

H&H King

Estate Agents, Residential Lettings & Valuers

Welcome to H&H King

At H&H King, we have always prided ourselves on our professional integrity and the comprehensive and friendly service we provide. We are one of the companies within the H&H Group and are managed by Richard Stronach and Julie King. We aim to provide a "hassle free" approach to moving home giving our clients the maximum exposure available within the market place.

Buyers and Sellers

Dedicated, experienced and friendly staff are always on hand, either in person or via the telephone to deal with all queries and offer professional advice throughout the sales process. We offer free 'no obligation' market appraisals carried out by our residential Valuers who have extensive knowledge of the local area and market.



Buyers looking for a new home can make the most of our refurbished modern city centre showroom – feel free to call in and browse – or alternatively click onto www.hhking.co.uk where you will find our comprehensive selection of properties.

At H&H King, we offer a one-stop property shop to meet all of your needs:

- An **Independent** estate agent with an enviable reputation, offering **superior** service specialising in selling a wide variety of homes at all price levels
- **Regular Contact** with our clients, the cornerstone of our business
- **Free advice** on property valuation, preparation and selling
- **Inclusive fees** and No sale, No fee
- **HIPS** – sourced by us for our clients
- **Professional Marketing** with quality photography as standard, an easy-to-use, cutting-edge website supported by local press advertising
- **Mailing list** promoted and actively managed to match buyers to properties
- **Accompanied** viewings and formal feedback
- **Sales Director** conducts or supervises all negotiations from offer to completion



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12 Lowther Street, Carlisle, Cumbria CA3 8DA
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Property Valuations

In addition to our sales service, H&H King are able to offer valuations for mortgage, insurance, matrimonial, probate, family and taxation purposes.

Valuations will be undertaken by our staff who rely on a depth of knowledge and experience within the property sector. We act for a number of local solicitors and are also happy to advise you on your prospective purchase, even when the property is being marketed via other local agents – giving you that added peace of mind.

Probate Valuations

It is often said that there are two certainties in life: death and taxes. Unfortunately, the first generally brings the second following closely behind it.

Generally, one of the first responsibilities of the solicitor/executor is to arrange a valuation for probate purposes. This is important for two reasons: it will firstly enable the solicitor/executor to ascertain whether or not there is sufficient value in the estate to cover all of the liabilities and bequests left; and it will secondly ensure that it is known how much (if any) inheritance tax will be payable.

Matrimonial Valuations

In these days of high divorce and separation rates, it is usually necessary for the matrimonial home or shared property to be valued to decide upon how the assets will be shared. Matrimonial valuations are carried out by a Valuer appointed by both parties with an independent valuation report provided for them and/or the Court.



Mortgage Advice

In association with a local independent financial adviser, we are pleased to offer an independent mortgage advisory service for our clients. As independent financial advisers with access to the whole mortgage market, they will be able to:

- Provide advice on how much you can borrow
- Give an indication of the monthly cost of a mortgage
- Suggest other points you need to think about when buying property
- Search the whole market for the best mortgage
- Complete all the paperwork with you when applying for the mortgage
- Liaise with the lender, yourself and your solicitor right through to completion
- Provide the most competitive rates for life and protection cover and arrange the policy
- Arrange to cover your income if you are too ill to fulfil the mortgage repayment requirements

Residential Letting and Property Management

H&H King is one of the region's leading independent Estate and Residential Letting Agents. Based in Carlisle, a family firm established in 1890, our reputation has been built upon years of experience and knowledge of the local market along with a wealth of satisfied clients.

Letting your property can be a stressful time, whether you are a private individual letting your home for the first time or an experienced investor/landlord. Letting demands careful planning and you need a professional agent whom you can trust, one who will look after your interests and at the same time ensure your role as the landlord is as stress free as possible. You can depend on H&H King Residential Lettings, who with an enviable reputation have grown up with years of experience and an extensive knowledge of the locality.

Recognising the rapid and recent growth in requirements for rental properties within Carlisle and the surrounding areas, H&H King have kept pace by investing in both staff and technology to provide a comprehensive letting service from the initial property appraisal through to the management of the tenancy.

We use our extensive knowledge and expertise to ensure that our service meets your needs and gives you peace of mind with regards to maximising your rental potential.

We are part of the H&H Group, are regulated by the National Approved Letting Scheme (NALS) and are members of the Deposit Protection Service (DPS), The Dispute Service (TDS) as well as being affiliated with Leaseguard.

We hope that this information pack will give you an insight into the professional letting services we are able to offer and look forward to helping you manage both your property and your expectations.



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Level of Service

There are a number of essentials to consider when letting a property. Firstly, you need to decide which level of service you would like to use to meet your personal needs. To keep life simple, H&H King offers two levels of service either 'fully managed' or 'let only' and both at competitive rates.

To decide which service suits you best, we will arrange to meet you at the property. We are available Monday to Friday between 9.00am and 5.30pm, or by special appointment at any other times. We provide you with this service for free and at no obligation.

During this meeting, we will also happily advise you of any action you could take to maximise the rental potential and the time it may take to achieve it. Of course we will follow up with all points covered in writing, so you can take time to consider further at your leisure.



Let Only

Designed to find a tenant and tailored to the landlord who prefers to look after the day-to-day running of the tenancy.

Benefits of Let Only:

- Advertising in local press
- Web based advertising
- Referencing service
- Providing a schedule of condition report
- Drawing up of legal tenancy agreement
- Notifying local authorities/utility suppliers
- Verifying that the property meets current legislation and regulations

Fully Managed

Our fully managed service requires the minimum level of involvement from you to ensure your let is as hassle free as possible.

Benefits of Fully Managed:

- All the benefits of Let Only
- Undertake routine visits to check on condition
- Organise any maintenance work necessary with our nominated contractors
- Rent collection service
- Monthly statements



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Services at a glance...

Service Feature	Let Only	Fully Managed
Free Property Appraisal	✓	✓
Property Marketing	✓	✓
Tenant Referencing Service	✓	✓
Preparation and Signing of Tenancy Agreements	✓	✓
Deposit Holding Facility	✓	✓
Gas Safety Certificate*	✓	✓
Energy Performance Certificate*	✓	✓
Utility Suppliers Notification	✓	✓
Schedule of Condition Report	✓	✓
7 day accompanied viewing service	✓	✓
Tenancy Renewal	x	✓
Rent Collection Service	x	✓
Monthly Statement	x	✓
Property Maintenance	x	✓
Routine Property Visits	x	✓
Tenant Checkout Service	x	✓

Although we offer two levels of service, we are flexible and will happily tailor these to suit you.

*Gas safety and energy performance certificates can be arranged on your behalf, extra fees will apply.



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Maximising your Rental

You get one chance to make a lasting impression! We know from experience that the presentation of your property will increase both the marketability and the rate of rental income we can obtain on your behalf.

Ensure your property is presented to the highest of standards to secure an early tenancy. Think of yourself as a potential tenant and present your property as appealing and uncluttered as possible.

Top Tips

- Choose neutral colours such as magnolia for decoration
- Carpets, curtains and any furnishings should also be neutral and be hard wearing
- Gardens should be neat and well maintained
- Have the house and windows professionally cleaned before letting
- If you are seeking a company let, all furnishings including kitchens and bathrooms must be well equipped and to a good standard

Furnished Lettings

- Three piece suites and beds, including mattresses, must be of a good standard and meet current safety regulations
- Protect any table or furniture tops with glass or suitable covers
- Cutlery and glassware should be robust
- Televisions are not normally necessary as tenants will bring their own
- It is handy to leave full instructions for appliances, alarms and any kitchen gadgets, plus information as to where main switches, stop taps etc can be found

Our tenants are also important to us and so we ask that landlords ensure that the property to let is thoroughly cleaned and emptied of personal possessions prior to the commencement of a tenancy.



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The Right Tenant for You

Upon your written instructions to proceed, our efficient team will commence the process of finding a suitable tenant by contacting all prospective applicants who are registered with us, organising the photographic images of the property (for advertising and mailing) and by placing the property onto our chosen websites www.hhking.co.uk, www.clickin2property.co.uk plus www.rightmove.co.uk.

We also advertise regularly within the local Cumbrian newspaper and only use colour promotional material for all letting communications.

Once a suitable tenant has been found and the application received, we will contact you and ask for approval prior to proceeding to referencing and contract stage. Prospective tenants will be referenced using Leaseguard who perform a credit search and also confirm residency and employment details.



What Happens Next?

Now a suitable tenant has been found and upon satisfactory Leaseguard references, we will then draw up a Tenancy Agreement which is usually an Assured Shorthold Tenancy and runs for an initial six month term.

In most cases a deposit equivalent to one month's rent, plus one month's rent in advance will be required before the tenancy can commence. All deposits are now required by law to be held in a protected scheme and H&H King is currently both a member of the Deposit Protection Service (DPS) which is the government based custodial scheme and The Dispute Service (TDS).

Safety is Paramount

All properties with mains or tanked gas central heating systems or equipment are required by law to hold a current safety certificate from a GAS SAFE registered plumber. We also recommend that all properties are supplied with at least one carbon monoxide detector and two smoke detectors. All rental properties are required to have a valid Energy Performance Certificate (EPC).

For more information on Fire and Safety, Gas Safety, Furniture and Furnishings and Electrical Equipment Safety Regulations, visit our website www.hhking.co.uk which has links to the applicable websites.



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