

Landlord Information



Diamonds
Sales & Lettings

Diamonds

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Established in 1979, Diamonds have been managing properties for over 45 years. During this time, we have established ourselves as being the largest independent Letting Agent in the County borough of Caerphilly, handling hundreds of properties for satisfied landlords.

We offer an honest and professional approach with customer service being our priority. Our offices are located in Caerphilly & Ystrad Mynach (Ystrad Mynach being a satellite branch) both in the heart of busy Town Centres, and cover a wide area including Caerphilly County Borough, Cardiff and Rhondda Cynon Taf. Our service excels, whether you live next door or on the other side of the world. Therefore, we can assure you that your property will be in safe hands should you decide to have your property managed by Diamonds.

The chances of problems occurring when letting out your property can be reduced to a minimum if all the possible risks have been identified and appropriate procedures are in place to minimize those risks. It is on these principles that Diamonds will find the right tenant for you at the best possible rent.

Diamonds are dedicated to managing your property as if it were our own, you can be assured of our ability to handle day to day events and even major crises with total professionalism. Our staff are on call to ensure the smooth running of the contract and property. We believe that our standards and practices, combined with our enthusiasm and dedication provide you with the best package of Management Service.

Rental Valuation

An experienced Lettings Valuer will visit your property to carry out a free valuation with no obligation. From this, we will make a professional rental assessment taking location, condition of property and current demand into account. If you are looking to transfer the management of your property to Diamonds from another agent and the property is currently occupied, we can arrange access with the current agent and assist with the transfer process.

Our valuer will discuss the following:

- Your responsibilities as a landlord
- Your tenant's responsibilities
- Advise you of any safety concerns
- Current Legislation
- Our advertising process
- Tenant application process
- Occupation Contract
- Rent Collection
- Property Maintenance
- Tenancy Deposit and how to register with a deposit scheme.

Permission to let

Before you let your property, permission should be obtained from your Mortgage Company. In most cases mortgage providers will be more than happy to grant you permission and we suggest that you contact them as soon as possible to avoid delay in marketing your property.

Rent Smart Wales

Since 23 November 2015, all Landlords with privately rented property let out on a domestic tenancy in Wales are legally required to register with Rent Smart Wales in order to comply with the law.

Domestic tenancies are Standard Occupation Contracts under the Renting Homes (Wales) Act 2016.

Who needs to register?

The immediate landlord of a rental property in Wales needs to complete a landlord registration and must do so themselves. A landlord registration involves providing landlord personal details, rental property addresses owned by that landlord, and the details of those responsible for the letting and/or management activities at the rental property.

A landlord could be:

- An individual
- Two or more persons who own a rented property jointly
- A company
- A charity; or
- A trust

Joint landlords simply register through **one** registration. A joint landlord arrangement will require one landlord to act as the 'lead' landlord for the purposes of registration.

For a company, charity or trust, the details provided should be those of the organisation, not the individual completing the registration and the company/charity registration numbers will also be required. These can be found on Companies House for limited companies and LLCs and on the Charity Commission for charities.

Landlord licensing requirements in Wales

In Wales, landlords who undertake letting and management work at rental properties are legally required to have a Rent Smart Wales licence, ensuring that they are suitable and appropriately trained in their rights and obligations.

What letting and management activities trigger the need for a licence?

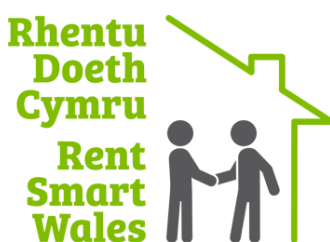
A landlord who doesn't employ an agent or who undertakes letting and management activities needs to be licensed.

It is a requirement of Diamonds' Licence with Rent Smart Wales to report any non-compliant Landlord after 12 weeks, which may result in enforcement action.

Can an agent complete a registration on behalf of a landlord?

No – A letting Agent cannot complete the application on the Landlord's behalf, this is because the person completing the registration has to verify that the information being registered is true, accurate and complete as they are personally responsible for the record. There are only two exceptions to this, which are in the case of Power of Attorney and Executors.

To register with Rent Smart Wales: <https://rentsmart.gov.wales/en/landlord/landlord-registration/> or call 03000 133344



Advertising & Marketing

Diamonds will advertise your property extensively. Marketing procedures includes your property being advertised on Rightmove, Zoopla, social media including our Facebook Page, a to let board erected at the property, property details displayed in our Illuminated office window displays. Tenants/Contract-holders are also able to register their details and request viewings via our website 24/7 which will automatically add them to our database and will be sent property details as soon as they are registered.



Viewings

All prospective Tenants are met by an experienced negotiator. If the property is occupied, all visits will be strictly by appointment only.

Tenants

All prospective Tenants (Contract Holders) will be required to fill out an application form before they are able to let your property. We will run through the application with you and based on your decision we will proceed to referencing and credit checks. Once the checks have been completed we will advise you of the outcome and confirm if you are happy to proceed with the let.

Occupation Contracts

Tenants and licensees are called contract-holders under The Renting Homes (Wales) Act 2016. Contract-holders have occupation contracts (which replace tenancy agreements).

There are 4 types of terms that can feature in occupation contracts:

- **Key matters:** the names of the parties and address of the property. These must be inserted in every contract.
- **Fundamental Terms:** cover the most important aspects of the contract, including the possession procedures and the landlord's obligations regarding repairs.
- **Supplementary Terms:** deal with the more practical, day to day matters applying to the occupation contract. For example, the requirement for a contract-holder to notify the landlord if the property is going to be empty for 4 weeks or more.
- **Additional Terms:** addresses any other specifically agreed matters, for example a term which relates to the keeping of pets. Any additional terms must be fair, as required by the Consumer Rights Act 2015.

Notice period to end the contract

Where a no-fault notice is issued, the minimum notice period that must be given to the Tenant/contract-holder is 6 months.

You cannot give notice:

- until 6 months after the contract starts
- If you have not complied with certain obligations, including registration and licensing with Rent Smart Wales and deposit protection rules

This notice period will be shorter where it relates to a breach of anti-social behaviour or serious rent arrears terms.

Deposits

As of 6th April 2007, deposits taken by landlords or letting agents must be protected by a Deposit Scheme. Landlords and Letting Agents must not take a deposit unless it is dealt with under a Deposit Scheme. To avoid any disputes going to Court, each scheme will be supported by an alternative dispute resolution service (ADR). Landlords and Letting Agents will be able to choose between two types of scheme; a single custodial scheme and two insurance based schemes. For information on Deposit Protection Service, then please visit: www.depositprotection.com

Inventory & Schedule of Condition

Once it is known that an Occupation Contract is to commence, a photographic Inventory of the contents and condition of the property is carried out (This service is optional but highly recommended). The document provides the necessary point of reference to enable a property check to be carried out at the end of the contract for any dilapidations or damages etc. to be assessed.

Whilst Landlords can reasonably expect to receive their property back in the condition in which it was rented, less fair wear and tear, Landlords must understand that they are not entitled to betterment (new for old). All personal and treasured possessions of either real or sentimental value should be removed.

Services

In all situations, Gas, Electric, Telephone and Council Tax are the Tenant's (Contract-Holder's) responsibility. Water Rates, though usually paid by the Tenant it may be paid by the landlord with an adjustment to the rent.

Gas, Electric and Water (if applicable) readings are taken at the start of the contract and the services are transferred accordingly. As far as the Telephone is concerned, instructions to terminate a service must be given directly to BT or whoever the provider may be.

When the property is occupied, it is the Tenant's responsibility to pay for Council Tax. When the property is vacant, the responsibility lies with the landlord.

Inspections

During occupation, your property will be inspected and you will be provided with an inspection report, there will also be a final inspection when the tenant moves out which will determine whether a claim is required from the deposit for any dilapidations.

Our management service does not include supervision during any periods when your property is not let. However, periodic visits may be made by our staff, particularly when showing prospective tenants around.

Property Repairs & Routine Maintenance

We have a list of contractors who can deal effectively with all forms of property maintenance requirements. Whether your issue is general or specialised one of our reliable and competitively priced contractors will be happy to help. Repair works are payable to the contractor directly from the rental payment received (an upfront payment will be requested for larger jobs).

Diamonds will liaise between Landlord, contractor & contract holder regarding maintenance issues if required without any further charge.

Diamonds will class the following issues as an emergency:

- Central Heating breakdown
- No Heating / Hot Water
- Water Leaks
- No Electric
- Sewage Problems
- Security Issues
- Fire / Alarm detection systems

If the Landlord cannot be contacted, the designated contractor will be instructed to carry out a repair to 'make safe' to ensure the safety of the tenant and the dwelling.

Gas Safety Regulations

By law, under the Gas Safety (Installation and Use) Regulations 1998, all gas appliances and flues in rented accommodation must be checked for safety within 12 months of being installed and thereafter at least every 12 months by a Gas Safe registered plumber. Corgi is no longer the governing body for gas.

Diamonds have a selection of Gas Safe registered plumbers on hand to carry out this annual check for you. However, should you use your own plumber, you should ensure that they are qualified to service / check your items (for example under the Corgi law, your plumber may have been able to test your boiler, however under the Gas Safe laws,

they may not be qualified). Please ensure you check your engineer's Gas Safe card, or visit: www.gassaferegister.co.uk

There is a duty to ensure that all gas appliances, flues and associated pipework are always maintained in a safe condition. Full records must be kept for at least two years of the inspections of each appliance and flue of any defects found any of any remedial work taken.

EPC – Energy Performance Certificate

An EPC is a certificate that shows in detail the energy performance of a building. The certificate will give the property an easy to understand rating of its energy efficiency using a scale of A - G (A being the most efficient and G being the least efficient). It will also include any recommendations to improve the properties efficiency and save money following an on- site survey carried out by an accredited Domestic Energy Assessor (DEA).

As of the 1st October 2008, all landlords must hold a valid EPC. This lasts for 10 years and is only required for self-contained properties.

The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 establish a minimum level of energy efficiency for privately rented property in England and Wales. This means that, from April 2018, landlords of privately rented domestic and non-domestic property in England or Wales must ensure that their properties reach at least an Energy Performance Certificate (EPC) rating of E before granting an occupation contract to contract holders.

Diamonds can assist you in obtaining an EPC through an accredited Domestic Energy Assessor at a price of £90 including Vat. Diamonds are unable to let your property without an EPC.

Energy Efficiency Rating			
Score	Energy rating	Current	Potential
92+	A		
81-91	B		85 B
69-80	C	75 C	
55-68	D		
39-54	E		
21-38	F		
1-20	G		

Landlord's obligation to ensure a dwelling is fit for human habitation (FFHH)

Part 4 of the Renting Homes (Wales) Act 2016 (The Act) sets out the obligations placed on a landlord with regard to the condition of a dwelling

Section 91 of the Act places an obligation on a landlord to ensure that, at the start of and during the length of the occupation contract, the dwelling is FFHH. These obligations are set out in The Renting Homes (Fitness for Human Habitation) (Wales) Regulations 2022 ("the FFHH Regulations") **The Renting Homes (Fitness for Human Habitation) (Wales) Regulations 2022 (on legislation.gov.uk)** which set out the 29 matters and circumstances to which regard must be had when determining whether a property is FFHH. In addition, there are specific requirements placed upon a landlord to help ensure certain matters and circumstances do not arise.

What is required?

Under the new occupation contracts, the contract will require the landlord to make the home FFHH and ensure it stays that way through the lifetime of the contract. This new right is in addition to the right to have repairs carried out by the landlord.

Matters and circumstances that make a property unfit for human habitation

The aim of the Fitness Regulations is one of prevention, to help ensure landlords maintain dwellings to prevent them from becoming unfit for human habitation. There are 29 matters and circumstances which are considered when it comes to fitness for human habitation. Landlords may be familiar with many of these matters as they are similar to the hazards under the existing HHSRS. Due to this, many properties are likely to be free from these matters already but it's important that landlords assess their properties to ensure they are free of any potentially dangerous matters that could harm a contract-holder.

Landlords must make sure **homes are fit for human habitation, that is safe to live in**. Rent will not be payable for any period during which the property is not fit for human habitation.

Landlords must keep the structure and exterior of the property in repair and keep installations for the supply of water, gas or electricity, for sanitation, for space heating, and hot water in repair and proper working order.

If a Landlord issues a no fault possession notice in response to a request for repair (commonly known as retaliatory eviction), the court can refuse to make a possession order and it will not be possible to issue a further no fault notice until 6 months later.

You can find the Welsh Government's full list of the matters and guidance relating to FFHH at <https://www.gov.wales/fitness-homes-human-habitation-guidance-landlords-html>

Smoke alarms

The FFHH Regulations require a smoke alarm, in proper working order, to be present on every storey of a dwelling. Landlords must ensure each of these smoke alarms is in proper working order, connected to the electrical supply and inter-linked with all other smoke alarms connected to the electrical supply. To ensure that this requirement is met, the opportunity to test smoke alarms should be sought e.g. whilst carrying out a necessary repair or electrical testing in the dwelling.

Depending on the size of the dwelling landlords may consider it appropriate to ensure the presence of more than one smoke alarm on each storey. Landlords may also consider it appropriate to fit an additional heat alarm in the kitchen area. Smoke alarms should be sited where they can be heard by the occupier when asleep, usually a hall and landing area. Once the minimum requirements of the regulations have been met a landlord may install additional smoke alarms which are battery powered. The FFHH regulations do not require these additional battery powered alarms to be inter-linked.

The fire service provides guidance on the type of alarms available and their fitting. In addition, BS 5839 (part 6) sets out the requirements for the proper fitting of smoke alarms in domestic properties. A contractor specialising in the fitting of smoke alarms should be able to advise you on this standard.

A landlord must note the manufacturer's recommended life span of a fire alarm, which will depend on the alarm. An alarm which has passed its expiry date may not be fully operational and incapable of detecting smoke.

Carbon monoxide alarms

The FFHH Regulations require a landlord to ensure that a carbon monoxide alarm is present in any room which has a gas, oil or solid fuel burning appliance installed. Carbon monoxide alarms are essential in providing perhaps the only warning an occupier will have of the presence of carbon monoxide. Carbon monoxide is a 'silent killer' and almost every fatality results from the lack of early warning to its presence.

The placement of carbon monoxide alarms should be considered carefully. Smoke alarms, because heat and smoke rise, are normally placed on the ceiling. This is not necessarily the best place to install carbon monoxide detectors. The concentration of carbon monoxide could reach dangerous levels before reaching ceiling height. As a general guide, carbon monoxide alarms are usually installed lower than smoke alarms. The guidance accompanying carbon monoxide alarms should always be followed carefully, including noting the expiry date of the alarm. Carbon monoxide sensors are usually more fragile than those within smoke alarms and usually need to be replaced more regularly.

The requirement for a landlord to ensure that smoke alarms and carbon monoxide alarms are present under these Regulations does not replace any duties placed on a landlord under existing legislation, including the Management of Houses in Multiple Occupation (Wales) Regulations 2006 and the Gas Safety (Installation and Use) Regulations 1998.

Inspection and testing of electrical installation

Although fires in the home are reducing overall, the proportion of domestic fires caused by electricity is steadily increasing.

Anything receiving constant use will deteriorate over time and an electrical installation is no different. The electrical installation within rented accommodation is likely to be subject to greater levels of deterioration because of the changes of occupancy. It should therefore be inspected and tested regularly to ensure it is safe for continued use. This test is known as 'periodic inspection and testing' (PIT).

PIT is carried out on wiring and fixed electrical equipment to check that they are safe, the test will:

- reveal if any of your electrical circuits or equipment is overloaded
- find any potential electric shock risks and fire hazards
- identify any defective electrical work
- highlight any lack of earthing or bonding

Periodic inspection and testing must be carried out only by a qualified person, such as a registered electrician. The electrician must be competent to carry out a PIT in accordance with the UK standard for the safety of electrical installations, BS 7671 – Requirements for Electrical Installations (IET Wiring Regulations).

Once the PIT has been completed you will be issued with an Electrical Installation Condition Report (EICR). An EICR satisfies the definition of an 'electrical condition report' required under Regulation 6 of the FFHH regulations. The EICR will inform you of any deterioration, defects, dangerous conditions and any non-compliance with the present-day safety standard that might give rise to danger. If no such issues are found the EICR will confirm the electrical installation is satisfactory for continued use.

A landlord is required to have the electrical installation of the dwelling tested every five years unless the requirements of the previous EICR indicate a shorter testing interval is required. Where a shorter interval is recommended the five-year period will not apply and a future test must be undertaken at the recommended interval. Failure to do so will mean the dwelling is considered unfit for human habitation.

The current EICR must be made available to the contract-holder within 14 days of the occupation date. Where a PIT is carried out after the occupation date the EICR must be provided to the contract-holder within 14 days of the inspection date.

In addition, a landlord is also required to provide the contract-holder written confirmation of all investigatory and remedial work carried out on the electrical installation. This written confirmation must be provided to the contract-holder within 14 days of the occupation date. Where investigatory and remedial work is carried out after the occupation date the written confirmation must be provided within 14 days of the landlord receiving this confirmation.

Tax & Rental Income

You need to pay tax on your rental income if you rent out a property in the UK. If you live abroad for 6 months or more per year, you're classed as a 'non-resident landlord' by HM Revenue and Customs (HMRC). For more information contact HMRC or visit the government website <https://www.gov.uk/tax-uk-income-live-abroad/rent> . If you choose Diamonds' management service, you will need to provide Diamonds with an NRL1 approval number otherwise tax will be deducted from your rental income automatically at 20%.

From **6th April 2026**, a Landlord with rental income over £50,000.00, a Sole Trader or Landlords with combined income over £50,000.00 per annum, must submit Quarterly Tax Returns, as well as an Annual Return.

Please see below a link to the HMRC website for further information:

<https://www.gov.uk/government/collections/making-tax-digital-for-income-tax>

Diamonds cannot complete these returns for you, we can only supply you with your rental statements, when required.

The Disability Discrimination Act 2005

The DDA 2005 addresses the limitations of current legislation by extending disabled people's rights in respect of premises that are let or to be let, and common hold premises. Landlords and managers of let premises and premises that are to let will be required to make reasonable adjustments for disabled people.

Under the duties, provided certain conditions are met (for example, that a request has been made), landlords and managers of premises which are to let, or of premises which have already been let, must make reasonable adjustments, and a failure to do so will be unlawful unless it can be justified under the Act. Landlords will only have to make reasonable adjustments. And they will not have to remove or alter physical features of the premises.

Our Services

Fully Managed Service

What Our Management Service Includes:

- Property advertised on Rightmove, Zoopla, Diamonds website, social media including Facebook & Instagram and a "To Let" board erected at the property.
- Property and Landlord compliance check
- Accompanied viewings
- Referencing & Credit Checks carried out on Tenants (Contract Holders), applications discussed with the Landlord.
- Photographic Inventory & Schedule of condition (optional)
- Ensuring Safety Certificates are up to date and compliant.
- Carrying out the move in process; involves explaining the legal paperwork to the contract holder, signing the occupation contract and handing over the keys.
- Deposit Registration
- Collection of monthly rent and relevant notices issued if there are rent arrears.
- Monthly rent statements
- Annual Income & Expenditure Statement
- Routine inspections and reports sent to the Landlord.
- Legal notices served (Arrears / Eviction) if required.
- Rent reviews and increases carried out yearly
- Keeping the Landlord informed of changes in Legislation.
- A dedicated property management team
- Registered with The Property Ombudsman redress scheme
- Client money protection
- Rent Smart Wales Licenced Agent

Let Only Service

What Our Let Only Service Includes:

- Property advertised on Rightmove, Zoopla, Diamonds website, social media including Facebook & Instagram and a "To Let" board erected at the property.
- Check Landlord and property is compliant before a tenant moves in
- Referencing & Credit Checks on Tenants (Contract Holders) and their application discussed with the Landlord
- Photographic Inventory & Schedule of condition (optional)
- Carry out the move in process; involves explaining the legal paperwork to the Tenant (contract-holder), signing the occupation contract, handing over the keys and deposit registration.

Landlords Fees

Managed Service

Monthly Management Fee is **10% + Vat*** (12% including Vat based on marketing price, however, should the agreed rental be higher or lower than the marketing price, Diamonds fee will be correspondingly higher or lower). The management fee is deducted from the monthly rent.

*Subject to a minimum fee of £50 +Vat (£60)

Set-up Fee of **£350 + Vat** (£420 incl. Vat) for new instructions/properties, this will be deducted from the first months' rental income received. Thereafter, a re-advertising fee of **£250 +Vat** (£300 incl. Vat) is charged when a Contract Holder (Tenant) vacates and the property is re-let, this will be deducted from the first months' rent when a new Tenant moves in.

Inventory/Schedule of Condition (Optional)

£130 + Vat (£156 incl. Vat) for 1- & 2-bedroom property

£150 + Vat (£180 incl. Vat) for 3- & 4-bedroom property

£170 + Vat (£204 incl. Vat) for 5+ bedroom property

The cost of the Inventory includes the check in & check out reports.

Let Only Service

If you would like to take the hands-on approach and deal directly with the Tenant, then our Let only service is available at a cost of **75% of one month's rent*** which will be deducted from the first month's rent when the tenant moves in.

*Subject to a minimum fee of £600 +VAT (£720 incl. Vat).

There are many things to consider prior to letting out your property and the process can become complex and time consuming. As specialists, we understand the letting process and can manage your property giving you peace of mind and relieve you of the commitment of being a full-time Landlord.

Contact Us

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