



MGY

CONTRACT HOLDER HANDBOOK

WELCOME TO THE MGY WAY

ESTATE AGENTS AND CHARTERED SURVEYORS

MGY.CO.UK

We'll help you live like a local.

This contract-holder handbook will explain the renting process: what's expected of your landlord; your responsibilities as a contract-holder; and ours as your trusted agent. So, if you're ready to feel good about renting in Cardiff, then let's get started.

Cardiff is a thriving, dynamic and creative capital city with a rich cultural heritage, you've picked an amazing city to live in. We are looking forward to helping you find a rental property that fits your unique set of requirements. It's time to live like a local, each area of the city has its own unique quality from the leafy suburb of Pontcanna, no doubt the most fashionable place to live in Cardiff and one of the trendiest places to live in the UK, to the city of Llandaff, named as one of the best urban places to live in the UK, Llandaff is a historic Cathedral City within a City. It's also the birthplace of much-loved Children's author Roald Dahl and the home of Doctor Who. The city of Llandaff also has its own stunning Cathedral, dating back to 1107. The city has been established as a Christian place of worship since the 6th Century.

Cardiff Bay is the coastal corner of Wales' capital and only a short bus or train ride from the city centre; you can even walk between the two. Formerly a thriving tidal dockland, famous for exporting Welsh coal to the world, the area is now a vibrant waterfront surrounding the shore of a stunning freshwater lake. Today, Cardiff Bay is known as a popular place to live, synonymous with entertainment, relaxation and enjoyment. Wonderful Whitchurch, a neighbourhood offering vibrant village life with a strong sense of community and everything you need in an easy, walkable distance. It's also the birthplace of several local celebrities. Wales Rugby Union's Sam Warburton, Tour De France winner Gareth Thomas and former Welsh and Real Madrid footballer Gareth Bale were all students of Whitchurch High School.



Independent since 1987.

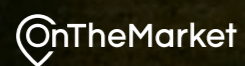
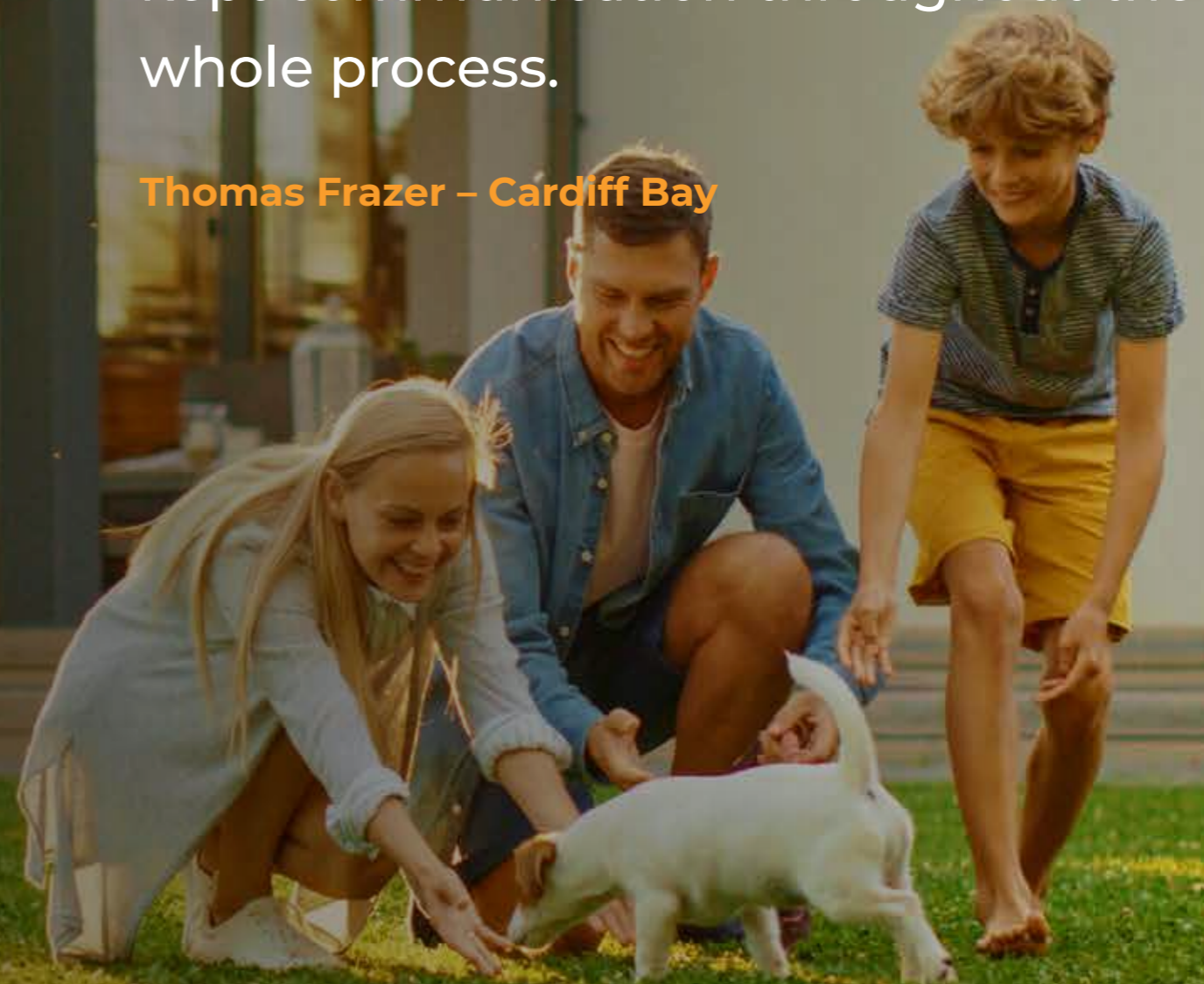
You'll feel at home with us.

More than just an estate agent we are a people focused business made up of a team of caring, professional, and diligent experts who happen to be in property. Our reputation has been earned through consistently delivering results for our sellers and landlords, an outstanding level of service for our contract-holders by matching them with properties which meet their needs, we support and care for the communities we serve and are proud to be your trusted agent. A home isn't just a place where you, sleep, cook and keep warm, its about creating long lasting memories and feelings of love and security, therefore you will feel at home with MGY.

“

The team were extremely helpful and couldn't do enough whilst setting up the tenancy for my new property and kept communication throughout the whole process.

Thomas Frazer – Cardiff Bay



You're in safe hands renting with us.

When you rent you have more freedom, and flexibility, here are a handful of important reasons to show that all our contract-holders are in safe hands with MGY.

Award Winning MGY

In 2021 All Agents - The UK's Largest Customer Review Website for the Property Industry awarded us "Number One Lettings Agent in Cardiff and Wales", and "Best Letting Branch in Cardiff." These awards are based on authentic customer reviews from the largest and industry leading property review website. The "Best Estate Agent Guide Award 2022" was awarded to MGY for Marketing | Service | Results. MGY is listed in the Best Estate Agent Guide 2023 for Sales & Lettings, and we have been awarded A Gold Award for Lettings. We are among an elite group of estate agents that has achieved the performance standards necessary to be listed in the Best Estate Agent Guide.

Five Star Service

We've been serving contract-holders with expert advice and five-star service for over 35 years. Our contract-holders feel right at home with our experienced and professional letting consultants and maintenance team, safe in the knowledge their home is in good hands.



Industry Protected

As members of ARLA Propertymark (the Association of Residential Letting Agents), the Property Ombudsman Scheme for Estate Agents and RICS (Royal Institution of Chartered Surveyors), we follow a Code of Practice and we are licensed with RentSmart Wales, which ensures we'll act professionally, and you'll be protected.



Your Deposit is Secure

We are a regulated agent and, as members of the Tenancy Deposit Scheme (TDS), the Deposit Protection Service (DPS) and the SAFEagent campaign, you can rest easy knowing that your security deposit receives financial protection.



The Property will be Legally Compliant

All MGY rental properties are let with energy performance certificates (EPC's) which rate and advise on each property's energy efficiency. Plus, we are licensed with Rent Smart Wales, this means we ensure that properties rented through us are on the right side of the law.

Your landlord is Legally Compliant

As members of ARLA Propertymark (the Association of Residential Letting Agents), the Property Ombudsman Scheme for Estate Agents and RICS (Royal Institution of Chartered Surveyors), we follow a Code of Practice and we are licensed with RentSmart Wales, which ensures we'll act professionally, and you'll be protected.

The rental process.

We have simplified the process into seven parts



01

Viewing the property

To start the search for your ideal rental property, browse our selection of available rental properties on [mgy.co.uk](https://www.mgy.co.uk). Once you find one you'd like to view, call our lettings team to arrange a viewing.

Cardiff North **029 2084 5063**

City Centre **029 2047 5191**

Pontcanna **029 2039 7152**

ENSURING IT SUITS YOU

A member of our Lettings Team will ask how long you intend to rent for (term of Occupation Contract) and will discuss the details with you to ensure the property will suit your requirements. They will enquire about your employment status and annual income to establish that the affordability criteria is met. This protects you and ensures we only show you rental properties within your range.

If we discover that renting the property would unreasonably stretch you financially, you may have the option to provide a guarantor (someone who agrees to pay the rent in the event that you can't). A guarantor must be someone who resides in the UK, they must be over 21 years old, be a homeowner and able to provide proof of income or employment.

WHO YOU'LL DEAL WITH

Your Landlord will have chosen to let their property through one of two MGY options; Let Only; or MGY Managed Properties. It's important you know which package your Landlord is on so you're clear on who you will be interacting with, us or the Landlord; and it also affects the parts of this handbook that are relevant to you.

For Let Only Properties

We will introduce you to your landlord and they will interact with you once your contract starts.

For Managed Properties

We interact with contract-holders on behalf of the Landlord, so your point of contact would be us.

Useful contact numbers are provided at the back of this handbook.

“

I'm very grateful to MGY. After I let them know what I was looking for, they promptly found me properties and kept me in mind if anything suitable popped up. Thoroughly professional always, timely replies and always followed up if needed. I firmly believe MGY is the company to turn to if you'd like to find the perfect place suited to your needs in a hassle free manner. Thank you!

Morgan – Cardiff Bay

02

Reserving the property

WHO YOU'LL DEAL WITH

Once our lettings team agree that the property suits your requirements and income, to secure the property you will need to do the following:

- Express your interest in proceeding with renting the property.
- Pay a holding deposit of one weeks rent.
- Provide photo identification for all applicants, we accept passports or driving licences.
- Complete an online application/credit check for each adult moving into the property.
- If required complete a guarantor application.

REFERENCE CHECKS

Reference checks are carried out to ensure that you (or your guarantor) are a reliable candidate for renting, and that you meet certain criteria so your landlord can consider you as a contract-holder. They include but are not limited to: financial profiling and credit checks; employment/employer checks; previous Landlord checks (where relevant); as well as agreeing to 'Right to Rent' checks (where relevant). Reference checks are carried out by a credit referencing service using information you have provided. To ensure quick processing it is advisable you let your employer(s) or previous Landlord know that we and/or the Credit Referencing service will be in touch.

Occasionally, applications may be rejected due to financial issues or previous renting issues, when this occurs the occupation contract will not proceed, and the holding fee will be retained by us for costs incurred. We therefore encourage you to advise us of any previous problems in advance of this part of the process.



03

The Occupation Contract

Once the referencing process is complete and acceptable you will be contacted to arrange a time to visit your local MGY office (along with any other applicants) so that you can sign the legally binding Occupation Contract. A draft copy of an Occupation Contract will be provided prior to the move in for you to review. We recommend you read the contract thoroughly before you sign and date, so you understand your obligations as contract holder. Occupation Contracts can only be signed when the funds detailed in the following section are paid and cleared.

MAKING INITIAL PAYMENT

On the arranged day that you attend our office to sign the Occupation Contract, you will be required to pay the first month's rent in advance; and the deposit. Both must be paid in cleared funds by 12:00 noon.

“

Jonathan has been a great help throughout our tenancy application. From start to finish there was transparency in the communication we received, and everything run so smoothly! Any questions and queries we had, were answered with clarity. I would 100% recommend using MGY to find a property.

Kirsten Tierney – Cardiff Bay

ABOUT THE DEPOSIT

The security deposit covers the costs for dilapidation/damages to the property, contents and unpaid rent. It is returned at the end of the occupation contract subject to the property being returned in a comparable condition to the start of the agreement and inward inventory.

Let Only Properties

Your deposit will be protected and registered with an accredited government deposit scheme. It will be transferred internally to your landlord's account or My Deposits.

Managed Properties

Your bond/security deposit will be protected by the Tenancy Deposit Scheme and held in a separate client account. You will be provided with a certificate, the details of the bond/security deposit, and a Tenancy Deposit Scheme leaflet. Prescribed pages of the scheme will be attached to your Occupation Contract. For more information about Security Deposits and how they are protected visit [tenancydepositscheme.com](https://www.tenancydepositscheme.com)

ONGOING PAYMENTS

As the contract-holder, it is your responsibility to set up a standing order mandate, which instructs your bank or building society to pay future rent payments automatically and immediately when they are due. MGY do not request rent by Direct Debit.

A deposit equivalent to a month's rent plus £100 will be required to be paid at the start of the occupation contract. This is subject to referencing. The Renting Homes (Fees etc.) (Wales) Act 2019 permits certain fees/ charges to be made where a contract-holder has defaulted on or breached their obligations under their Occupation Contract.

FEE TYPE EXPLANATION

- Default fee for late payment of rent. Chargeable from 14 days arrears calculated on the interest at 3% above Bank of England base rate on the late payment of rent for each day that the payment is outstanding.
- Loss of key or other security device. Landlords and letting agents can charge the contract-holder a fee to cover the cost of replacing the lost key or security device (e.g. fob, electronic device for garage doors/security gates)
- Payment on termination of an occupational contract. Landlords and letting agents can require a contract-holder to make an early release fee of an occupation contract should your circumstances change. An early release fee needs to be mutually agreed with the landlord and fee will be applicable.
- Company application fee. £300 including VAT.

PLEASE FEEL FREE TO ASK US TO EXPLAIN THE RENTAL PROCESS TO YOU AND WE WILL HAPPILY ANSWER ANY QUESTIONS YOU MIGHT HAVE NOW OR DURING THE PROCESS.

Moving in

RECEIVING THE KEYS

At the time of signing the contracts, a full set of keys providing access to gates, garages, property etc, will be issued. Contract Holders in Managed Properties will also be supplied an “MGY Contract-Holder Welcome Pack”, containing:

- Schedule of Condition (including inventory with photographs).
- Gas Safety Certificate (where applicable).
- Operating manuals for systems/equipment (where possible).
- Utility readings.
- Electrical certificate.

The inventory is a document evidencing the condition of the property and its contents at the point of handover. At your final check-out at the end of the occupation contract, the property condition/cleanliness and its contents will be compared to the inventory. Your security deposit may be used to pay for damages, missing items or to pay for lack of maintenance.



PROPERTY CONDITION

You are advised to thoroughly check that the information contained in the Schedule of Condition is a true reflection of the property, its condition, and inventory. Should you discover any cleaning issues on arrival at the property, please report them within 24 hours:

- For Let Only Properties: Inform your landlord.
- For Managed Properties: Contact the MGY lettings team.

You are required to return the signed inventory(s) to MGY within 7 days. If we do not receive a signed copy, we will assume that you agree with the details contained in the inventory. If we, or your landlord, do not hear from you, we will assume you are happy with the property, its condition, its contents, and its cleanliness.



UTILITY METER READINGS

From the commencement date of the occupation contract, you will thereafter be responsible for all utilities charges (electricity, gas, water & sewage, telephone, Council Tax, TV licence etc), unless otherwise stated in your occupation contract.

For Let Only Properties

We recommend you check the meter readings immediately upon occupation and inform all utility providers and local council of your new occupation contract. Payment should then be arranged directly to them.

For Managed Properties

The detailed inventory will include meter readings for gas, electric and water if metered. It is therefore important that you check the readings supplied against the meters to confirm they are correct at time of occupancy. Should you find a discrepancy, you should immediately notify MGY.

We will notify the suppliers of the readings in the detailed inventory and will also inform them that you are responsible for ongoing bills. Local Council will also be notified of the date occupied. However, you are requested to contact suppliers directly to set up payment plans.

“

The team at MGY are brilliant. They've made our rental experience smooth for the second time now and we would highly recommend using MGY. Karen has been lovely and helpful.”

Tasha & Rhod – Radyr

INSURANCE

We recommend for your own peace of mind that you take out the following insurance for the duration of your occupation contract:

- **Contents Insurance**, a type of home insurance that could cover the cost of replacing your possessions in your home if they're stolen, destroyed or damaged.
- **Accidental Damage Insurance**, to cover unintended damage or breakage to the contents of the property. This will protect you should the rented possessions be damaged during your occupation contract.
- **Income Protection Insurance**, this will enable you to continue to pay the rent should you be unable to work due to sickness or injury.

FOR MORE INFORMATION REGARDING INSURANCE PLEASE FEEL FREE TO SPEAK TO A MEMBER OF OUR LETTINGS TEAM.



Property maintenance

REGULAR UPKEEP

You are expected to maintain the property to the standard provided at the start of the occupation contract, for both Let Only Properties and Managed Properties, that's in addition to the Landlord's responsibility to keep the property maintained and in good repair. If a problem occurs during your contract, it's important to know who's responsible for what. With that in mind, we've created a helpful guide which outlines your key responsibilities as a contract-holder.

YOUR RESPONSIBILITIES AS A CONTRACT-HOLDER

RENT

Rent payments must be made on time and be the agreed amount, as laid out in your Occupation Contract.

CARE

Take good care of the dwelling to avoid any preventable issues. For example, turn off the water if you'll be away from the dwelling during the colder months. Mowing lawns, maintaining gardens and outside spaces and arranging regular rubbish and garden waste removal. Changing light bulbs/fuses and checking smoke alarms (monthly). Maintaining/defrosting fridges and freezers. ventilating and heating the property adequately to avoid condensation problems. Bleeding central heating radiators and clearing and unblocking internal and external drains.



PESTS

You must deal with a pest infestation in cases where it is caused through your own actions, e.g. by not taking out the bins and maintaining pet hygiene.

SUBLETTING

Subletting your dwelling is strictly prohibited under the terms of the occupation contract. This constitutes a breach of your contract and legal action may be taken.

REPAIRS

Reporting issues (as covered in the following Landlord maintenance section) straight away to prevent damage to the property. If damage does occur and is caused by you, a friend, or a family member, it must be repaired or paid for by yourself. Allowing reasonable access to Landlords, our Lettings team and tradespersons so that maintenance and repairs can be carried out. Leaks should be reported urgently. Please familiarize yourself with the location of the stopcock during check in.

ANTI-SOCIAL BEHAVIOUR

Refrain from acting in an anti-social way towards your neighbours, landlord or agency. You can be held accountable for the anti-social behaviour of anyone who lives with or visits you.

BEING NEIGHBOURLY

While we want you to enjoy your rental property, it is hoped that you would treat neighbours with respect and kind consideration. Please consider Setting TV and music volumes at reasonable levels, keeping noise and voices low when using balconies, gardens, or communal areas. Being a good neighbour means to consider limiting the amount of noise you make; this will help to keep you on good terms with your fellow neighbours.

CLEANLINES

It is your responsibility to keep the dwelling clean and tidy. If it is found to be unsatisfactory at the end of the contract, by your landlord or letting agent (in the case of a fully managed dwelling), reasonable charges may be deducted from your deposit to make good.

ADDITIONAL CHARGES

Make sure other additional charges, laid out in your occupation contract, such as utilities and Council Tax are paid in on time.

FOR THE FULL LIST OF YOUR RESPONSIBILITIES PLEASE REFER TO YOUR OCCUPATION CONTRACT.

Landlord maintenance

PROPERTY STRUCTURE & SERVICES

The Landlord is responsible for the maintenance of:

- The property structure and upkeep of the building exterior.
- Internal fitted electrical appliances such as ovens, stoves and in-built fridges.
- Hot water boilers, plumbing, pipework & radiators.
- Kitchen sink, plumbing and pipework; as well as sanitary ware (toilets, sinks, baths, showers).

PROPERTY VISITS

As a contract-holder, you are entitled to live in the rented property as your home. You are also required to allow regular access so that the Landlord (or us as the Letting Agent) can ensure that you are taking care of the property, check on the property condition and note any repairs.

Contract-holder In Let Only Properties

Should speak to their landlords directly to discuss property visits.

For Managed Properties

On behalf of our Landlords, MGY will typically carry out property visits every month and you will be contacted prior to this via email. A report with photographs will be provided to the landlord. You will receive written notice in advance of these visits.





REPORTING PROBLEMS

Maintenance issues should be reported as follows:

For Let Only Properties

You will receive contact details for your landlord. Please contact them directly.

For Managed Properties

You have access to a 24/7 Maintenance Team.

The MGY Maintenance Team are available **Monday to Friday 09:00-17:30** and **Saturday 09:00-15:00** by emailing maintenance@mgyc.co.uk, please supply a description of the issue and any relevant photos.

You can call the Out of Hours emergency contacts outside of office hours, on weekend and bank holidays, on the following numbers:

LINDEN MAINTENANCE **07885 994 12**

SCH PLUMBING (plumbing and heating only) **07976 371 968**

TOM FOLEY **07921 262969**

A ELECTRICS **07480 651067**

06

Regulatory requirements

ELECTRICAL NEEDS

Your landlord is required by law to ensure that the electrical appliances in the property (and their installation) are safe when you move in and are maintained in a safe condition while you live there. LACORS Fire Safety Guidance applies rfa.org.uk

SMOKE & CARBON MONOXIDE DETECTORS

Smoke alarms are compulsory in all rental properties along with carbon monoxide alarms (if applicable). They are checked to be in good working order prior to each new occupation contract however, as the contract-holder you are responsible for carrying out regular checks and replacing batteries when needed.

FURNITURE & FIRE SAFETY

In line with Fire and Safety Regulations and the Furniture and Furnishings Fire Safety Amendment Regulations 1993, all new and second-hand furniture in MGY rented furnished or part-furnished properties must meet fire resistance requirements. For unfurnished properties please ensure that your furniture complies with the Fire Regulations.

WASHING MACHINES AND TUMBLE DRYERS

Your landlord is responsible for checking that washing machines and dryers provided in their properties are safely operational. Please ensure washing machines and especially tumble dryers are not operated when a property is unoccupied.

GAS

An annual Gas Safety Check will be carried out every 12 months by a Gas Safe Registered Engineer. You will receive a copy.

Renewing or moving out

RENEWING

NOTICE TO STAY

If you have enjoyed your time in your MGY rental property, when the occupation contract is up for renewal, we would hope that you would want to extend your occupation.

For Let Only Properties

Discuss with your Landlord the notice they would require for you to renew your contract.

For Managed Properties

We will contact you approximately two months prior to the end of your occupation contract, asking about your future intentions.

The renewal of every occupation contract is for a further fixed period, or you may have the option to continue the contract on a rolling basis (month by month continuing from the original agreement) if the landlord agrees, subject to any rent increases.



MOVING OUT

NOTICE TO VACATE

Should the Landlord require you to move out at any time, they must give you six months notice at the end of the fixed term contract or during a periodic agreement. Contact the Lettings Team for help with this. You are advised to keep track of your contractual start/end date throughout your occupation contract. Should you intend to move out, you are advised to write and inform us of your intention to move 30-60 days before your contract end date, so that your contract does not renew.

For Let Only Properties

You should discuss with the Landlord directly, the property vacancy requirements.

For Managed Properties

Once you have given notice to vacate, we will contact you in writing to confirm the procedure for the final property check

DEPOSIT RETURN

To be certain that your bond/security deposit is returned to you in full at the end of your occupation contract, you are advised to ensure the following:

- Vacate the property in good clean condition as at the start of the occupation contract and inward inventory.
- Leave contents (and/or furniture for furnished lets) in situ and in the same good condition as at the start of the occupation contract.
- Ensure your rent payments are up to date.
- Return all assigned keys, fobs and parking permits where applicable.

For Let Only Properties

You should discuss with your landlord how soon you can expect your deposit to be returned.

For Managed Properties

You will need to provide MGY with your bank account details and forwarding address, and subject to meeting the above conditions, the deposit will be returned to you within 10 working days.

VACATING THE PROPERTY

On your check-out date the property should be left in a comparable condition to as it was at the start of the occupation contract. All personal items should have been removed and the property professionally cleaned, gardens cut to seasonal conditions and rubbish entirely removed.

All assigned keys, fobs and permits for the property, must be returned at this time (missing keys will be charged for as will additional rent). Final meter readings will be taken at the time of the check out visit and you will be asked for a forwarding address for final bills to be sent to you for payment.

For Let Only Properties

Discuss with landlord directly.

For Managed Properties

The property condition will be checked against the Schedule of Condition (provided at occupation contract start) and inventory will be checked.



I used MGY to rent out a property while overseas. The whole team, and especially Jonathan, were fantastic in explaining the procedures and processes, they found great tenants in a really short space of time and have been excellent throughout - highly recommend!

Edward Burtonshaw-Gunn – Cardiff Bay

DEDUCTIONS

At time of departure: if the property has not been well maintained; if there are damages/dilapidations or missing contents; or if there is rent outstanding - the landlord is within their rights to retain some, or all, of the deposit.

For Let Only Properties

Details should be discussed with your landlord directly.

For Managed Properties

If deductions are to be made you are advised to respond in writing to the Lettings Team. If an agreement cannot be reached, the disputed amount will be held by the Tenancy Deposit Scheme (TDS) and the remainder sent back to you (the contract-holder). The TDS will adjudicate the case and make a final decision.

Useful contacts.

GAS (LEAKS ONLY) TRANSCO	0800 111 999
CARDIFF COUNCIL	ctax@cardiff.gov.uk
WELSH WATER	water.enquiries@dwrwymru.com
WHO'S MY GAS SUPPLIER	www.findmysupplier.energy
WHO'S MY ELECTRICITY SUPPLIER	supplier.nationalgrid.co.uk
WESTERN POWER	0330 123 5002
TV LICENCING	www.tvlicensing.co.uk
NHS DIRECT	111
POLICE NON EMERGENCY	101
EMERGENCY SERVICES	999
VIRGIN MEDIA	0800 064 3823
SKY	0333 1000333
LOCKSMITH PPM SERVICES	02920 231717
CYMRAEG CLEANING	07779 087333
SQUEAKY CLEAN WALES WINDOW CLEANING SERVICES	07974 260912
KCL GARDENING & DECORATING	07973 500021
VIRGIN BUILDING SERVICE GARDENING AND DECORATING	07889 813778

24/7 Maintenance Contacts for Managed Properties

LETTINGS TEAM	maintenance@mgy.co.uk
NORTH CARDIFF	029 2084 5063
SOUTH CARDIFF	029 2047 5191

OPENING HOURS

MONDAY TO FRIDAY	09:00-17:30
SATURDAY	09:00-15:00
EXCEPT BANK HOLIDAYS	09:00-16:30

OUT OF HOURS EMERGENCY CONTACT

A ELECTRICS (GEN. MAINTENANCE)	07480 651 067
SCH PLUMBING	07976 371 968
TOM FOLEY	07921 262969
A ELECTRICS	07480 651067

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VAT Reg No. 484047829 | March 2023 | E&OE



MGY

TO RENT A PROPERTY YOU'LL FEEL GOOD
ABOUT INSIDE AND OUT – VISIT US.

CARDIFF BAY

13 Mount Stuart Square
Cardiff CF10 5EE

029 2046 5466
029 2047 5191
bay@mgy.co.uk

RADYR

6 Station Road, Radyr
Cardiff CF15 8AA

029 2084 2124
radyr@mgy.co.uk

HEATH

118 Caerphilly Road,
Birchgrove,
Cardiff CF14 4QC

029 2052 9026
birchgrove@mgy.co.uk

PONTCANNA

95 Cathedral Road,
Cardiff CF11 9HS

029 2039 7152
pontcanna@mgy.co.uk

WHITCHURCH

64 Merthyr Road,
Whitchurch,
Cardiff CF14 1DJ

029 2274 5848
whitchurch@mgy.co.uk