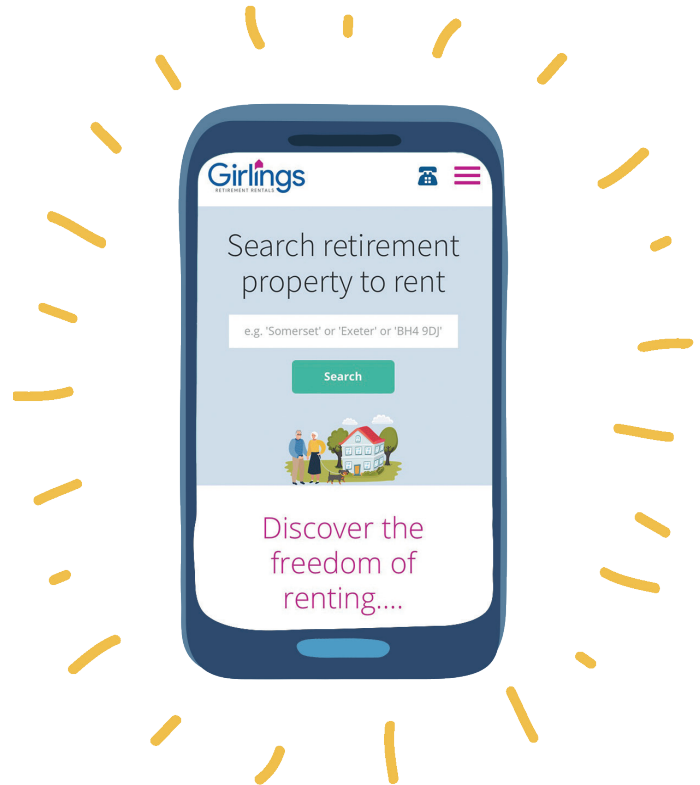
Our representative will visit your property to carry out a property appraisal. This report includes assessing the condition of the property and checking for health and safety issues.

There may be suggestions for maintenance work or improvements if necessary – we will also confirm our rental price suggestions with you.

## Marketing

To find a tenant we:

- Market your property to our database of qualified prospective tenants.
- Advertise your property on our website.
- List your property on Rightmove and other property portals.
- Use digital marketing campaigns, social media and targeted email campaigns.
- Advertise Girlings across national/local press and lifestyle magazines.
- Promote the concept of retirement living across press features.



## Viewings

Viewing appointments are arranged for prospective tenants with the on-site manager at the development. The manager's feedback on the prospective tenant helps us understand if they are suitable for your property.

## Additional Landlord Responsibilities

There are several legal obligations that need to be met before a tenancy can begin:

### Energy Performance Certificate - EPC

Any property for rent or sale must have an energy performance certificate (EPC) which shows the energy efficiency of a property, rated from A (most efficient) to G (least efficient). All properties for let must have a minimum rating of E. If you don't already have one, we can arrange this for you (see fee schedule for cost).

### Gas Safety Checks

If your property has gas it will require an annual gas safety check conducted by a Gas Safe engineer. We can arrange this for you (see fee schedule for costs).

### Selective Licences

Some local councils require landlords to obtain a 'Selective Licence' before they are able to let their property. We will advise if this is required in your area and can help you with the application (see fee schedule).

### Smoke and Carbon Monoxide Alarms

A tested and fully-functional smoke alarm must be fitted on each floor of the property, and a carbon monoxide alarm is required in rooms which have a usable fireplace or woodburner.

### Electrical Installation Condition Report - EICR

It is a legal obligation to ensure the property is electrically safe. An EICR is an assessment of all wiring, sockets and built-in electrical goods to ensure they are safe. It is recommended best practice and all Girlings landlords must have an EICR, you can obtain this yourself or we can arrange this for you (see fee schedule for cost).

**'We are the experts in  
property legislation - so  
you don't have to be'**



# When a tenant is found...

With an application confirmed on your property Girlings can begin the tenancy set up process. These key points are included in our tenancy set up fees so you can be sure you have fulfilled your landlord legal obligations.

## Arranging of Tenancy Agreement & Referencing

Referencing for up to two tenants (ID checks, financial credit checks (Equifax), character references, obtaining references from current or previous employers or previous landlords)

- Negotiation and preparation of the tenancy agreement.
- Arranging the signing of the tenancy agreement. When a tenancy start date is agreed, the tenancy agreements will be approved and signed by both parties.

## Land Registry Search

We complete a legal check to confirm ownership and any charges against the property.

## Deposit Registration Fees (only required for assured shorthold tenancies)

Registering the security deposit with a Government approved Deposit Protection Scheme. We provide the tenant with the Deposit Certificate and Prescribed Information as required by law.

## Inventory and Accompanied Check In

We will arrange for an independent inventory clerk to attend the property to complete the Inventory and Schedule of Condition, test smoke alarms and carbon monoxide detectors and process the tenants Right to Rent checks to ensure the tenant is legally permitted to rent in the UK as per government legislation.

Girlings aim to process and start the tenancy within 30 days from the initial application. This may be extended if any maintenance works need to be completed before the tenant moves in or if there are delays with the referencing.

*Please note: Girlings tenancy set up fees are deducted from the first month's rent so you do not have additional fees to pay; please refer to the fee schedule for more details.*

# Ongoing tenancy support

## Repairs and Maintenance

Our dedicated Repairs and Maintenance team offer a direct service to tenants who can contact us with problems they have in their homes. We will investigate all minor repairs and maintenance issues and where necessary instruct contractors.

We are happy for landlords to suggest preferred contractors and will request permission when works exceed an agreed limit.

## Rent Reviews and Renewals

(see fee schedule for charges)

In accordance with the tenancy agreement you can review rents annually. We can advise you and negotiate any changes with the tenant and then arrange the payment change.

If you are offering your property on a fixed term assured shorthold tenancy, we will arrange the contract renegotiation and renewal when the fixed term ends.

## Annual Visits

During a tenancy we will carry out a routine annual visit (this is included in your management fee). This is to ensure you have a happy tenant who is looking after your property.

## Tenant Welfare

Our tenant welfare service monitors concerns that are raised regarding a vulnerable tenant. Our regional team visit tenants to review their safety and wellbeing and we manage the situation or signpost tenants to relevant charities or organisations where necessary.

**‘Let Girlings manage it all  
for you, so you can enjoy the  
benefits without the stress’**

# FAQs

## What rent can I charge?

The rental price will be dependant on:

- The property specifics including; size, condition, number of bedrooms, floor, outlook and location
- Previous rents achieved locally
- Local advertised rents for similar property
- Service charges and ground rent

We will discuss these variables with you to determine a listing price for your property.

## What deposit is required from the tenant?

To reserve a property the tenant will pay a holding deposit equal to one week's rent. This is held until the tenancy start date and then used towards the first month's rent.

The tenant is also required to pay a security deposit equal to one month's rent. It covers damages and defaults on the part of the tenant during the tenancy.

## What happens to the security deposit?

Deposits for assured shorthold tenancies will be registered with an approved tenancy deposit scheme. Girlings hold deposits as stakeholder and manage the allocation at the end of the tenancy.

## What agency fees will I pay?

Girlings' management fee is a percentage of the gross rent, we also charge an initial lettings appraisal fee. Tenancy set-up fees are taken from the first months rent. See all fees on the Landlord Fee Schedule.



## Who pays the service charges and ground rent?

As the leaseholder of the property the landlord is responsible for paying the service charges and ground rent.

## Should I let my property furnished or unfurnished?

Girlings only let unfurnished properties although they should be fitted with floor coverings throughout. We always suggest removing any freestanding white goods or electrical items as they are prone to failure and will require maintenance and annual testing to ensure they are safe.

## Can I let my property in an assisted living development?

Yes, as long as the development allows subletting. This type of property will achieve a higher rent level due to the additional services and facilities but will also have higher service charges.

### Feedback from our Landlords...

"Some years ago now, I inherited a one bedroom retirement flat from an elderly aunt and decided to rent it out. Girlings have been my Letting and Managing agents for many years, the team are always friendly, helpful and efficient, I would have no hesitation in recommending them to anyone - Girlings are a pleasure to deal with."

"Always professional, Girlings have now let quite a few apartments for us at Lakeside in Kent. I recommend Girlings as an excellent agent for the letting of retirement properties."

"The team are friendly, helpful and efficient, always answering queries promptly. I recommend them to anyone who has a property to let, a pleasure to deal with."



**Part of Places for People**

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