



FIFE KEYFUND

LANDLORD FAQ'S

1. Who do you assist?

Trust in Fife provides advice and guidance, in conjunction with a deposit guarantee, to enable clients who are homeless or threatened with homelessness and are looking at moving into the Private Rented Sector. The guarantee is in the form of a certificate and is accompanied by legal agreements to be endorsed by tenant and landlord at the sign-up. Clients are assisted in making regular payments towards the deposit. Fife Keyfund agree an affordable amount for tenants to pay over a negotiated period. This builds up a cash deposit which can then be transferred to the landlord when Keyfund involvement ends.

2. Do you pay rent in advance?

Unfortunately, Fife Keyfund does not pay rent in advance, but can offer advice for tenants on alternative funding if required.

In the first instance Fife Keyfund guarantees the deposit for 12 months. Each case will be reviewed on a regular basis with regular contact and involvement with the landlord in the review. Clients are assisted in making regular payments towards the deposit. Fife Keyfund agree an affordable amount for tenants to pay over a negotiated period (12 months). This builds up a cash deposit which can then be transferred to the landlord when Keyfund involvement ends.

3. How does Fife Keyfund work with Tenancy Deposit Schemes?

As Fife Keyfund offer a Deposit Guarantee there is no cash deposit to be initially lodged in a Tenancy Deposit Scheme. At the point that Fife Keyfund deposit is passed to the landlord, the cash deposit then needs to be lodged with the tenancy Deposit Scheme of the landlords Choice.

Fife Keyfund can provide details of the three schemes currently operating and can transfer the deposit to the preferred scheme after initial contact is made and a case reference number is provided.

4. Who has to register as a letting agent?

An owner of a property can manage the day to day rental of the property. If this management is handed over to a third party they must be registered as a Letting Agent, even if they are not a letting agent in the traditional sense i.e. anyone involved in the business of the property.

Further information can be found at www.lettingagentregistration.gov.scot/who-should-register

Even if you are using an Agent you as owner still have responsibilities regarding the renting of the property.

Your obligations can be found at www.rentingscotland.org/landlords/using-letting-agent/

5. How can you assist me with finding a tenant?

Fife Keyfund have a number of clients looking for private rented property. These referrals can be single clients, sharers, couples or families. Should you have an available property, please contact the office advising of the property details. Fife Keyfund can then advise if they are aware of any clients looking for your type of property.

6. As a landlord, what do I have to provide?

You, personally, and each of your properties, must be registered with the local authority. If you need further information, or wish to register, the web address is www.landlordregistrationscotland.co.uk

As Landlord you will require a current Gas Safety certificate (if there is gas in the property) to be completed annually. An Energy Performance Certificate (EPC) that is completed every 10 years is also required. Further information regarding EPCs can be found at: www.energysavingtrust.org.uk/scotland/Insulation/Energy-performance-certificates

It is a landlord's duty to give heed to this guidance and I suggest that you check to ensure your property meets the standards. All tenancies must have the provision for detection of Carbon Monoxide. The guidance from Smoke Alarms and Carbon Monoxide detectors can be found at: <https://www.gov.scot/publications/fire-safety-guidance-private-rented-properties/>

An inventory, or condition report, is a must to protect your property. Without this there is no evidence of the condition at the commencement of the tenancy. There are a number of simple documents to assist, more information can be found at: www.rentingscotland.org

Prior to the commencement of a tenancy it is a landlord's duty to ensure the property is in appropriate condition. This will include electrical safety checks and a legionella risk assessment. It is in your best interest to be well informed to safeguard from any future problems. You can find more information about the 'repairing standard' and 'tolerable standard' at: www.rentingscotland.org

Under the new guidance landlords will be required to provide evidence of fixed wiring (Electrical Installation Condition Report or EICR) checks carried out at least every five years. The EICR report must include an appliance check report (a Portable Appliance Test or PAT). PAT checks are required on appliances provided by the landlord, but not those belonging to the tenant. Further information can be found on: www.housingandpropertychamber.scot

From 1st December, 2017 all new lease agreements must use a **"Private Residential Tenancy Agreement"** which replaces **"Short Assured Tenancy Agreements"**.

Landlords will no longer be required to issue Form AT/5 or Tenant Information Packs but will still be required to meet all of the legal requirements outlined.

The Scottish Government has published its recommended model tenancy agreement for:

Private Residential Tenancies (PRTs) which can be read/downloaded at:

<http://www.gov.scot/Publications/2017/10/3669/downloads>

Or populated via the following:

<https://www.mygov.scot/tenancy-agreement-scotland/>

If you do not wish to use this model then we recommend that you obtain independent professional advice.

If the landlord uses the Scottish Government's model lease, they must give their tenant the 'Easy Read Notes for the Scottish Government Model Private Residential Tenancy Agreement'. These set out a simple commentary on each of the mandatory terms, and on any of the discretionary terms where the landlord has used the governments suggested wording.

This can be done by e-mail.

7. Where do I find out about changes to legislation?

The Scottish Government provide information regarding a landlord responsibilities and update a number of websites. Some of these sites are www.mygov.scot/housing-local-services/landlords-letting/being-a-landlord/ or www.rentingscotland.org/

There are landlord associations that will provide current information to their members. There is normally a charge for this service by the Associations.

Fife Keyfund offer a free quarterly landlord E-Bulletin. This is available to all landlords we work with or any interested party who wish to keep up to date. Should you wish to be emailed a copy please contact the office. Copies of these are available on our website.

8. Will you manage my property for me?

As we are not registered as a letting agent we are unable to manage the property for the landlord. Fife Keyfund staff wish to support clients into sustainable property and during the contract period contact is maintained with the tenant along with negotiated visits to the tenancy. Regular updates will also be provided to landlord.

9. Can you guarantee that I'll have a full deposit in place by the time you finish working with the tenant?

Fife Keyfund cannot guarantee this, however as staff will maintain contact with the landlord all the way through the tenancy, you will be kept aware of the amount that has

been repaid during the contract term as regular reviews take place with clients. Should the deposit not be paid in full by the end of Fife Keyfund's agreement, we would offer a final joint visit so landlord and tenant can discuss and arrange continued payments directly.

10. What happens if the client hasn't paid and the property is damaged?

Staff will maintain contact with all landlords through the term of contracts. If at any time staff become concerned that payments are not being made or if there is concern over the condition of the property we would contact you to discuss. If the tenancy comes to an end with a claim for damage against the condition while Fife Keyfund have an open contract, we will arrange to meet at the property to consider any claim. The guaranteed amount stands even if the tenant hasn't paid this fully.

11. Do you have or know of contractors to do EPC/EICR/PAT/Gas safety etc?

Staff will happily assist you to become familiar with your obligations as a landlord and can provide information regarding local contractors.

12. Will you let me know if there's issues in the property?

Sustainability is of high priority to Fife Keyfund staff. We will maintain contact with the landlord of the property and advise of any concerns within the property. If mediation is required, Fife Keyfund are able to facilitate this.