

Landlord guide to letting property

In association with fresh move lettings

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This comprehensive checklist will guide you through the letting process from start to finish, keeping you in the know right through to completion.

1) Valuation - Step by step guide

(The best possible £price)

The first stage to letting your property is to arrange a number of valuations with estate agents. Your aim should be to let your property at the best possible price in the shortest possible time. Choose an estate agent that understands local rental prices and has a strong brand presence.

Valuations

Estate Agent (letting specialist or estate agency including sales)	£ Fees (let only & full management – review admin fees and % per month) – also determine if maintenance is uplifted on management and what is included	Contact Details
Agent 1		
Agent 2		
Agent 3		

2) Selecting an Agent

Points to consider when choosing an agent

	Agent 1	Agent 2	Agent 3
Do they appear to be a professional organisation?			
Do they conduct lots of valuations every week in your area? This is important to ensure an accurate valuation. (As a benchmark, fresh move carry out hundreds of valuations every year giving us intimate knowledge of property prices in your area).			
Do they have thousands of tenants registered who are looking to move immediately?			
Do they have a prominent high street presence? The location of their office will attract tenants and help to maximise the exposure of your property.			
Are they open outside normal office hours in order to maximise viewing potential? (As a benchmark, fresh move are open 8am to 6pm 7 days a week).			
Do they have a network of offices? This will reveal their knowledge of the local lettings market and will immediately expose your property to a wider pool of tenants.			
What kind of a marketing package will they use to present your property and are all elements included within their fee? - Do they have a successful website that attracts a large number of unique users? - Will your property be promoted on other aggregator websites and if so which? - Do they use social media to advertise your property? - Do they use email and SMS marketing to promote properties? - Are their staff professionally trained to take photographs to showcase your property? (the fresh move team have been professionally trained to collect information for interactive floorplans, live video tours and multiple photographs, all in one visit).			
Are they members of a local landlord association that independently conducts their own due diligence on the agent?			
What charges are hidden in the agents terms of business– ie Does the agent mark up any maintenance / repair work, do they charge for renewing tenancy agreements, inventories, check ins and check outs			
Does the agency include rent guarantee and legal expenses cover on all managed contracts?			
Does the agency have a local team that manages the entire lettings and full management process or is this centralised in another part of the country?			
Do they have an experienced and reliable Property Management department to look after your property? To establish their expertise it may be useful to ask the following questions: - How many properties do they manage? (As a benchmark, fresh move currently manage circa 600 landlords properties). - How many years has their Property Management department been in operation? - What percentage of rent do they successfully collect? (As a benchmark, fresh move			

collects 99% of all rents due to our managed landlords. This is important to ensure you meet your financial commitments. - How long does their average tenancy last? (As a benchmark, fresh move' managed tenancies last a minimum of 36 months on average). - When do you get paid your rent? – fresh move pay your rent the same days as the rent is received from the tenant			
Will they organise legally required Energy Performance Certificate (EPC), Gas Safety Certificates and Smoke Alarms on your behalf or do you need to arrange this yourself and are these services done at cost by the agent? – fresh move do not profit from any of the above services			

3) Consider property management

Property Management can be the key to reaping maximum rental returns on your property. Some landlords have the time and expertise to manage their own properties but here are some facts to consider prior to making your decision:

- Tenants frequently insist on fully managed properties to benefit from a 24/7 service and are often prepared to pay a premium for this.
- Top businesses seeking accommodation for their staff prefer to liaise with a professional Property Manager.
- Managed tenancies tend to last longer than non-managed ones. (As a benchmark, fresh move' managed tenancies last 36 months on average).
- Property Management departments are responsible for rent collection, which is vital to ensure you meet your financial commitments. (As a benchmark, fresh move successfully collects 99% of all rents owed to managed landlords).
- Pre-tenancy preparation, general day-to-day management and more complex issues such as emergency repairs should also be handled by your Property Manager.
- Property Management departments should conduct annual property inspections to highlight any remedial repairs ensuring that your property remains in good condition for future tenancies.
- Property Management departments should have the buying power to demand excellent quality from contractors (e.g. electricians, plumbers, builders etc) at competitive prices. To assess this, it may be worth checking how many jobs they book each year. (As a benchmark, fresh move on average book over 3500 jobs a year through hand-picked contractors, which gives us buying power to demand excellent quality and competitive prices on behalf of our landlords).

Full Property Management should include the following services:

A dedicated Property Manager to handle day-to-day responsibilities.	
Transfer of utilities.	
Rent collection.	
Monthly statements of your account. (fresh move offer an online management system to allow the viewing of all statements at the touch of a button).	
24-hour helpline with emergency contact details should a problem arise.	
Peace of mind that any necessary works will be carried out by fully vetted and reliable contractors.	
Quarterly property inspections with a full colour report including photography.	
Co-ordination of legally required safety checks to ensure your property meets government standards.	
Legal support and advice where necessary.	
Rent guarantee and legal expenses cover	
Gas, water and electrical cover insurance (fresh move provide British Gas contracts with unlimited call outs, parts and labour with upto 50% off internet prices and fresh move do not profit from these services)	
Inventories (Check in and check out services)	
Registering of the security deposit with a government backed scheme	

4) Presenting your property

First impressions count, making the presentation of your property critical to a successful result. To ensure that your property is presented in the best possible light, you should consider the following:

- Ensure the front of your property looks presentable as this will create an immediate impact.
- A fresh coat of paint, where necessary, can make a world of difference, preferably in neutral tones throughout.
- Try not to allow mail to pile up inside the front door.
- A well-lit home looks bright, inviting and more spacious.
- Rooms appear larger when less cluttered.
- Professionally cleaned carpets can also be beneficial.
- Pleasant aromas and a well aired room can create a welcoming feel.
- Address the jobs that you have been meaning to get done, such as a broken door handle, damaged skirting board or loose floorboards etc.
- Gardens are an important selling feature so make sure yours is presentable.

Make a diary note of when the fresh move photographer will visit your property so that you can present it at its best. Remember, the photographs taken on that day will be the public's first glimpse of your property and may determine whether they want to see more.

5) Preparing your property for tenancy

At the start of any new tenancy, as a landlord you are responsible for checking that any existing tenants or yourself if you have been living in the property have made contact with the following providers ensuring that:

- Meter readings have been taken for Utility companies for gas, electricity and water
- Telephone supplier contracts have either been cancelled
- Local authority has been contacted so that a forwarding address of existing tenants will be provided for any remaining council tax outstanding.
- TV licensing cancelled
- Relevant safety certificates are provided to the agent such as gas, electrical, legionella and an up-to-date Energy Performance Certificate (EPC)
- The property has been thoroughly cleaned included any stains on carpets removed and rubbish removed / bins emptied
- The garden is cut back to a level that can be thereafter maintained by the tenants if applicable
- An inventory check-out report has been conducted with tenants leaving the property

Due to Housing Act legislation, before you let your property for the first time, you must obtain a professional and comprehensive inventory. This will set out the condition and contents of the property.

Each time the property is let the tenant should be checked-in against this inventory by a professional inventory clerk and again checked-out at the end of the tenancy to allow for a comparison. The landlord will normally meet the cost of the check in and check-out report.

Should you intend to make any deposit deductions at the end of the existing tenancy, supporting documentation is required. Without this, tenants have a legal right to make a challenge. Your estate agent should be able to carry out a professional and comprehensive inventory on your behalf prior to commencement of the tenancy and supply copies to both you and the tenant.

To find your perfect tenant and prevent void periods, you should spread your net as wide as possible by giving your property maximum exposure across a large range of media. To achieve this, your ideal marketing package should include the following:

- Full colour property details with a floorplan and an EPC.
- Professional signboards to promote your property 24/7.
- A successful website that attracts hundreds of thousands of unique visitors every month and showcases your property to its full potential (such as multiple colour high resolution photographs, virtual (video) tours, floorplans, location maps and local information).
- Further exposure on the top aggregator websites.
- Additional coverage in key newspapers and magazines.
- Property PR opportunities in local and national press.
- Inclusion in estate agent's monthly magazine.
- Email and SMS alerts to potential tenants.

6) Marketing your property

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Further exposure on the top aggregator websites.	
Additional coverage in key newspapers and magazines.	
Property PR opportunities in local and national press.	
Inclusion in estate agent's monthly magazine.	
Email and SMS alerts to potential tenants.	

7) The key to successful viewings

Points to consider:

Does your estate agent have a policy of accompanied viewings so that they can use their expertise to let your property?	
Does your estate agent have all the information to access the property, such as alarm codes, double locks, notes on pets etc?	
Provide your estate agent with a set of keys so that they can conduct viewings at short notice or when you are out.	
Has your agent fully understood your property to represent you and the property professionally and with the correct information to hand?	

8) Receiving an offer

Your estate agent will contact you to communicate full details of an offer along with any special conditions to help you decide whether or not to accept.

Tenant name(s)	Occupation(s)	Single, Couple or Family	How many children?	Any pets?	Move in date requested	Amount offered	Holding fee secured by agent?	6 / 12 month contract desired?

9) Offer agreed

It takes skill and expertise to negotiate a tenancy successfully through to completion and still achieve the best possible price.

Your estate agent should organise the following, in this order, regardless of whether your property is managed:

- **Secure a holding fee and referencing money:**

Your estate agent should ensure that a holding fee (usually rent in advance) is obtained and the referencing fee per adult (of 18 years and above) is obtained. Ensure that the estate agent does not charge astronomical fees for referencing as this usually deters the applicant from taking your property. Please also ensure with your estate agent that there are no other hidden costs for the applicants (which is classed as drip feeding in the industry). The above fees will not be refunded to the applicants in the event that the applicants fail the referencing and the estate agent should always seek your approval to progress the applicants to referencing.

- **Collect references from the tenants:**

If the references prove the tenant is acceptable then you can proceed to the next stage.

- **Arrange signing of the Tenancy Agreement:**

All parties must have read and understood the Tenancy Agreement prior to signing.

- **Collect moving-in payment (remaining rent + security deposit) from the tenants:**

Where applicable, your estate agent will hold the deposit as a stakeholder and register this with a deposit protection scheme, resulting in a faster and more efficient deposit release process at the end of the tenancy.

- **Carry out check-in and inventory:**

These set out the condition and contents of your property, allowing for the swift changeover of tenants and are essential to minimise the risk of any dispute over the deposit at the end of the tenancy.

10) Completion – Let!

Upon completion, your estate agent should hold two sets of keys for all managed properties or one set of keys only for let only services. Your estate agent should ensure that your tenants receive one set of keys, a copy of the signed tenancy agreement and a copy of a property inventory, signed by the tenants. In some cases landlords do provide the tenants directly a copy of an inventory but it is highly recommended as a landlord that this service is outsourced to a professional inventory clerk of the estate agent directly.

Congratulations, your property is now Let!

11) Countdown to moving

4 weeks

• To ensure that your property complies with all safety and landlord regulations you will need to book the following engineers before the start of the tenancy (some estate agents will do this for you):

<p>Electrical Safety Certificate It is recommended that a landlord has an electrical safety certificate completed on each property every 5 years. However, it is currently not a legal requirement to do so. It is a legal requirement for the landlord to ensure the property is safe.</p>	
<p>Energy Performance Certificate (Legal Requirement – every 10 years). It is a legal requirement for any property to be advertised on the rental market to have an Energy Performance Certificate (EPC). An energy performance certificate provides information on the energy efficiency of a building, giving the building an energy rating from A (most efficient) to G (the least efficient). It also makes recommendations on how a buildings energy use and carbon dioxide emissions could be reduced. If you do not have an EPC we will need to instruct one to be completed prior to advertising the property</p>	
<p>Gas Safety Certificate (Legal Requirement – every 12 months) It is illegal to move a tenant into your property without a gas safety certificate on file</p>	
<p>Legionella Test (Legal requirement – Every 2 years) According to HSE ACoP L8 The Control of Legionella Bacteria in Water Systems the risk assessment should be provided every 2 years). A Legionella Risk Assessment is a legal requirement and it's this assessment of your water system that will inform and dictate the regularity of your testing. The risk assessment identifies the pipework and individual assets – such as water tanks, showers and taps – that make up the water system and evaluate the risks associated with each element.</p>	
<p>PAT Test Portable Appliance Tests or PATs are an electrical check carried out on 'movable' items such as kettles, microwaves, hoovers, table lamps, toasters and coffee machines and many electricians will tell you they must be carried out before tenants move into a property. Legally speaking this is not true. There is no law that says PAT checks must be carried out, something the government recently clarified. What the law does state is that all electrical equipment within a rental property must be safe to use and that it's the landlord's responsibility to ensure this before tenants move in and, equally, during the tenancy too.</p>	
<p>• If required, book a professional removal company to remove any unwanted items.</p>	

3 weeks

• Book a professional cleaner (if your estate agent doesn't organise this on your behalf) to ensure the property is presented in good order.	
• Make sure that all fitted items (e.g. shelving and pictures etc) are safe and secure.	

2 weeks

• If applicable, mow the lawn before the tenants move in and give any garden furniture a good clean.	
• Redirect your mail if you are the current registered occupant of the property.	

1 week

• Defrost and clean the fridge and freezer.	
• Make sure that user manuals (e.g. cooker, washing machine, dishwasher etc) are available for the tenants.	
• Make sure you have read and understood the Tenancy Agreement before signing.	
• Check that your tenants have signed the Tenancy Agreement and you have received the moving-in monies.	

Moving-in day

• Once an inventory has been carried out and confirmed by the tenant, make sure it is signed by both you and the tenant.	
• Provide the correct number of keys to your estate agent.	

12) Tenancy

During tenancy

- Your responsibilities during the tenancy are set out in the Tenancy Agreement.
- If your property is managed any issues that arise will be dealt with by your dedicated Property Manager offering you peace of mind throughout the tenancy.
- If you are going to manage your property yourself you will need to be on hand to deal with any potential problems or queries from your tenant.
- Refer to Step 5 – 'Consider Property Management' for the potential benefits.

End of tenancy

If you are going to manage your property yourself, the following must be actioned at the end of the tenancy:

- You should check that the services have been returned to your name for the start of any vacant period. Your estate agent may be able to do this for you if given the necessary information.
- The tenant is responsible for notifying the relevant service providers and local authority that they are leaving.

If your property is being managed by your estate agent, they will be able to carry out these responsibilities on your behalf.

Moving-out day

If the tenant is vacating the property, they will be required to return all the keys for your property to the estate agent's local office.

13) Financial and Legal Responsibilities

Legal aspects

Consent to let

Before letting your property the following should be considered:

- Consent must be obtained from your mortgage lender.
- Insurance companies must be notified of the intention to let the property.
- Permission must be obtained from the Freeholder (for Leasehold properties only).
- If jointly owned, co-owners must be named on the Terms and Conditions and in the Tenancy Agreement.

Tenancy Agreement

A Tenancy Agreement is a written agreement that sets out the terms of a tenancy and the rights and obligations of the landlord and tenant. It is important to select the correct type of Tenancy Agreement to ensure that you are properly protected while letting your property. Your estate agent will then draw up the relevant agreement to be signed by both parties each time your property is let.

To help you decide on the most suitable Tenancy Agreement please see the following outline of each type:

Assured Shorthold Tenancy (AST)

This agreement should be used where:

- The rent is below £100,000 per annum.
- The tenancy is for a period of six months or more.
- The tenant is an individual, or group of individuals, rather than a company.

An AST is the most common type of agreement and provides the tenant with certain protections under The Housing Act 1988, yet still allows the landlord to regain possession of the property by giving two months' notice (subject to the terms of the agreement).

Contractual Tenancy

This agreement should be used where:

- The rent exceeds £100,000 per annum.
- The tenant is an individual, group of individuals or a company.

The tenant is not given any additional statutory protection and both parties are bound only by the terms of the written agreement.

Company Tenancy

This agreement should be used where:

- The tenant is a company rather than an individual, or group of individuals.

As with a Contractual Tenancy, this agreement does not offer the tenant any additional statutory protection. The name of the person who will actually be living in the property (known as the 'licensee') should also appear on the agreement.

Short term letting agreement

This agreement should be used where the initial term of the tenancy is for a period of up to six months. The tenant is not given any additional statutory protection and the parties are bound only by the terms of the agreement.

Premium Lease

For tax reasons, some companies choose to pay the rent in advance for the full term of the tenancy. The amount paid in advance is known as a 'premium' and a special form of agreement is used for this type of let. You should speak to an accountant to find out how this may impact on your own tax arrangements before entering into such an agreement. Safety regulations

As a landlord, there are certain safety regulations to which you have to adhere before letting your property. Compliance will ensure that your property is safe for the tenant to live in.

Gas safety

The Gas Safety Regulations 1998 require that any gas appliances in a property are inspected before a tenant moves in, and annually thereafter, to ensure that they comply with the regulations. The inspection must be carried out by a Gas Safe registered engineer.

Check if your estate agent can organise this on your behalf as part of their lettings service.

Electrical safety

The Electrical Equipment (Safety) Regulations 1994 require that any electrical appliances left in a property are tested by a qualified engineer to assess their safety.

Check if your estate agent can organise this on your behalf as part of their lettings service.

Furniture and furnishings regulations

All furniture must comply with the provisions of the Furniture and Furnishings (Fire) (Safety) Regulations 1988 and the subsequent amendments to that Act, prior to the property being let.

The regulations apply to sofas, beds, bedheads, covers for furniture, cushions and pillows, along with other items. They do not apply to curtains, carpets, bed linen, duvets or mattress covers. Furniture manufactured before 1950 is exempt from these regulations. Furniture manufactured after 1988 must have the relevant safety label attached. For guidance on which items must comply with these regulations visit the Office of Public Sector Information website at www.opsi.gov.uk.

Smoke alarms

Building Regulations require that properties built since June 1992 are fitted with mains operated smoke detectors and alarms on each floor. We strongly recommend that you provide smoke alarms and a carbon monoxide detector in any property to be let.

Energy Performance Certificate (EPC)

As a landlord you will be required to obtain an EPC, which assesses the energy performance of your property. Yourself and your estate agent must use all reasonable efforts to obtain the EPC within seven days of marketing beginning, and the EPC must be available no later than 28 days from marketing beginning. The EPC must be provided to prospective tenants at the earliest opportunity and cannot be delayed until exchange of contracts. This certificate will remain valid for ten years.

Check if your estate agent can arrange the EPC on your behalf, at a competitive rate, as this will relieve you from the responsibility.

Inventory

An inventory of the contents and condition of your property is usually produced prior to commencement of the tenancy. This will be supplied to both you and the tenant.

Tenancy Deposit Scheme

For all Assured Shorthold Tenancies the tenant's deposit should be registered with a recognised deposit protection scheme within 14 days. This will ensure that any disputes between you and your tenant.

Financial aspects

Commission fees

An estate agent's commission fee is usually payable when a tenant is introduced and enters into an agreement to let the property. Some estate agents' contracts also provide that commission fees are payable after the initial tenancy. It is important that you read and understand your estate agent's contract before signing.

EPC

The cost of this document varies depending on the size of your property and the estate agent or EPC provider. Your estate agent should be able to organise this on your behalf.

Inventory

The cost varies depending on the size of your property. Your estate agent should be able to organise this on your behalf.

Check-in reports

The cost of a check-in report varies with each estate agent. Most estate agents will charge a fixed rate.

Rent collection

Your estate agent should collect the rent from the tenant in accordance with the Tenancy Agreement (usually monthly) and pay it into your nominated bank account, usually within three working days of receipt. (For ease, **fresh move** offer landlords a secure online management system, allowing you to view and download statements at the touch of a button).

The security deposit

For your peace of mind, your estate agent will hold a deposit (usually equivalent to six weeks' rent), which can be used at the end of the tenancy in case of unpaid rent or damage to the property. Where the tenancy is an AST, your estate agent will register the deposit monies with a deposit protection scheme in accordance with The Housing Act legislation. This service should be provided at no additional cost to you. Some larger corporate tenants may provide a letter of guarantee in place of a deposit.

Tax on rental income

All rental income arising from property in the UK is taxable, regardless of the tax status of the landlord.

Income tax is payable on the profit generated by the letting of your property so you must declare your rental income to HM Revenue & Customs using a Self Assessment tax return. However, certain deductible allowances can be used to minimise your tax liability:

- Mortgage interest.
- Your estate agent's letting and management fees.
- Insurance, ground rent and service charges.

- Legal and accounting costs.
- Cost of repairs, redecoration and maintenance (while the property is let).
- Wear and tear allowance on furnished properties.
- Unused personal allowances, applied by HM Revenue & Customs.

HM Revenue & Customs can ask your estate agent to provide them with details of the income received by any landlord for whom they act. If you are unsure of your liabilities you should contact a specialist tax accountant. Your estate agent should be able to provide a recommendation upon request.

Overseas landlords

Even if you live outside the UK, under the Income and Corporation Taxes Act 1988 and the Taxation of Income from Land (Non-residents) Regulations 1995, you are still liable to pay UK tax on rent received in the UK.

Your estate agent is obliged by law to deduct tax at the appropriate rate from rent received and pay this to HM Revenue & Customs, unless they have authorisation from them to pay the income to you without deduction. If you are going to be living outside the UK while the property is let, you should fill in the appropriate form (either NRL1 for individuals or NRL2 if the property is owned by a company) and send it to HM Revenue & Customs. Your estate agent should be able to supply.

14) Frequently asked questions

1. How much will it cost me to let my property?

The costs involved in letting your property consist of:

- An EPC, which you will need to make available to prospective tenants no later than 28 days from marketing beginning. The cost for obtaining this varies depending on the size of your property. Check if your estate agent can arrange for an EPC to be carried out on your behalf at a competitive price.
- An inventory and check-in report, which should be organised before a tenant moves in. Ask your estate agent if they can arrange this on your behalf or provide an estimate. Costs vary depending on the size of the property.
- Your estate agent's commission fee, which is usually payable when a tenant is introduced and enters into an agreement to let the property. This is charged as a percentage or fixed fee of the agreed rental price + VAT at the prevailing rate.

2. Are there any additional marketing costs?

Your estate agent should include all marketing expenses within their commission fee but it is worth checking this before you instruct an estate agent, as some may charge an additional fee for advertising etc.

3. Who will conduct viewings on my property and when will they occur?

Your estate agent should accompany all viewings during their opening hours. However, in some circumstances they may ask you to conduct the occasional viewing. It is advisable to choose an estate agent who offers longer opening hours to maximise viewing potential and minimise the number of viewings you have to conduct yourself.

4. Do I need to be present for viewings?

If your estate agent is accompanying all viewings and they have the access codes and keys for your property then your presence is not required. It is worth noting that tenants often feel more relaxed when the owner is not present.

5. What is an EPC and how long will it be valid?

An EPC measures the energy efficiency of a property using a scale of A-G and is valid for 10 years.

6. How much will it cost to have my property managed?

Your estate agent's property management fee will be charged as a percentage of the rental price + VAT and is payable from the first month's rent and each subsequent month thereafter. Please note that there is usually a minimum contract duration such as a minimum of 12 months. Refer to your estate agent's Terms and Conditions for an outline of the services provided by their Property Management department and the corresponding fee.

7. How much is the tenant's deposit and what happens to it?

Typically this is four to six weeks' rent and is payable upon the signing of the Tenancy Agreement. The deposit should then be registered with a tenancy deposit protection scheme within 14 days.

8. What does the new deposit scheme involve and how does it protect me?

All deposits being paid by a tenant for an Assured Shorthold Tenancy are registered with a recognised deposit protection scheme within 14 days guaranteeing that any deposit disputes will be dealt with efficiently.

9. How much does an inventory cost and who is responsible for organising this?

Prices vary depending on the size of your property, however, your estate agent should be able to organise an inventory on your behalf. Please note that **fresh move** provide an inventory at a fixed cost irrespective of the size of the property.

10. How long does it take to receive my rent once paid by the tenant?

For a long let you should receive your rent by standing order on the rental due date each month. The due date is typically, although not always, the date on which the tenant moved in. For a short let you will receive your rent in full prior to commencement of the tenancy.

15) Additional Notes

...a **fresh** approach to lettings

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