

For further information, please see our Landlord Manual, which is available for download at www.allerdale.gov.uk/housing

Specific advice is available by contacting Housing Services by calling 01900 702570 or email housing.services@allerdale.gov.uk

For help completing your self assessment tax form, please call HMRC on 0845 900 0444. Please have your unique taxpayer reference number to hand. Alternatively, write to HM Revenue & Customs, Self Assessment, PO Box 4000, Cardiff, CF14 8HR.

Contact: Housing Services

Allerdale Borough Council, Allerdale House,
Workington, Cumbria CA14 3YJ
Tel: 01900 702570 Fax: 01900 702507
Email: some.one@allerdale.gov.uk
www.allerdale.gov.uk



Please phone (01900 702570) if you would like a copy of this document in a different format

Becoming a Landlord



Anyone considering letting out their home must be aware of, and understand the responsibilities they take on, many of which are legal requirements.

Key responsibilities

All occupied private dwellings must meet a standard as assessed by the Housing, Health and Safety Rating System. The basic principle is that a property and its outdoor space should be safe for occupation.

Any hazard that affects health and safety within the dwelling is assessed, according to the effect that it is having or could have, on the most vulnerable potential occupants or visitors. The hazards include:

- Damp or mould growth from excess cold or housing defects;
- Inadequate heating, ventilation, lighting or security;
- Overcrowding;

- Inappropriate kitchen or bathroom facilities;
- Unsafe gas and electrical installations or fixed appliances;
- Structural instability and defects;
- Hazards associated with falls, burns and scalds.

A tenancy agreement must be provided for tenants which sets down both the landlord's and tenant's responsibilities and other issues, such as the required notice period.

The most common tenancy agreement for private rented tenants is an Assured Shorthold Tenancy. Tenants with this type of tenancy have many legal rights (applicable even if the agreement makes no reference to them).

The landlord is responsible for maintaining the structure of the property and most fittings and services. Commercial letting and managing agents provide this service at a cost.

Prior to letting a property, a gas and electrical installation check, must be completed. The gas check must be undertaken annually and it is recommended that the electrical installation is checked every five years. Landlords are also required to have an Energy Performance Certificate (EPC) which lasts for ten years, for all properties they let.

Landlords cannot take a deposit or bond from a tenant at the start of an Assured Shorthold Tenancy unless it is covered by a Tenancy Deposit Scheme. The tenant must also be given written confirmation of which scheme is being used.

Any income received from letting a property is considered to be taxable income. Some owners become landlords because they anticipate that the capital value of a property will increase over time. If this is a motivation for you it is important to consider both of the costs of maintaining the property and the implication of Capital Gains tax.

You can rent your property privately or use a letting agent – their fees and services will vary.

To help choose a suitable agent, you could contact the National Approved Letting Scheme (NALS) who promote quality standards for letting agents. See www.nalscheme.co.uk or call 01242 581712.

You could also contact the Association of Residential Landlords (ARLA), who self regulate letting agents and provide information and guidance for landlords and tenants. See www.arla.co.uk or call 0845 345 5752.

Or for help finding tenants to rent your property, contact our Housing Options team on 01900 702570. They try to help people who urgently require a home. If this is the first time you have been a landlord, you may find information on the following websites helpful:

- National Landlords Association – www.landlords.org.uk
- British Property Federation – www.bpf.org.uk
- North West Landlords Association Ltd – www.nwla.co.uk
- Residential Landlords Association – www.rla.org.uk