



### North London Specialists

## JTM Homes is your straight talking, independent letting agent, specialising in the North London area.

Our dedicated lettings team is 100% focussed on the rental market.

We're experts in all North London areas, such as:

Archway Highgate

Tufnell Park The Miltons

Holloway Whitehall Park

Dartmouth Park Muswell Hill



We understand that letting your property needs:

- Realistic, flexible rates
- Proactive, fast marketing
- Honest feedback

Our friendly, established team is on-hand to answer any queries; we thrive on letting properties and understand landlords' requirements. Our standards are important to us; our customer service, attention to detail and sense of fairness are all exceptional.

Achieving the right tenant or tenants for your property is vital. At JTM Homes we find tenants quickly by simply getting on with our job. We're extremely proud of our reputation for hard work, straight talking and... results.

"You were incredibly friendly and helpful throughout the process"

# How your property appears to potential tenants will influence what rent you can achieve and how quickly viewings will turn into a secured tenant.

The First
Step

When we view your property, we will advise on presentation and also the rental income you may expect to achieve.

To maximise appeal within the lettings market, it is best to be flexible by offering your property as either furnished or unfurnished, (we have good demand for both options). We advise you to provide white goods and curtains or blinds as a minimum.

### When presenting your property, we suggest that you consider:

- Keeping the property clean and clutter free throughout
- Neutral and clean decoration and flooring
- A well-lit and clean bathroom (with a shower cubicle or a handheld shower above a bath)
- Providing optimum storage space in bedrooms
- Ensuring the kitchen has a washing machine and fridge freezer
- If works or cleaning is needed, we have reputable, established local contacts with appropriate insurances in place. We're happy to help with relevant contact details.
- Well maintained gardens where applicable

It is a legal requirement to have an Energy Performance Certificate (EPC) for your property. This will show the energy efficiency and environmental impact of your property to potential tenants. If you need an EPC, please call our friendly lettings team; we will advise you and, if required, can arrange for EPC to be obtained. (Please note that any third party costs are chargeable.)

"Always willing to help, pushing things forward all the time.
Reliable and approachable."

### Letting Services to Suit You

### At JTM homes, we offer three levels of service to Landlords.

Some choose to have the foundation Lettings Only service. We market your property extensively, offer accompanied viewings and honest feedback plus negotiate rent and terms.

Once a holding payment is received, we gather references, using a professional referencing company. We can also organise safety checks (gas and electric, PAT testing) and professional inventories, cleaning and any works required (please note that any third party costs are chargeable).

Once satisfactory references have been obtained, we will draw up the relevant Tenancy agreement and standing order mandate for the tenant's signature. Cleared funds are taken for the first month's rent and a deposit equivalent to six weeks' rent is collected. After keys are collected, funds are transferred to you (less fees and expenses) on the first working day after the tenancy commencement date whenever possible.

Thereafter, with the Lettings Only service, you are in direct contact with your tenant for rent payment and maintenance issues. Our second tier option adds Rent Collection to the above service. Here we collect and manage the rent due. We transfer your rent to you on the same working day that it is paid to us, plus we issue monthly statements. Our Full Management service means that you have no direct contact with your tenant. It includes all the Lettings Only and Rent Collection services above. In addition, we deal with any day-to-day issues that may arise, plus organise all maintenance and repairs needed, (obtaining quotes and arranging for work to be done). We offer 24 hour availability to help with emergency issues, (such as heating problems or water leaks). We also carry out a management inspection visit every six months. You will receive a report of our findings with photos.

"I was kept informed at every step. You did what you said you were going to do when you said you'd do it."

Be reassured. We have been letting properties in North London for many years, with our dedicated lettings team established in 2005. You can rely on our expert guidance to help you through the lettings process and choose the best service for you. At JTM Homes we are immensely proud of our reputation for hard work, straight talking and customer service. We consistently offer a personal service and honest expert opinions.

Stand out from the Crowd

### We understand that efficient property lettings needs proactive marketing, so we use:

- Major property portals such as Rightmove, Zoopla and Primelocation
- Our own extensive and regularly updated website (www.jtmhomes.co.uk)
- Email marketing to our large list of contacts
- Social media including Facebook and Twitter
- SMS text messaging with web links to properties included
- Shop window profile (we are located opposite Archway tube station)
- Board advertising

We believe in acting quickly; your property will appear on the websites listed above within a few hours of instruction whenever possible.

Our properties stand out from the crowd, using quality images and floor plans whenever possible. We're very established within North London and use this to your advantage.

You'll have the full attention of our dedicated lettings team. Between us, we have over 40 years of experience. You're in safe hands.



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"Thank you for taking the time and for being so honest"

### The Next Step

# We're confident that we'll find a suitable tenant, or tenants, for your property quickly.

Once a tenant is found, we'll guide everyone involved through the steps needed to secure the tenancy.

Our on-going involvement will depend upon which letting service you have chosen (see the three options on page four). We are always available for friendly advice. Our involvement doesn't end just because your tenant has moved in. Our direct involvement will depend upon which lettings option you have chosen. Be reassured that we are on hand to answer your queries. We want to ensure that everything runs as smoothly as possible – for you and your tenant.

### Tenancy Deposit Schemes

At the end of a tenancy, it is rare that there are disagreements about the return of the tenant's deposit. Should this happen the Housing Act of 2004 addresses the protection of deposits and resolution of disputes about their return.

There are two main types of tenancy agreements: those which must comply with the 2004 Housing Act and those which do not.

- Assured Shorthold Tenancies (AST) are bound by the 2004 Housing Act. This is the most common form of tenancy.
- Non-Housing Agreements (also known as Common Law tenancies) are not governed by the 2004 Housing Act.

Our expert lettings team can advise you which tenancy agreement applies to your property.

An AST involves the protection of your tenant's deposit within an approved Tenancy Deposit Scheme. You also need to notify your tenant as to which scheme you are using and issue them with a certificate within 30 days of the start of the tenancy. You may choose between three options:

- The Deposit Protection Scheme As the only custodial scheme, The Deposit Protection Service is free to use for all landlords and tenants.
- Tenancy Deposit Solutions Tenancy Deposit Solutions Limited runs an insurance-based scheme
  administered by Hamilton Fraser Insurance. You will be charged a one-off joining fee to become a
  member of 'mydeposits' and then an individual deposit protection fee to legally protect each
  deposit.
- The Dispute Service (with this chargeable option, we hold and register the tenant's deposit
  and issue their certificate to them). A charge per deposit will be applicable to
  cover third party charges.

Our friendly lettings team will be able to discuss these options with you in detail.

"Upu have probably been the best agent we have come across.

Very helpful"

Our experienced
lettings team will guide
you through the lettings
process and remind you of
your obligations as a landlord.

### The main issues involved are:

### Safety

As a landlord, you are obliged to ensure that you have a valid Gas Safety Record (renewed annually), and that electrical equipment – including wiring – is safe. All work must be carried out by appropriately qualified and registered engineers.

When letting your property as furnished, you must also ensure that upholstered furniture complies with safety regulations.

### Insurances

Landlords must provide Buildings Insurance for their properties. If your property is Leasehold, this may be included within your service charge. In all cases, you are legally obliged to let your insurance company know that you are letting the property, (otherwise you could invalidate your cover).

### Houses in Multiple Occupation (HMOs)

Do any of your properties have at least three storeys and is occupied by five people or more? If this is the case and two or more households live there, you will need a local authority license before your property can be let. You must also ensure that a Fixed Wiring Test takes place every five years.

### Tax Considerations

You are legally obliged to declare rental income to Her Majesty's Revenue and Customs, (HMRC). We recommend that you obtain independent financial guidance about this. If you live outside of the UK for more than six months of the year and we collect the rent on your behalf, we are required to pay basic rate income tax from your rental income to HMRC. This may be avoided by gaining and approval number from HMRC.

### Be Reassured

We put our customers first: every single time. At JTM Homes, our business isn't about achieving targets; it's about people.

Finding the right tenants for Landlords' properties and ensuring that the whole process from initial instruction to on-going management runs smoothly and efficiently. Getting this right has given us long standing clients and a successful business built upon referrals and repeat business.





### Letting with...



It's simple: honesty, action, results

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