

Y-US LETTINGS & MAINTENANCE LTD

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# The Landlord Guide

A practical handbook for letting your property with confidence — answering your questions on compliance, management, fees, and everything in between.

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*Cambridgeshire*

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*Your guide at a glance*

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# Welcome

*Who we are, how we work, and why landlords choose us.*

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Thank you for choosing Y-Us Lettings & Maintenance Ltd. We're a professional lettings and property management company based in Cambridgeshire, and we've created this guide to answer the questions landlords most commonly ask — clearly and honestly.

Whether you own one property or several, our job is to look after your investment, keep you legally compliant, and take the hassle off your hands.

## Q Who are you registered with?

We're fully registered and compliant with every body required by law:

- **Companies House:** 15106820
- **ICO (Data Protection):** ZB614557
- **Property Redress Scheme:** PRS42402
- **HMRC Anti-Money Laundering:** XMNL000000201284
- **NAPSA Member:** 414
- **Client Money Protection:** Money Shield
- **Client Money Account:** The Lettings Partnership
- **Deposit Protection:** Deposit Protection Service (DPS)

## Q Is my money safe with you?

Yes. All landlord and tenant funds are held in a ring-fenced client money account with The Lettings Partnership — completely separate from our business finances. This is backed by our Client Money Protection membership with Money Shield, meaning your money is insured even in the unlikely event of misappropriation.

## Q What if something goes wrong?

We hope it won't, but if you're ever unhappy with our service, we have a formal complaints procedure (see Chapter 14). If we can't resolve things between us, you can escalate to the independent Property Redress Scheme free of charge.

# Getting Started

*How the letting process works from start to finish.*

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## Q How does the process begin?

It starts with a conversation. We'll discuss your property, your goals, and your preferred level of involvement. If the property is ready to let, we can often have it on the market within days.

## Q What's the typical timeline?

1. **Property appraisal** — We assess the property, confirm compliance requirements, and agree a rental price
2. **Instruction** — You sign our terms of business confirming the service level and fees
3. **Marketing** — We photograph, write up, and list on Rightmove, Zoopla, OnTheMarket, and our own channels
4. **Viewings** — We accompany all viewings and feed back to you
5. **Offer & referencing** — Once an applicant is found, we reference them thoroughly
6. **Move-in** — Tenancy agreement signed, deposit registered, keys handed over

From start to finish, this typically takes 2–4 weeks depending on market conditions.

## Q Do I need to do anything to the property first?

The property needs to be safe, clean, and legally compliant. At a minimum you'll need a valid Gas Safety Certificate, EICR, EPC (rated E or above), and working smoke/CO alarms. We'll tell you exactly what's needed during the appraisal — and we can arrange all of these for you if needed.

### HELPFUL TIP

A well-presented property lets faster and for more money. Simple things like a fresh coat of paint, professional cleaning, and tidy gardens make a significant difference.

# Our Services

*Choose the level that suits you best.*

## Q What service options do you offer?

We offer two core service levels. You choose how much or how little you want us to handle:

### Tenant Find

- Professional marketing & photography
- Accompanied viewings
- Full tenant referencing
- Right to Rent checks
- Tenancy agreement preparation
- First month's rent collection
- Deposit registration with DPS
- Key handover & move-in

### Full Management

- Everything in Tenant Find, plus:
- Monthly rent collection
- Statements & annual summaries
- Routine inspections
- Maintenance coordination
- 24/7 tenant emergency line
- Tenancy renewals & rent reviews
- Serving legal notices
- Checkout & deposit negotiation

## Q Can I switch from Tenant Find to Full Management later?

Absolutely. Many landlords start with Tenant Find and realise they'd prefer the peace of mind of full management. Just let us know and we'll arrange the transition — there's no penalty for upgrading.

## Q What about things like gas certificates and inventories?

We can arrange everything on your behalf — Gas Safety Certificates, EICRs, EPCs, professional inventories, legionella risk assessments, smoke and CO alarm installations, and more. Just ask and we'll quote.

# Fees

*What it costs — clearly explained, no hidden charges.*

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## Q How much does Tenant Find cost?

Our tenant find fee is equivalent to one month's rent, due on tenancy commencement. This covers everything from marketing through to move-in day.

## Q How much does Full Management cost?

Our management fee is a percentage of the monthly rent collected — typically between 8% and 12%, depending on the property and agreed scope of service. This is confirmed in writing before any work begins.

## Q Are there any other charges?

Possible additional charges include:

- Inventory / check-in report — quoted per property
- Checkout report — quoted per property
- Tenancy renewal admin — as agreed
- Serving legal notices (Section 21/Section 8) — as agreed

All fees are confirmed in your management agreement before we start. We don't believe in surprises.

## Q Do you charge VAT?

No. Y-Us Lettings & Maintenance Ltd is not currently VAT registered, so our fees are as quoted. Should this ever change, we'll notify you well in advance.

## Q What about maintenance costs?

Maintenance and repairs are charged at cost. We don't add hidden mark-ups to contractor invoices. For larger jobs, we'll always get your approval before any work goes ahead — unless it's a genuine emergency posing an immediate safety risk.

# Your Legal Obligations

*What the law requires of you as a landlord — and how we help.*

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## Q What do I legally need before I can let my property?

- **Gas Safety Certificate (CP12)** — Annual inspection by a Gas Safe engineer
- **EICR** — Electrical installation inspected every 5 years
- **EPC** — Must be rated E or above, valid for 10 years
- **Smoke alarms** — At least one on every storey
- **CO alarms** — In any room with a fixed combustion appliance
- **Right to Rent** — Verify tenant's right to rent in England
- **Deposit protection** — Registered in a government scheme within 30 days
- **How to Rent guide** — Current version given to the tenant

## Q What are my ongoing obligations during the tenancy?

- Maintain the structure, exterior, and installations
- Ensure the property is free from serious hazards
- Renew the gas safety certificate annually
- Give at least 24 hours' written notice before entering
- Never harass or illegally evict a tenant

## Q Do I need an HMO licence or selective licence?

It depends on the property type and your local authority area. If your property is shared by 3 or more tenants from 2 or more households, or if your area has selective licensing, you may need a licence. We'll advise you during the appraisal.

### IMPORTANT

Non-compliance is serious. Failing to meet these obligations can result in fines of up to £30,000, inability to serve valid eviction notices, and in some cases criminal prosecution. With Full Management, we track every deadline and keep you compliant automatically.

# Finding a Tenant

*How we find, check, and select tenants for your property.*

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## Q How do you find tenants?

We market your property across Rightmove, Zoopla, OnTheMarket, our own website, and social media. Listings include professional photography and detailed descriptions designed to attract quality applicants quickly.

## Q What checks do you do on tenants?

- **Identity verification** — Photo ID and proof of address
- **Right to Rent** — Confirming legal right to rent in England
- **Credit check** — CCJs, bankruptcies, IVAs, adverse history
- **Income verification** — Typically 2.5x the annual rent
- **Employer reference** — Position, salary, stability
- **Previous landlord reference** — Rent payments and conduct

## Q Do I get the final say?

Always. We'll present the referencing results with our professional recommendation, but the decision to accept or decline a tenant is entirely yours.

## Q What if a tenant doesn't fully pass referencing?

It doesn't necessarily mean they're unsuitable. We may recommend a UK-based guarantor (referenced to the same standard) or discuss other options like rent in advance. We'll always explain the situation clearly so you can make an informed decision.

# Tenancy Agreements

*How they work, what they contain, and why they matter.*

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## Q What type of tenancy agreement do you use?

We use Assured Shorthold Tenancy (AST) agreements — the standard form in England. Our agreements are legally compliant, regularly updated, and designed to protect your interests while being fair to tenants.

## Q How long is the fixed term?

Typically 6 or 12 months, though this is flexible. After the fixed term ends, the tenancy automatically becomes periodic (rolling month-to-month) unless renewed or properly ended.

## Q Can I include a break clause?

Yes. A break clause can allow either party to end early (usually after 6 months of a 12-month term, with 2 months' notice). We'll discuss whether this is appropriate for your situation.

## Q What documents must be given to the tenant?

- Signed tenancy agreement
- Deposit prescribed information (within 30 days)
- DPS certificate and scheme leaflet
- Government "How to Rent" guide (current version)
- Energy Performance Certificate
- Gas Safety Certificate

### IMPORTANT

Failure to correctly serve prescribed information can prevent you from serving a valid Section 21 notice and may result in deposit penalties of up to 3x the deposit amount. We ensure everything is done correctly and retain evidence of service.

# Deposits

*How deposits are protected and what happens at the end.*

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## Q Where is the deposit held?

We protect all deposits with the **Deposit Protection Service (DPS)** — a custodial scheme. The deposit is held by DPS directly, not by us or you. Neither party can access it without agreement or a dispute decision.

## Q How much deposit can I take?

- **5 weeks' rent** — for annual rent under £50,000
- **6 weeks' rent** — for annual rent of £50,000 or more

## Q What can I deduct from the deposit?

Legitimate deductions include damage beyond fair wear and tear, cleaning costs (where the property isn't returned acceptably), missing items, and outstanding rent. You'll need evidence — this is why a detailed inventory is essential.

## Q What if the tenant disputes a deduction?

If you can't agree, either party can use the DPS free Alternative Dispute Resolution service. An independent adjudicator reviews evidence and makes a binding decision. A thorough inventory and checkout report with photographs significantly strengthens your position.

### HELPFUL TIP

Always get an inventory. Without one, it's extremely difficult to justify deposit deductions — even for obvious damage. We strongly recommend a professional inventory for every tenancy.

# Rent Collection

*How rent is collected, when you're paid, and what happens if there's a problem.*

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## Q How is rent collected?

Tenants pay by standing order into our protected client account with The Lettings Partnership. The money is ring-fenced from our business and covered by Money Shield Client Money Protection insurance.

## Q When will I receive my money?

Rent is forwarded to your nominated bank account (less our fee and any authorised costs) typically within 5–10 working days of receipt. You'll receive a monthly statement showing rent received, fees, and any maintenance costs, plus an annual summary for your tax return.

## Q What happens if the tenant doesn't pay?

We act quickly with a clear escalation:

1. **Day 1:** Courtesy reminder to the tenant
2. **Day 3–5:** Formal written communication
3. **Day 7:** Telephone contact and formal warning
4. **Day 14+:** Discussion with you — including notices and legal options

We always keep you informed and won't take significant action without your agreement.

## Q Can I get rent guarantee insurance?

Yes. If you'd like extra security, we can discuss rent guarantee and legal expenses insurance that pays out if a tenant defaults. Ask us for details.

# Maintenance & Repairs

*How we keep your property in good shape — and when we'll contact you.*

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## Q How does maintenance work with Full Management?

Tenants report issues directly to us. We assess urgency, arrange the right contractor, and get the problem fixed. For routine repairs, we'll contact you for approval. For emergencies risking safety or serious damage, we may authorise urgent works up to your agreed spending limit.

## Q What's the spending limit?

We agree a per-repair limit at the start — typically £150–£250. Below this for routine repairs, we handle without troubling you. Above requires your approval first (unless it's a genuine emergency).

## Q Do you use your own contractors?

We use vetted, insured contractors who we know and trust. As a lettings and maintenance company, we coordinate works efficiently and cost-effectively. For larger jobs, we'll get written quotes for your approval.

## Q Do you recommend any preventative maintenance?

Yes — prevention is always cheaper than emergency repairs:

- Annual boiler service (also a legal requirement)
- Gutter clearing (autumn/winter)
- Checking seals around baths and showers
- Bleeding radiators before winter

We can schedule these automatically as part of our management service.

### **GOOD TO KNOW**

Well-maintained properties retain good tenants. Responding quickly to repair requests keeps tenants happy and more likely to stay — saving you void periods and remarketing costs.

# Property Inspections

*How we keep an eye on your property throughout the tenancy.*

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## Q How often do you inspect?

- **First inspection:** 8–12 weeks after move-in
- **Ongoing:** Every 3–6 months (as agreed)
- **Pre-checkout:** Before the tenancy ends to flag issues the tenant should address

## Q What do you look for?

- General condition and cleanliness
- Signs of unreported damage, damp, or leaks
- Smoke and CO alarm testing
- Garden/exterior maintenance
- Compliance with tenancy terms

## Q Will I get a report?

Yes. After each inspection you'll receive a written report with photographs, noting any concerns or recommendations. If anything needs action, we'll discuss the best approach with you.

## Q Does the tenant have to let you in?

We always give at least 24 hours' written notice — a legal requirement. Tenants are expected to allow reasonable access as part of their agreement, though we're always respectful and flexible about scheduling.

# Insurance & Tax

*Your financial responsibilities as a landlord.*

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## Insurance

### Q What insurance do I need?

- **Landlord buildings insurance** — covers structure, roof, walls, permanent fixtures
- **Landlord contents insurance** — if furnished or part-furnished
- **Landlord liability insurance** — covers injury claims due to property faults

#### IMPORTANT

Standard home insurance does NOT cover rental properties. You must inform your insurer the property is let — failure to do so may void your policy entirely.

## Tax

### Q Do I need to declare rental income?

Yes. All rental income (after allowable expenses) must be declared to HMRC via Self Assessment.

### Q What expenses can I deduct?

Typical allowable expenses include: letting agent fees, maintenance and repairs (not improvements), insurance premiums, ground rent, service charges, accountancy fees, and travel for management purposes. Mortgage interest receives a 20% tax credit rather than being deductible.

### Q What if I live abroad?

If you're a non-resident landlord, we must deduct 20% tax from your rent and pay it to HMRC — unless you've registered with the Non-Resident Landlords Scheme and received approval to receive rent gross.

#### HELPFUL TIP

Get a good accountant. Tax rules change frequently. We provide annual income statements for your return, but a qualified accountant will save you time, stress, and often money.

# Ending a Tenancy

*The legal process for getting your property back.*

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## Q How do I get my property back?

**Section 21 (No-Fault):** 2 months' notice without giving a reason, provided the fixed term has ended and all compliance requirements are met (deposit protected, prescribed information served, valid EPC/Gas Certificate/How to Rent guide provided).

**Section 8 (Breach):** If the tenant has breached the agreement — most commonly rent arrears. Notice periods vary depending on the ground(s) used.

## Q Can I just ask the tenant to leave?

You can ask, but they don't have to agree. If they won't leave voluntarily, you must follow the correct legal process. Only a court can order possession, and only court bailiffs can enforce eviction. It is a criminal offence to change locks, remove belongings, or harass a tenant into leaving.

## Q What if the tenant wants to leave early?

If there's no break clause, you can agree to a mutual surrender (ending by agreement). This is often the most practical solution — the tenant is released, and we can find a new tenant promptly.

## Q Is Section 21 being abolished?

The Renters' Reform Bill proposes abolishing Section 21 notices. We monitor all legislative changes closely and will always advise you on the current legal position. If the law changes, we'll update our processes and let you know what it means for you.

# Complaints & Redress

*What to do if you're not happy with our service.*

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## Q What if I have a complaint?

1. **Tell us** — by phone, email, or in writing. We'll acknowledge within 3 working days.
2. **We investigate** — and provide a written response within 15 working days.
3. **If you're not satisfied** — request a senior review within 10 working days.
4. **If still unresolved** — refer to the Property Redress Scheme (free and independent).

## Q What is the Property Redress Scheme?

An independent, government-approved complaints scheme that investigates disputes between agents and their clients. They can award compensation if appropriate.

**Our membership number:** PRS42402

**Website:** [www.theprs.co.uk](http://www.theprs.co.uk)

# Contact Us

*We're here to help — whether you have a quick question or want to discuss your property plans.*

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OFFICE PHONE

01733 895630

EMAIL

[help@whyuslettings.co.uk](mailto:help@whyuslettings.co.uk)

WEBSITE

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

OFFICE HOURS

Monday – Friday, 9am – 5pm

EMERGENCY (OUT OF HOURS)

07534 493611

OFFICE ADDRESS

Unit R4 – R5, Curf Farm Business Park,  
Doddington Road, Chatteris, Cambridgeshire,  
PE16 6UJ