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## Welcome to Rubicon

**Rubicon Estates** is an independent agency proud to offer a bespoke, personable, and highly professional service to all of our clients and investors. We are a local and fresh alternative to larger corporate companies while possessing a cosmopolitan portfolio of clients from the UK, Asia, and the Middle East.

Our hearts beat for London properties, particularly for those located in the captivating Docklands. Residents here get to enjoy an exceptionally diversified infrastructure, reaching from state-of-the-art skylines to historical, idyllic marina views only minutes apart.

Accommodating the typically busy lifestyles of many landlords, we take over all the hassle that comes with letting a property so that you can fully focus on your day-to-day responsibilities.

Watch your investment bear fruit, while retaining your peace-of-mind – that's how lettings should be!

# Why choose us?

#### We're at the Heart of Limehouse

We think that location is everything. That's why our prime office spot on Narrow Street has led to a 42% share (2017) of our tenants who were 'walk-in' clients - this represents a higher share than both Rightmove and Zoopla. That's something that other agencies simply can't compete with.

### **Honesty & Transparency Maxim**

We believe that genuine, reliable relationships are the key to our continuing 20 year success. Accordingly, all our agents act upon the maxim of integrity and honesty in order to create happy and long-lasting clients - our primary goal!

### Going the Extra Mile

We are not an agency that disappears once the contracts are sealed. Our priority is to keep taking care of our managed properties and we do so with help of the latest technology, like our new 24 hour online fault reporting system, together with our 24 hour emergency line.

#### **Personalised Service**

For us, you and your property are more than just a number. Our dedicated team are 100% committed to providing a service that is caring, professional, and reflective of the fresh and hasslefree ideals that we pride ourselves on delivering time and time again. Electronic document signing and key collection from our office are just some of our time-saving ideas.

### **Recognised Agents**

Our lettings and property management team have a wealth of experience, ARLA training and qualifications, and an unrivalled knowledge throughout Limehouse and the Docklands. The minute you meet them, you'll instantly notice how much they put all their heart and soul into what they do!

### **High-Class Tenants**

With us, your future tenant will be carefully selected from an extensive portfolio of verified professionals. With long-term relationships with HSBC, Credit Suisse and J.P. Morgan, we have a wealth of applicants.







## Durservices

We provide the **option of two main services**, so whatever your property needs, we can help. Choose from either our **Let and Rent Collection only** or **Fully Managed Services** and compare what they offer:

#### Let and Rent Collection Service

Our let and rent collection service is for landlords who wish to be involved in the maintenance of their property and take a more 'hands-on' approach when it comes to the day-to-day management side of things.

### **Fully Managed Service**

With our premium fully managed service you can rest assured that your property is in the exceptionally good hands of our property management team, who will take care of all the day-to-day management and maintenance concerns, as well as any issues or queries raised by the tenant. We also include managing your insurance claims - Hassle free from all the paperwork. This is a fully comprehensive service on top of everything included in our rent collection package.

I was extremely pleased with the manner in which dealt with a leak in my flat which had caused significant damage to the bathroom and living room. As an overseas landlord this could have been my worst nightmare but Jason devoted time and energy into liaising with the management company, insurance companies, builders and loss adjusters to quickly resolve the issue and ensure minimal disruption to my tenants. Jason was very up front and honest about the costs and kept me informed of each stage of the process. The finished product looks amazing and I am very impressed at how Jason dealt with the situation - well worth the management fee!

Kate | allAgents

| Services Provided | Let & Rent Collection | <b>Fully Managed</b> |
|-------------------|-----------------------|----------------------|
|-------------------|-----------------------|----------------------|



| Professional Photography                  | 1            | ſ            |
|---|--------------|--------------|
|   |              | ./           |
| Accompanied Viewings                      |              | <b>V</b>     |
| Find Suitable Tenants                     | <b>V</b>     | <b>V</b>     |
| Negotiations of Offer                     | <b>V</b>     | <b>✓</b>     |
| Rent Collection & Payment                 |              | <b>√</b>     |
| Rent Arrears Check                        | $\checkmark$ | $\checkmark$ |
| Arranging Tenant References               | $\checkmark$ | $\checkmark$ |
| Property Marketing on Portals             | $\checkmark$ | $\checkmark$ |
| Preparing Tenancy Agreement               | $\checkmark$ | $\checkmark$ |
| Key Holding Service                       | X            | $\checkmark$ |
| Arrange Inventory & Check-In              | X            | $\checkmark$ |
| Arrange EPC                               | X            | $\checkmark$ |
| Arrange Gas Safety                        | X            | $\checkmark$ |
| Dealing with Insurance Claims             | X            | $\checkmark$ |
| Dealing with day to day Tenant            | X            | $\checkmark$ |
| Negotiate Deposit Returns                 | X            | $\checkmark$ |
| 24 Hour Tenant Maintenance Hotline        | X            | $\checkmark$ |
| Midterm Property Inspections              | X            | $\checkmark$ |
| Online Statements                         | X            | $\checkmark$ |
| End of Year Income and Expenditure Report | X            | $\checkmark$ |
| Arranging Professional Cleans             | X            | $\checkmark$ |
| Extra Clauses within Tenancy Agreement    | X            | $\checkmark$ |
|   |              |              |





# Dur pre-tenancy services for you

Once you have instructed us with letting your property, we will carry out all following tasks on your behalf. This is again to keep everything as stress-free as possible for you. Should you select our Fully Managed service, our in-house property managers will meet you and carry out a handover service to ensure all information about your property is gathered to ensure we can maintain your property hassle-free.

### **Tenancy Agreements**

All our tenancy agreements are prepared by Pain and Smith with clarity and transparency in mind to ensure every party is fully aware of the terms. They are designed to protect your rights as a landlord and are subject to regular review to take account of new legislation.

### **Deposit & First Rent Payment**

Before the move in we will collect the first month's rent and deposit, and the deposit will be registered in accordance with MyDeposits' protection scheme. We will provide the tenant with the correct documentation as required by the legislation within the correct time limits to ensure you are always fully compliant.

### **Energy Performance Assessment Certificate (EPC)**

Since the 1st October 2008 all properties being marketed as available to let are required to have an EPC. We can organise this for you if you are not in receipt of one.

### **Inventory Check**

We will arrange a comprehensive inventory check to assess and document the condition of your property prior to the commencement of the tenancy. A copy of this report will be given to your tenant to check and sign, and will be used to compare with the condition of the property at the end of the tenancy.

# Finding a tenant

We know how important it is finding the right tenant and that's why we carefully screen all of our applicants to ensure that we find you somebody reliable who will look after your property in the long-term. Being based within walking distance of the Canary Wharf financial district, we deal with professional tenants from corporate companies such as J.P. Morgan, HSBC, Credit Suisse, KPMG, Barclays, and many more.

### **Marketing Your Property**

Along with advertising your property on all the major portals such as Rightmove and Zoopla, we will also feature it in our office windows and our state-of-the-art touchscreen TV, located at the heart of Limehouse on Narrow Street. Moreover, we will add it to our website, send it out via instant email alerts to a myriad of applicants as well as promote it via our popular social media channels.

As soon as you instruct us to let your property we'll produce all the details, including professional photographs that showcase it at its very best. We'll do everything we can to make this process hassle-free for you!

#### Reference checks

Once we've found a suitable tenant that you're happy with, we'll have reference checks conducted by an independent company. They will provide a detailed assessment of the tenant's ability to afford rent, credit and ID checks, proof of residency, and references from employers and former landlords (unlike other agencies that just carry out ID checks). Once you have received the comprehensive report and only if you're 100% happy then will we proceed to the next step.

tenants and always keeping in touch closely with emails every step of the way, made me feel very important.

Highly recommend her for letting your property out.

Al | allAgents





# The PRS market is expected to rise in 2040 to 50% which is forcing the government to substantially increase legislation standards for landlords. This places unprecedented responsibility on landlords to provide a safer environment for their tenants, with new laws continuously evolving year after year, penalties placed on landlords are becoming increasingly severe.

Your legal obligations

As a Fully Managed landlord we will always aim to guide you through the regulations and help ensure you are fully compliant, as well as keep you informed of any legislative changes that might affect you and your property.

### Furniture and Furnishings Fire Safety Regulations 1988 (amended in 1989 and 1993)

Our in-house management team will work with you to ensure all furniture meets the current regulations before marketing.

### **Maintaining Property**

It has always been the landlord's statutory responsibility to maintain their property, however with recent law changes, if repairs are not be kept up to date, you will be unsuccessful in obtaining possession of your property.

### The Smoke and Carbon Monoxide Alarm (England) regulations 2015

It is the landlords responsibility to ensure there is a carbon monoxide alarm in any room used as living accommodation where solid fuel is used - after that, all alarms must be in working order at the start of each new tenancy.

### Visa/Border Control

UK landlords must check immigration status of residential tenants. The landlord could be liable to pay £3,000 per illegal occupant if you fail to carry out the necessary checks.

### **Gas Safety**

Faillure to maintain the tenants gas supply could mean you risk prosecution and this could result in a landlord facing imprisonment or fines up to £20,000 or Both.

### **Electrical Equipment Regulations 1994**

Electrical equipment must be safe and must satisfy the safety requirements of the 1994 regulations. This involves checks by a qualified electrician.

### **Gas Safety Regulations 1998**

It's the landlords responsibility to ensure that all gas appliances and installation pipework in the property are kept in a safe condition. This involves annual checks by an approved Gas Safety registered engineer and a written record given to your tenant at move in.

### Right to Rent + The Deregulation Act 2015

Rubicon will ensure that you meet the necessary requirements and ensure you adopt best practice prior to the letting of your property.

# What makes our property management different

### **Dedicated in-house Property Management**

It's common for letting agencies to either outsource their property management functions or employ people at a non-local office to do it for them. We believe that this convolutes the process making in-house management much more effective. This means our team will always be nearby; and if there's anything you'd like to discuss just pop into our office and have a conversation face-to-face with the man of the hour: Jason Fox.

### Let your tenants report faults 24 hours a day!

Rubicon use an online fault reporting system that not only enables tenants to report in detail, but also has a facility to upload photos to ensure that we fully understand their needs and send the correct engineer – benefitting both you and the tenant alike. This detail gives you the reassurance to meet the new Section 21 regulations. Moreover, our system is available in 44 different languages; so no matter the language your tenant wants to communicate in, quick help is guaranteed!

### 24 hour emergency call centre

We also offer all our Fully Managed tenants a 24 hour emergency calls service. You can rest assured that help is close by if needed - A stress free service

### **Continuing property inspections**

We carry out an initial 3 month inspection of all our managed properties followed by 6 monthly thereafter. This ensures that we protect the interests of our landlords by reporting on any required preventative maintenance issues, whilst ensuring tenants can enjoy a trouble free tenancy. We have built an excellent rapport with our tenants and are trusted to enter their homes with our management keys.

### **Insurance claims?**

Our Senior Property Manager Jason Fox is an expert in dealing with insurance claims and offers his services at no extra cost. We know about the aversion most landlords have to go through with those tedious insurance forms; they contain lots of technical issues and consist of countless pages. We'll take care of that for you.



## Keeping compliant... Our **24 hour maintenance** online reporting system is available in 44 languages.



















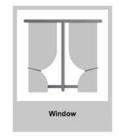


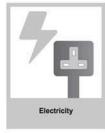


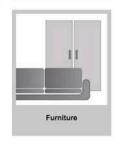










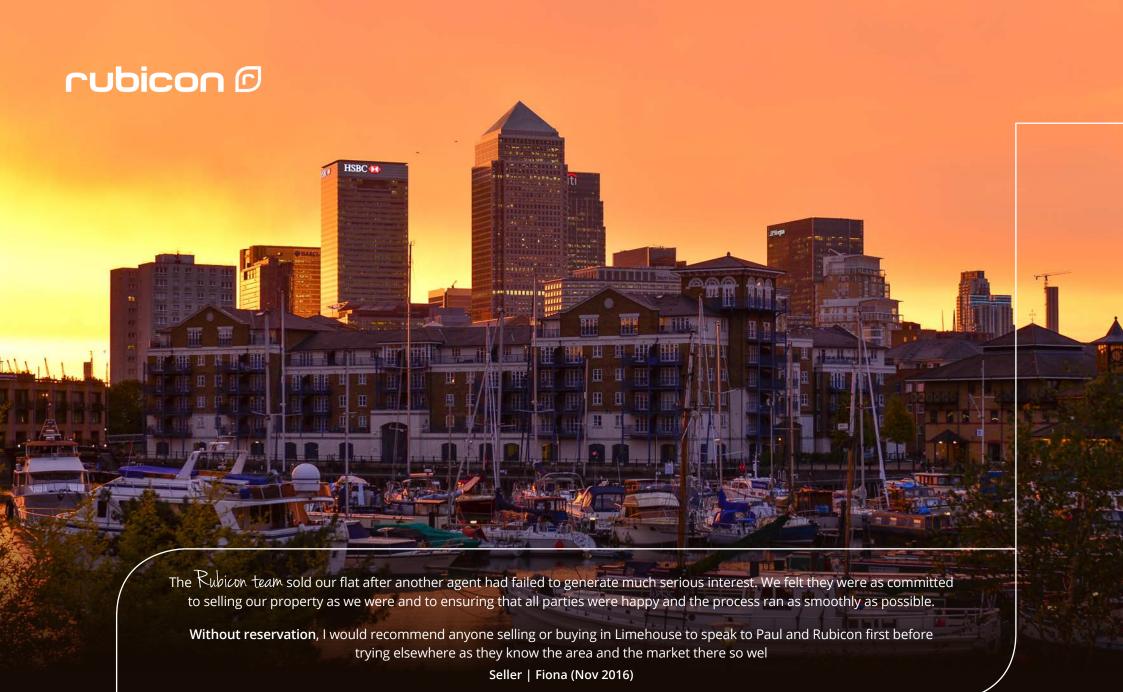












## Additional services for landlords

We are more than passionate about lettings and management, but our scope of service doesn't end there! Thanks to our one-source solution concept, many landlords enjoy our following additional services:

### Sales: Become a multi-landlord!

Limehouse and the E14 area is a great location to build your portfolio. Situated on the frontier of the Canary Wharf financial district, it serves as a place of retreat for many professionals to unwind after a long working day. With the Thames itself, harbours, basins, boats, and ships, this enchanting location offers a unique marina charm.

With an average of a 4.3% yield on property in Limehouse and 4% in E14, the area is definitely worthwhile. This creates a smooth and stress-free transition from your purchase to having a professional tenant ready to move in upon completion. On top of that, Limehouse was even chosen as Britain's Top Investment Hotspot twice in a row (2014 and 2015) by The Telegraph!

### **London Yields table**

| Limehouse | £343 14.3%   | £422 I 4.65%  | £637   | 4.30% |
|-----------|--------------|---------------|--------|-------|
|           | £740 I 4.3%  | £1,267   3.9% | £1,458 | 4.1%  |
| Hampstead | £380   3.7%  | £571   3.5%   | £1,157 | 3.8%  |
|           | £364   3.6%  | £560   3.87%  | £814   | 3.5%  |
| Chelsea   | £566 I 3.6%  | £821   3.4%   | £1,740 | 3.4%  |
|           | £444 I 3.7%  | £667 I 2.7%   | £2,149 | 2.9%  |
| Wapping   | £396 I 3.21% | £610   3.21%  | £936   | 2.9%  |
|           | £380 I 2.9%  | £514   2.7%   | 2983   | 2.7%  |

**Source:** Findproperty, powered by Zoopla. July, 2017

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