



**RF&O**  
Lettings

Bringing Discerning Landlords & Tenants Together!



**LET & MANAGED**

**RF&O Properties**

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

At **RF&O** we pride ourselves on offering a reliable and efficient service to both landlords and tenants. Recognising the importance of customer care, we strive to offer a professional yet friendly and approachable service.

**RF&O** has been a family run business since 2007. Our aim is to provide a quality service to discerning landlords at a competitive price.

This is achieved in three ways:-

1. Property Letting & Management is what we do, giving our focus to these services for our landlords enables us to be far more cost effective.
2. We work closely with all of our landlords to ensure that they receive the maximum profit from their investment.
3. We constantly review our costs, to ensure that our charges are kept to a minimum.

**RF&O** deal with a wide variety of properties in all price ranges.

**We're local, and we know your area like nobody else!**

**rightmove** 

**Zoopla.co.uk**

 **PrimeLocation**



# SERVICES PROVIDED TO LANDLORDS

We pride ourselves on giving a high quality standard of service to both Landlords and Tenants. Our aim is to provide you with as much advice and assistance as we can to guide you through the obligations of renting your property and to help you with any queries you may have relating to the Property Rental market. We will try and make the decision as simple as possible and help you to enjoy hassle free income and profitable investment.

*The following outlines the 3 types of services available to Landlords.*

Should you have any questions not answered in the following information please don't hesitate to contact us, we are always available, and happy to help.

# Fully Managed Service

*Our fully managed service takes all of the day to day strains of letting a property away from you, the landlord.*

- Visit to the property for a **FREE** rental appraisal
- Marketing of the property to find suitable tenants
- Dealing with tenant enquiries over the telephone, email and internet
- Advertising of the property on our own website and also on leading property portals e.g. Rightmove, Zoopla, and social media as well as the erection of a 'To Let' board at your property (if applicable)
- We will conduct all viewings on your behalf, should you wish us to do so
- Preparation of an Inventory
- Full referencing of prospective tenants including previous landlord, employment, Right to Rent and credit checks
- Preparation of a Tenancy Agreement which includes bond protection clauses
- Collection of the bond and monthly rental payments
- Communication with the service providers (e.g. Gas, Electricity, Water and Council Tax) to advise upon commencement of a new tenancy
- Paying Monthly Rental Receipts into a nominated account (minus our charges)
- Quarterly Property Inspections, with a full report sent to you the Landlord (any visits to the property outside of inspections will incur a further charge)
- Organising and arranging of any repairs required with contractors
- Liaising between Landlords and Tenants



# Let & Rent Collection Service

*Our Let and Rent Collection Service offers you all the benefits of advertising through a professional Letting Agent who will deal with the Tenancy Agreement, Bond and Rent Collection but gives the freedom for you to conduct the day to day management of your property.*

- Visit to the property for a **FREE** rental appraisal
- Marketing of the property to find suitable tenants
- Dealing with tenant enquiries over the telephone, email and internet
- Advertising of the property on our own website and also on leading property portals e.g. Rightmove, Zoopla, and social media as well as the erection of a 'To Let' board at your property (if applicable)
- We will conduct all viewings on your behalf, should you wish us to do so
- Full referencing of prospective tenants including previous landlord, employment, right to rent checks and credit checks
- Preparation of a Tenancy Agreement which includes bond protection clauses
- Collection of the first month's rental payment and bond
- Set up further monthly payments into a nominated bank account



# Let Only Service

*Our Let Only Service offers you all the benefits of advertising through a professional Letting Agent and collection of the first month's rent and bond, but without providing the day to day guidance and management of your property.*

*(This package may suit the more experienced landlord).*

- Visit to your property for a **FREE** rental appraisal
- Marketing of your property to find suitable tenants
- Dealing with tenant enquiries over the telephone, email and internet
- Advertising of your property on our own website and also on leading property portals e.g. Rightmove, Zoopla, and social media as well as the erection of a 'To Let' board at your property.
- We will conduct all viewings on your behalf, should you wish us to do so
- Full referencing of prospective tenants including previous landlord, employment and credit checks where required
- Preparation of a Tenancy Agreement which includes bond protection clauses
- Collection of first month's rental payment and bond



# RF&O also offer other services which Landlords may require:

- Drawing up of a Tenancy Agreement only
- Recommending good and reliable contractors and traders for all kinds of work
- Arrangement of an EPC
- **Insurance** - Landlords and Buildings and Contents Insurance
- **Mortgages** - Specialist Buy to Let and Repayment

*If the standard packages that we offer don't fit your individual requirements then we are more than happy to tailor a Management/Letting package to suit your needs.*

R F & O Properties are committed to providing you with expert and professional advice on any of our services that you choose.

**CONTACT US TODAY for your FREE RENTAL APPRAISAL, or with any questions that you may have regarding the information provided.**



*Some Landlords find that the standard packages provided by Letting Agents don't fit their individual requirements.*

*At RF&O we work closely with our landlords to provide a high quality service which is beneficial to them.*

**For example...** You may only want certain aspects of the fully managed package, you may require a let only service but want to include an inventory or 3 monthly inspections but handle maintenance issues yourself...

Whatever your individual requirements RF&O will strive to create a bespoke service which is tailored to suit your needs. Please contact a member of our team today and discuss how RF&O can help you to achieve the best from your rental property.

**Acquisitions** - RF&O offer a professional, in-depth and confidential approach, which reduces the time, inconvenience and frustration, often associated with property searching. We focus on you, the client, in order to make your property search effortless.

**Refurbishment and Furnishing** - We understand the importance of achieving the best look for your property, and we help investors to refurbish, furnish and present their property in a way that attracts tenants of all ages.

**Buy-To-Let Advisory Service** - Providing help and guidance to those wishing to invest in the rental sector. This service can be delivered on a one to one basis.

For more information on our bespoke services please visit our website  
**[www.rfoproperties.co.uk/landlords/bespoke-services](http://www.rfoproperties.co.uk/landlords/bespoke-services)**

# Information regarding Energy Performance Certificates

# (EPC)

**A**

It is the responsibility of the landlord to provide an Energy Performance Certificate (EPC) for their property, prior to it being let.

**B**

The EPC is used to enable prospective tenants to see how energy efficient the property is in comparison to others they may be viewing.

**C**

RF&O, should you wish them to do so, will obtain an EPC as soon as instruction to market the property is given.

**D**

From the 1st April 2018 there will be a requirement for any properties rented in the private rented sector to have a minimum energy performance rating of **E** on an Energy Performance Certificate (EPC).

**E**

For further information on this change please visit our blog: [www.alfretonripleypropertyblog.com/single-post/2017/04/24/What-do-you-need-to-know-about-the-2018-EPC-regulation-changes](http://www.alfretonripleypropertyblog.com/single-post/2017/04/24/What-do-you-need-to-know-about-the-2018-EPC-regulation-changes)

**F**

**EPCs are valid for ten years.**  
*The property may still have a valid EPC from the last time it was marketed. Providing that no changes have been made to the insulation, or the heating system of the property the EPC may still be valid. If this is the situation you may not require a new one.*

**G**

The price of an EPC obtained through RF&O is **£60.00**

**When tenants can't or won't pay, you are protected, not only from rent arrears but also from any tenancy breach.**

The logo for Rent Protect Service is a dark blue shield-shaped banner with a white border. The text "RENT PROTECT SERVICE" is written in white, bold, serif capital letters, centered within the banner.

# RENT PROTECT SERVICE

## **What does the RF&O Rent Protect Service cover?**

- Full rent protection for the total monthly rent, for up to 4 tenants, as named on the Tenancy Agreement
- Rent payable until vacant possession is obtained with no time limit and regardless of when the fixed term tenancy ends
- Legal costs to obtain possession of the property if the tenant fails to pay the rent
- Total claims limit of £50,000
- Breaches of the tenancy agreement by the tenant, including non-payment of rent and expired Section 21 Notices
- Court attendance included as part of the service
- Cover available for six or twelve months to suit you
- Policy is fully transferrable to ensure continuous cover even when the tenants change (subject to satisfactory references)
- Nil excess with rent paid from the point of the first arrears

## **Relax in the knowledge that your rent is protected and you will not be out of pocket.**

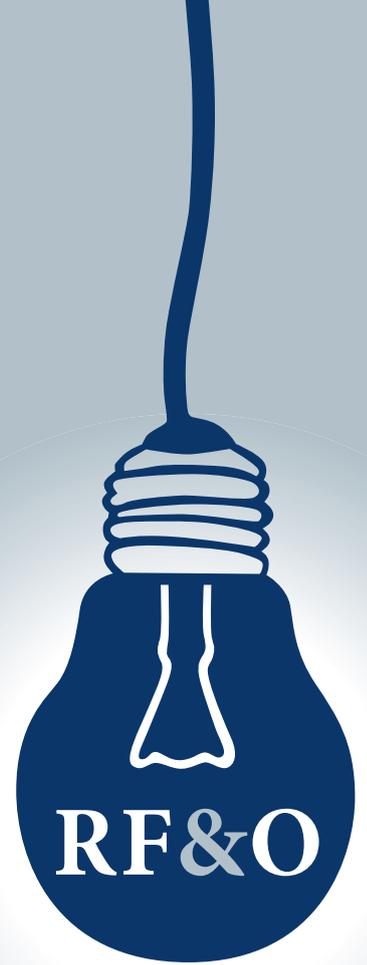
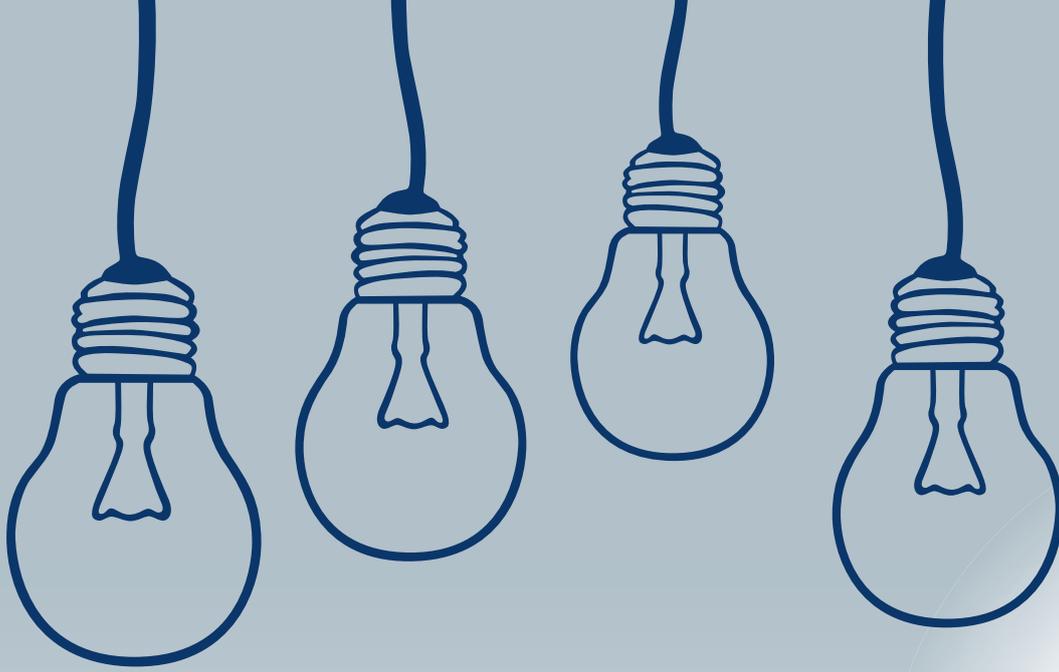
Our obligation to you is that in the event that there are any defaults in the payment of the Rent (as set out in the tenancy agreement) by the Tenant(s)/Guarantor(s) within the tenancy, we will pay rent monthly, as per the rent amount on the tenancy agreement, until vacant possession is gained.

Payments will be made subject to any deductions agreed in the agency agreement. Deductions will also be made for any outstanding charges due from you.

In the event of payments being made under this warranty, all of your rights as Landlord to recover such sums shall be subrogated to the Agent or their insurer to affect recovery of sums paid (in the name of the Landlord if necessary or expedient). By choosing this service you confirm and agree to the same. Recovery of rents paid out shall be at our sole discretion.

Should you receive any funds from any Tenant(s)/ Guarantor(s) after any date of default which results in us having to pay any monies to you under the terms of this guarantee, you shall immediately notify us of such receipt and shall forward such funds to us immediately on receipt.

**If you would like to partake in our Rent Protect Service please contact a member of our team today for more information.**



# We've had a lightbulb moment!

RF&O are pleased to inform you about an exciting new partnership between RF&O and our new utilities partner, **One Utility Bill**.

One Utility Bill's current energy provider is **Spark Energy**. Spark is the specialist gas and electricity supplier to the Residential Lettings Market.

Independent of the Big Six energy companies and fully Ofgem-licensed, Spark provide a tailored service to Lettings and Management Agents.

*One Utility Bill and Spark provide the following landlord benefits;*

- No bills during rental void periods for up to 60 days
- A good deal for tenants with simple tariffs and a price guarantee
- Strive to offer a better and friendlier service than the Big Six
- They have a commitment to roll out Smart Meters across all properties
- UK based customer service team.

All of the properties currently fully managed by RF&O are eligible to be included in this programme and the landlords can benefit as their rental void period bills will be covered for up to 60 days.

Under this initiative the new tenant is free to change energy supplier during their tenancy at any time and you as the landlord can decide to change energy supplier at any point whilst the property is vacant.

**If you have any questions or queries please do not hesitate to contact a member of our team.**



**oneutilitybill.co**

# SIMPLY SWITCH



More and more landlords approach us who are unhappy or dissatisfied with their current agent, and they've been asking us how to go about moving management of their property to us.

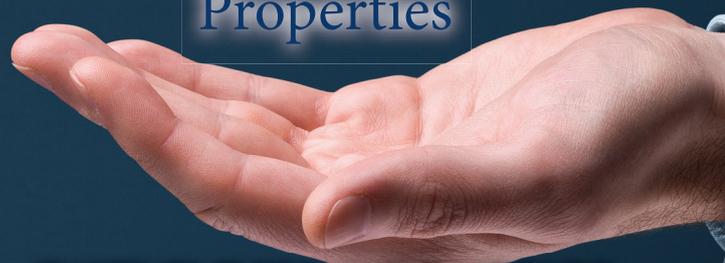
Many landlords are worried that moving agent mid-tenancy is a stressful and difficult process, however when switching to RF&O Properties...

**the best time to switch is mid-tenancy!**

There is a general feeling among landlords that it is better to wait until their current tenant has given notice to leave their property before they even contemplate changing agents, as they see it as a bigger problem to change agents midway through a tenancy. Well, in a lot of cases this just isn't true. Although it may seem like there is a lot of hassle involved in changing agents mid-tenancy, it won't be your hassle, as we can do most of the work for you!

## LET US TAKE CARE OF EVERYTHING!

- 1 We will arrange to meet with you, and go through our terms of business, as well as outlining to you our lettings process and our commitment to providing an unrivalled lettings and management service for your property. We will provide you with all the necessary paperwork for you to read and complete.
- 2 You will need to find out how much notice, if any, you are required to give to your current agent as detailed within the Terms and Conditions that you signed at the start of your contract with them. Having determined this, you will need to give the required notice in writing to your current agent to terminate your agreement. If you need any advice regarding this, then please contact us, as it might help if your notice coincides with your rental due date.
- 3 If you are on a fully managed service then it would be prudent to obtain the contact details for your current tenant. Your agent should give this information to you.
- 4 We will arrange to meet your tenant at the property to explain everything to them and provide them with a Welcome Pack which will include a new Standing Order Form for the rental payment. We can also provide advice on cancelling their existing standing order. Part of this transfer may include a new tenancy agreement for the tenant to sign, this is intended to protect all parties, as all of our tenancy agreements are updated regularly to include any changes in legislation. We will also deal with any necessary deposit transfer/registration.



**THAT'S IT! IT REALLY IS THAT EASY!  
IT'S SIMPLE TO SWITCH...**

Tel : 01773 609 446 Mobile : 07530 298 948  
Email : [enquiries@rfoproperties.co.uk](mailto:enquiries@rfoproperties.co.uk)  
[www.rfoproperties.co.uk](http://www.rfoproperties.co.uk)



# RF&O

## Sales

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The best move  
you'll ever make!

We will work hard to ensure your property is showcased in the best possible way and that all viewings are conducted with the utmost professionalism and passionate flair.

We ensure that our knowledge of the local property market is always up to date.

Arrange a  
**FREE**  
no obligation  
valuation today  
with an agent who will guide  
you through the property  
selling process.



# RF&O

## Commercial

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...letting  
all types of  
commercial  
property!

We offer a range of services to Commercial Landlords, from occupant find only, meeting room logistics, building and occupant management and facilities management.

We work closely with our landlords to ensure that they receive the maximum profit from their investment.

For more information on any of the services provided by RF&O please do not hesitate to contact our team of experts on

**01773 609446**

### IS THE BEST MONTH

for the Affluent or Binsley Property?

By Rachel Lawford over 30 years and 500 sales, when is the best time to advertise my property? The best time to buy your property on the market depends on when it is for sale and when you want to buy. There are pros and cons to each month. You can choose to advertise in the month that suits you best. There are pros and cons to each month. You can choose to advertise in the month that suits you best.

**SPRING** - Spring is the best time to advertise your property. The weather is nice and people are looking to buy. The market is busy and there are many buyers. The weather is nice and people are looking to buy. The market is busy and there are many buyers.

**SUMMER** - Summer is the best time to advertise your property. The weather is nice and people are looking to buy. The market is busy and there are many buyers. The weather is nice and people are looking to buy. The market is busy and there are many buyers.

**AUTUMN** - Autumn is the best time to advertise your property. The weather is nice and people are looking to buy. The market is busy and there are many buyers. The weather is nice and people are looking to buy. The market is busy and there are many buyers.

**WINTER** - Winter is the best time to advertise your property. The weather is nice and people are looking to buy. The market is busy and there are many buyers. The weather is nice and people are looking to buy. The market is busy and there are many buyers.

### GET THE RIGHT ADVICE!

As you look to purchase a property to live in or for investment as a Buy to Let, it is essential that you get the right advice. The right advice can make the difference between a successful purchase and a costly mistake. The right advice can make the difference between a successful purchase and a costly mistake.

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### HEART or HEAD WHICH ONE RULES?

This is the month that LOVE traditionally in the air but if you are thinking of buying a property, should you be ruled by your HEART or your HEAD?

We all have our own opinions with regard to the property that we are looking to purchase, but our individual visions of the ideal home can differ widely from a country side with roses and a lake to the warm town centre with a good school and a good shopping area. The difference between the two is the difference between the heart and the head. The difference between the heart and the head.

When buying your own home you might have your own opinion on whether you should buy a property in a certain area. You might think about the price with regard to the value of the property. You might think about the price with regard to the value of the property.

You really do want to fall in love with your future home. When buying an investment property however, you need to be realistic. You need to be realistic. You need to be realistic.

### Does a garden add value to your property?

The Gardening Season has arrived and it's time to mow the lawn, clean the patio and get the garden ready for the summer. Gardening adds value to your property. Gardening adds value to your property. Gardening adds value to your property.

Whether you're buying a house as a home or as an investment property, the garden is an important feature. The garden is an important feature. The garden is an important feature.

As a general rule, a garden adds value to a property. A garden adds value to a property. A garden adds value to a property.

# The Property BLOG!

Having a good understanding of the national property market and your local property market can be a key factor when deciding to let your property.

At RF&O we pride ourselves on ensuring that we are always informed of any changes which may affect our customers and we update our clients regularly with new information.

To help you stay easily informed please visit [www.thepropertyblog.info](http://www.thepropertyblog.info) & subscribe to make sure you get any new updates **first!**

### It's not just what's inside that matters!

It's a newsletter earlier in the year looked at whether a garden added value to a property and concluded that the majority of cases gardens and outside space did add value. More recently I've seen several enquiries about the summer months a garden shed or outside room can add to a property and gives the owner the opportunity to create additional space to use for their own purposes. The garden shed or outside room can add to a property and gives the owner the opportunity to create additional space to use for their own purposes.

Some property professionals have said that a garden room can add as much as one per cent to the value of a property. I have to confess that I haven't seen any meaningful statistics to support this. What I do know however is that garden rooms are becoming increasingly popular. More people are buying garden rooms and the value of these rooms is increasing. More people are buying garden rooms and the value of these rooms is increasing.

### 2018 EPC regulation changes...

Do you need an EPC? Energy Performance Certificates (EPCs) are required whenever a property is sold or rented. You must order an EPC for potential buyers and tenants before you market your property to sell or rent.

What is an EPC? An EPC contains:
 

- Information about a property's energy use and typical energy costs
- Recommendations about how to reduce energy use and save money
- Information about a property's energy use and typical energy costs
- Recommendations about how to reduce energy use and save money

How do I get an EPC? You'll need to find an accredited assessor if you're selling or renting out your home. They'll assess your property and produce the certificate. A local estate agent can arrange this for you or you can find accredited assessors on the government website.

### How to BUY A NEW HOME!

Amber Valley has seen a number of new build developments popping up in the last 12 months or so, with the Devonshire Gardens development in Crich, the Damstead Park development in Alfreton and the Walsley Green development in Westington being some of the more recent ones.

But what do you need to be aware of if you're thinking of buying one of these new homes? Buying a brand new home can be a very distinctive and exceptional experience. However, as with all property purchases, it also comes with its own set of challenges.

Are you getting value for money? If you are buying your new home off plan (which means before the building has been completed, or in some cases the space isn't even in the ground yet!) how can you really tell if you are getting good value for your money?

There are several factors which should be considered before agreeing to purchase. You're much more likely to get a good deal and a good place to live if you purchase at the very beginning of the new development process. The number of interested buyers will also impact the price, as will the value of the house prices of the wider property market. Amber Valley is currently attracting a lot of interest from buyers both inside and outside the area.

I would always advise you to do some research and compare prices with similar property types on other local developments in the area. Speak with a local estate agent to see how well a particular town or village is performing. If you are buying a new build and don't currently live close to the area, local agents can also give an insight on local schools, transport links and leisure activities.

No sale price is ever set in stone. Always decide on your budget, but be prepared to remain flexible and always negotiate.

Be sure you know what you're getting The difficulty of buying off plan means that there's nothing to really see - so you need to use your imagination and be sure you know what you're getting. The difficulty of buying off plan means that there's nothing to really see - so you need to use your imagination and be sure you know what you're getting.

EXTRA, EXTRA - Always ask The majority of people who buy new build homes in their life and there are no benefits in being too polite. Always ask what you can get added to your purchase free of charge. There are a lot of things you can get added to your purchase free of charge. There are a lot of things you can get added to your purchase free of charge.



# RF&O Properties



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