msv

mosscare st vincent's



Leaseholders Subletting Handbook

email enquiry@msvhousing.co.uk web msvhousing.co.uk

Can I sublet my flat?

You need permission to rent out your leasehold property - you must tell us within one month of the date you have started to sublet. You will have to register your sublet even if you rent your property out to friends or family members. Depending on the requirements of your lease you may also required to enter into a deed of covenant.

Please see below for more information:

If you have a mortgage on your leasehold property, then you must get permission to sublet from your mortgage lender.

It is important that you tell us you are subletting your leasehold property. Under the terms of your lease you may be required to enter into a deed of covenant with your tenant and us. This makes sure that your tenant is responsible for keeping to the terms of your lease in the same way that you as the leaseholder are. We make a charge of £60 for drafting the deed.

We are responsible for the safety and security of the building your flat is in. We also sometimes need to tackle anti-social behaviour so it is important that we know when a leasehold property is rented out and that we have contact details for you and your tenants, not least because we need to be able to get in touch in case of any emergencies such as a fire or water leaks. It is also in your interest that we send any correspondence, notices or bills to you at the right address otherwise we may be taking legal action against you and you don't know about it.

To register your sublet or to tell us about any changes to your subletting information (such as a change of tenants) please contact our Leasehold team.

Contacting MSV:

- Call us on **0161 226 4211**
- Email us at **leasehold@msvhousing.co.uk**
- Write to us at: **MSV Housing, 7th Floor, Trafford House, Chester Road, Stretford, Manchester, M32 0RS**

Your responsibilities as a landlord

Gas and electrical safety

As a landlord, you are legally responsible for the safety of your tenants in relation to gas safety. By law you must:

- Repair and maintain gas pipework, flues and appliances in safe condition
- Ensure an annual gas safety check on each appliance and flue
- Keep a record of each safety check

The gas safety check must be carried out by a Gas Safe registered gas engineer. Give your tenants a copy of the gas safety record every time the check has been done. Give new tenants a copy when they move in. Failure to do so can lead to criminal prosecution and a large fine or even imprisonment.

As a landlord, you are also responsible for making sure that any electrical equipment you provide in the property is safe to use.

Buildings insurance

When you sublet your property your buildings insurance premium will not increase if you comply with the conditions of the buildings insurance policy. This includes:

- The leasehold property is let for at least six months or more;
- The sublet is managed by an agent who holds a deposit against loss or damage;
- You have set up an assured shorthold tenancy agreement with your tenant(s) which meets legal requirements;
- You are renting to a single household (for example, a family) and not to different individuals (for example a group of students)

If you don't meet these conditions, your insurance premium may increase. Also, if your property is empty for 30 days or more, you will only be covered for fire and not for water damage (for example due to burst pipes or flood), theft, attempted theft or malicious damage.

If you have any questions about your buildings insurance policy please contact our Customer Communications team on 0161 226 4211 or enquiry@msvhousing.co.uk.

Home contents insurance

Check with your insurer that your home contents insurance policy will provide cover once you are renting your property. you may need to extend your cover to make sure it does.

Energy Performance Certificate

It is a legal requirement that you provide prospective tenants with an Energy Performance Certificate (EPC). This gives details of the property's energy efficiency and environmental impact. EPCs are valid for 10 years so you may have one that was provided when you purchased the property.

Repairs

Under the Landlord and Tenant Act 1985, landlords are responsible for repairs to heating and hot water installations, baths, sinks, basins, any other sanitary installations, and parts of or installations in the flat which you own or control and whose disrepair would affect your tenants.

Fire safety

You must make sure that any furniture or furnishings you provide for your tenants is fire safe and meets the safety standards as set out in the Furniture and Furnishings (Fire) (Safety) Regulations 1998.

Paying your charges

Pay your service charge and ground rent

You are still be responsible for paying your mortgage, your service charges and ground rent etc. whilst the property is let out. Failure of your tenants to pay the rent to you will not be accepted as a reason for you not paying your charges.

Informing your tenants:

You should make sure your tenants know:

- How to report repairs to you
- How to use fixtures and fittings within your property, for example heating systems, baths and showers, window blinds or locks. Try and provide instruction manuals for all appliances where possible
- Where to dispose rubbish
- Who to contact in an emergency. By law you are required to give your tenants an address in England or Wales for mailing notices to you



Mosscare St Vincents Housing Group Head Office, 7th Floor, Trafford House, Chester Road, Stretford, Manchester M32 0RS

telephone **0161 226 4211**

email **enquiry@msvhousing.co.uk**

visit **msvhousing.co.uk**

If you would like this information in another language or format, then please contact us

Si vous voulez ces informations dans une autre langue ou format, prière de nous contacter

ਜੇ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਪੰਜਾਬੀ ਜਾਂ ਕਿਸੇ ਹੋਰ ਤਰੀਕੇ ਵਿਚ ਚਾਹੀਦੀ ਹੈ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

إذا كنت ترغب في الحصول على هذه المعلومات بلغة أو صيغة أخرى، فيرجى الإتصال بنا.

Haddii aad macluumaadkan ubaahan tahay luqad kale ama hab kale, fadlan nala soo xiriir

Jeśli wymagasz tej informacji w innym języku lub formacie to skontaktuj się z nami

اگر این اطلاعات را به یک زبان دیگر و یا ر یک قالب متفاوت می خواهید لطفا با ما تماس بگیرید.

ካዚ ሓበሬታ ብካልኢ ቋንቋ ወይ ቅርጺ ምስ እትደልዩ፡ በጃኹም ኸው ርኸቡና።

اگر آپ کو یہ معلومات کسی دوسری زبان یا شکل میں چاہیے تو براہ کرم ہم سے رابطہ کریں۔