



EXPERIENCED FRIENDLY STAFF  
WITH EXTENSIVE LOCAL KNOWLEDGE

BUY | SELL | LET

WELCOME TO  
BERNARDS  
THE ESTATE AGENTS



## Welcome,

Bernards Estate Agents was created in the mid 1980s, occupying an off-pitch office in Elm Grove, Southsea. This period was a boom time in the property industry that allowed the company to gain a foothold in this competitive business.

An office move to Palmerston Road in 1999 further strengthened our market presence and in 2003 we relocated again to our current flagship office in Clarendon Road, Southsea. With 2 floors housing 10+ staff, this high street office allowed us to grow our business that then focused on letting blocks of flats, block management and the land and new homes sector.

I joined the firm in 2009 bringing with me over 10 years' experience working at the highest levels of an independent agency. I thrive on building sales and lettings portfolios and had a more determined focus to enhance our presence in the residential sales market. My remit was to reinvigorate our Southsea office by investing in high quality staff, systems and marketing. This was a bold move in the grip of our most recent and uncomfortably drawn out housing slump, created by a worldwide economic crisis.

To further enhance our market presence, in 2012 we proudly opened our Waterlooville office. This branch occupies a prominent location at the southern entrance to Waterlooville town centre on London Road in modern, purpose built offices. The Waterlooville office has grown steadily, despite opening in a difficult market and now regularly outperforms many of our longer established competitors. I joined the board of directors and became a shareholder in the company.

In 2013, we opened our Portsmouth branch on London Road, in North End. Once again, we secured premises that stand out from the crowd. The location offers dual aspect windows flooding the offices with natural light and offering great scope for our distinctive, high end illuminated LED window displays. This office quickly thrived during a more positive uplift in the housing industry that has seen an increase not only in everyday sales and lettings but also a resurgence in local, regional and national house building.

Since our humble beginnings in the 1980s, we are proud that Bernard's has become one of the leading independent estate agents serving Portsmouth and the surrounding area. We now compete at the highest levels offering extensive experience in residential sales and lettings, commercial sales and lettings, land and new homes, property development, block management and financial services (through our in-house yet wholly independent financial services provider). Our three high street offices are further supported by a dedicated administration centre.

The primary reason that we believe that our business has flourished is down to our client orientated approach to all aspects of our business. Whether you are a homeowner looking to sell your most valuable asset, a first time buyer needing guidance and advice, a new buy-to-let landlord or a tenant requiring a secure and comfortable home for your family, we really do care about making the process work for all parties involved.

It is not enough in this day and age for an estate agency just to proclaim that they are "the best choice". There are so many elements to making this business work. Our staff need to be willing, eager and keen to learn, as you never know enough in this industry. We look for candidates who have the right attitude and aptitude rather than slavishly employing those with "past experience". Estate agency is a people business and always will be. We face modern day challenges from Internet based offerings but these will never be able to do what a good high street agent can; to focus on the people involved in a transaction and resolve any problems that arise through effective negotiation (and often mediation)!

The Internet does, of course, have a role to play and that comes in the guise of being, without any doubt, the most effective form of marketing tool ever created. Estate agents who embrace this technology, as we do, now have the greatest and widest marketing platform at their disposal.

Our aim is to continue to grow our business further and hopefully additional offices will feature in the not too distant future. In the meantime, we hope to continue supporting our local community through providing a quality service, bringing continued employment and supporting charitable events.



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Bernard's has  
become one  
of the leading  
independent  
estate agents.

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A fair indicator of a successful business must surely be demonstrated by its longevity in a highly competitive marketplace. We enjoy repeated referrals from our satisfied clients and we value and appreciate their recommendations. We have made many friends over the last 30 years or so when serving our community and hope to make many more in the future.

I hope that this brochure provides some interesting reading and look forward to being of service to you either now or in the future.

With thanks

A handwritten signature in black ink, reading "Daniel Byrne", is written in a cursive style.

Daniel Byrne  
Managing Director

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# SALES

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- Established in 1988
- 3 branches providing extensive coverage west as far as Fareham, north to Petersfield, east to Emsworth and the whole of Portsmouth
- Residential, commercial, land & new homes
- Experienced, dedicated and performance driven staff
- Expert and free advice
- State of the art yet welcoming high street offices
- Unique 3D colour floor plans
- Professional photos (drone cam if required)
- Advertising in local property press
- Bespoke property details
- No sale no fee
- Instant email and text mail out to buyers for immediate response
- Distinctive and highly visible "for sale" and "to let" boards
- Extensive internet advertising on:  
[rightmove.co.uk](http://rightmove.co.uk), [zoopla.co.uk](http://zoopla.co.uk),  
[primelocation.com](http://primelocation.com), [bernardsestates.co.uk](http://bernardsestates.co.uk)



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# MARKETING

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- We will utilise the full power of the internet to advertise our sales and letting instructions 24/7 to an international audience of millions of potential buyers and tenants
- We list all properties on the key leading property portals including: Rightmove, Zoopla, Primelocation, Vebra and our own website at [www.bernardsestates.co.uk](http://www.bernardsestates.co.uk)
- We will supply and erect distinctive, high quality, full colour printed "for sale" and "to let" boards
- We will feature sales and lettings property details in our illuminated high street windows displays in each branch
- We use high quality photographic images and videos of properties to maximise the number of qualified viewings generated and often employ the services of professional photographers
- We market every property effectively to ensure it reaches the largest possible audience
- We will utilise local press advertising when it is beneficial to do so
- We regularly telephone, text and email potential buyers and tenants with details of new instructions
- We produce bespoke, full colour, printed property details which are also made available to view and download from the internet. We include concise and well thought-out information to ensure every property attracts as much attention as possible
- Details of vendors' properties appear on their own webpage within our TV channel - Bernardsestates.TV



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We market  
every property  
effectively

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# RESIDENTIAL LETTINGS SERVICE OPTIONS

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## Guaranteed rental

- Guaranteed rent if the tenants fail to pay
- No void period
- No set up fees
- Guaranteed payment date

## Fully managed

We will collect the rent and pass it to you promptly and arrange for any repairs and maintenance to be carried out on your behalf. This service includes:

- Marketing, advertising and accompanied viewings of your property
- Careful tenant selection and professional referencing
- Preparation of tenancy agreements
- Full photographic inventory preparation
- Full rent collection service
- Landlord paid via Faster Payments each month
- Regular property inspections

- Full property maintenance service, if required
- Serving of legal notices
- Legal assistance
- Notifying utilities at the beginning and end of tenancy
- Landlord buildings & contents insurance available
- Detailed monthly and end of year landlord statements (simplifying tax returns)

## Rent collection

We will locate suitable tenants for you, undertake thorough professional referencing and collect the rent for you each month. This service includes:

- Marketing, advertising and conducting accompanied viewings of the property
- Careful tenant selection and professional referencing
- Preparation of tenancy agreements
- Full photographic inventory preparation
- Full rent collection service

- Faster landlord payments each month
- Notifying utilities at the beginning and end of tenancy

## Tenant introduction only

We will locate a suitable tenant for your property utilising our extensive marketing capabilities. This service includes:

- Marketing, advertising and conducting accompanied viewings of the property
- Careful tenant selection and professional referencing
- Preparation of tenancy agreements
- Setting up standing orders for direct payment to the landlord's bank account
- Checking tenants into property
- Optional photographic inventory service



<b>Compare Landlord services</b>	<b>Introduction only</b>	<b>Rent collection</b>	<b>Fully managed</b>	<b>Guaranteed rent</b>
Buildings & contents insurance available	✓	✓	✓	✓
Full inventory preparation	✓	✓	✓	✓
Photographs taken of property	✓	✓	✓	✓
Full rent collection service		✓	✓	✓
Landlord paid by Faster Payments each month		✓	✓	✓
Serving of legal notices		✓	✓	✓
Regular property inspections			✓	✓
Legal action assistance			✓	✓
Full maintenance service			✓	✓
No set up fees				✓
Income when the property is vacant				✓
Income if the tenant fails to pay				✓
Guaranteed contract start date				✓
Regular payment date				✓
Full indemnity against legal costs (for eviction of sub-tenants only)				✓

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# LANDLORDS LETTINGS OBLIGATIONS

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## Gas safety

Landlords need to adhere to the Gas Safety (Installation and Use) Regulations 1998.

All gas appliances and associated pipework and flues should be maintained to ensure they are safe to use. An annual inspection by a qualified registered gas safe engineer is now a requirement of law.

A gas safety record (GSR) must be kept with the dates of inspection and any defects identified. This record must be provided to the tenant upon signing the tenancy agreement.

A gas appliance with an open flue should not be installed in a bedroom.

Where the gas meter is installed in a meter box, you should supply the tenant with a suitably labelled key to the box.

After work on any gas appliance, a defined series of safety checks must be performed.

Instructions for any gas appliance must be left for the tenant.

Any gas appliance that is suspected or known to be faulty or incorrectly installed must not be used by anyone and should be removed/replaced or repaired immediately.

Ventilation is needed for gas appliances to work correctly and safely. You should take care not to block vents and air bricks.





### Electrical testing

Landlords need to adhere to Electrical Equipment (Safety) Regulations 1994.

Electrical supply and appliances within a property must be 'safe'.

All electrical appliances must be checked at regular intervals for defects (e.g. frayed wiring, badly fitted plugs etc.)

Any unsafe items should be removed from the property prior to offering it for rent.

No statutory checking procedure or time scale exists. However, we strongly recommend that all landlords have an annual electrical supply safety check and also a check of all portable electrical appliances, by a qualified electrical engineer. Records of these checks conducted at the property should be retained and provided for inspection if required.

### Smoke and CO2 detectors

During any period beginning on or after 1st October 2015, while the premises are occupied under a tenancy (or licence), the landlord must ensure that a smoke alarm

is equipped on each storey of the premises on which there is a room used wholly or partly as living accommodation. Living accommodation may include a lounge, dining room, kitchen as well as a bathroom or toilet. It also includes a hall or landing. This means that a smoke alarm must be provided in working order on each storey. Bernards take the view that mezzanines are caught by this legislation where they contain a room used wholly or partly as living accommodation. Where there are individual flats located on one floor there will have to be at least one alarm within each flat itself.

For flats comprising more than one storey there will need to be a smoke alarm on each floor. It is the location of an alarm which sounds that is crucial; not the positioning of detectors.

The Regulations do not stipulate what kind of alarm is required. Ideally, it should be a hard wired alarm system. It can, however, be a single standalone alarm. Landlords are recommended by Bernards to fit ten year lithium battery powered long life tamper proof alarms, otherwise there may be a problem with batteries being taken out and not being replaced.

The landlord is specifically required to carry out a check to ensure that smoke alarms or carbon monoxide alarms installed to comply with the Regulations are in proper working order on the day a tenancy begins where it is a

new tenancy. A new tenancy is a tenancy granted on or after 1st October 2015.

As a final note, heat detectors are not considered sufficient. It will have to be a smoke detector.

Landlords must ensure that there is a carbon monoxide alarm fitted in any room that is used partly or wholly as living accommodation which also contains any appliance which burns, or is capable of burning solid fuel. This would include log and coal burning stoves and open fires, even if they are not normally in use, but does not include gas and oil boilers. If an open fireplace is purely decorative and not useable then it is not covered by the Regulations.

Gas is not a solid fuel and so there is no requirement to fit one near a gas boiler. However, as best practice, it is still advisable.

## Right to Rent

From February 1st 2016, under the Immigration Act 2014, all landlords must check that a tenant or lodger can legally rent a residential property if their tenancy starts on or after this date.

Within 28 days before the start of a new tenancy, landlords must make checks for:

- People aged 18 and over living in your property, whether they're named in the tenancy agreement or not
- All types of tenancy agreements, written or oral

How to make a check

1. Check which adults will live at your property as their only or main home
2. See the original documents that allow the tenant to live in the UK
3. Check that the documents are genuine and belong to the tenant, with the tenant present
4. Make and keep copies of the documents and record the date you made the check

Landlords can be fined up to £3000 for renting a property to someone who isn't allowed to rent property in England. For more information, visit the Government website ([www.gov.uk](http://www.gov.uk)) or ask a member of the Bernards team for assistance.

## Legionnaires' disease

Landlords are obligated to follow the Control of Substances Hazardous to Health Regulations 2002 to ensure that tenants living in a property are protected against Legionnaires' disease.

Legionnaires' disease is a potentially fatal form of pneumonia caused by the inhalation of small droplets of contaminated water containing Legionella. The cooling towers, central air conditioning systems as well as the hot and cold water systems installed in a property are ideal environments for legionella bacteria growth. The risks from hot and cold water systems in most residential settings are generally considered to be low owing to regular water usage and turnover. A simple assessment may show that there are no real risks and are being properly managed and no further action is needed. It is important to review the assessment in case anything changes in the system, for example - if a property remains unoccupied for a long period.

The Health & Safety Executive website ([www.hse.gov.uk](http://www.hse.gov.uk)) gives landlords further advice in this area or please contact a member of the Bernards team if you would like assistance.

## Furnishings

The Furniture and Furnishings (Fire) (Safety) (Amendment) Regulations 1993.

These Regulations were amended in 1993 and it is now an offence to install any furniture in let properties which does not comply with the Regulations.

The Regulations apply to beds, mattresses and headboards, scatter cushions and pillows, stretch or loose covers for furniture, children's furniture, garden furniture and any items with similar type fillings which must carry the appropriate labels of compliance.

Upholstered furniture must have fire resistant test filling material and must pass a cigarette resistance test.

Permanent covers must pass a match resistance test.

Furniture in any property which qualifies for the transitional period (i.e: the property was let prior to 1st March 1993 and continued to be let), does not have to comply until the tenant who occupied the property prior to 1st January 1997, vacates the property. Any furniture added to the property since 1st March 1993 must comply with these requirements whether new or second-hand.

The Regulations do not apply to:

- Antique furniture or any furniture produced prior to 1st January 1950
- Bedclothes (including duvets, sheets and pillowcases)
- Curtains, carpets, sleeping bags and cushion covers



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Bernards  
can offer the  
services of a  
wide range of  
tradesmen

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## Repairing covenants

Under the Landlord and Tenant Act 1985, the landlord must look after the structure and exterior of the rented property, and the installations for the supply of services (gas, electricity, water, sanitation and heating). You'll find reference to this in the assured shorthold tenancy agreement for England and Wales.

The landlord will also be responsible for the drains, gutters, boundary walls, electrical and gas appliances (unless damaged by the tenant).

Let property will often require a higher level of maintenance than a property lived in by the owner. As such, landlords should budget for regular redecoration and replacement of items that will suffer wear and tear, such as carpets.

New Regulations came into effect on 1st October 2015 following the introduction of the Retaliatory Eviction and the Deregulation Act 2015. Failure by a landlord to address repair issues raised by tenants can mean that the landlord is unable to evict the tenant for a period of six months.

Bernards can offer the services of a wide range of tradesmen to assist in undertaking repairs, preventative maintenance, insurance work and even total refurbishment projects. Bernards utilise the online Fix-Flo maintenance and repair reporting software to ensure repairs are dealt with in a timely manner.





## Insurance

The landlord has an obligation to insure the rented property and the landlord's contents (though the tenants are responsible for insuring their own possessions.)

The Landlord should be certain their insurance policy is suitable for rented property - normal household insurance generally will not be. Check the terms of the policy carefully, as some policies specifically exclude cover lettings to some if not all types of tenant.

Bernards are able to recommend specific buildings and contents insurance for let properties.

## Energy performance certificate

With effect from 1st October 2008, private landlords offering a property for rent are required to show prospective tenants an energy performance certificate (EPC) which details its energy efficiency rating. The EPC must be given when any written information about the property is provided or when a viewing is conducted. In addition, it must always be handed to the actual tenant at the commencement of the tenancy.

Those who do not comply will face a penalty of £200 from the Office of Fair Trading. Bernards are able to arrange an EPC for your property on your behalf at a competitive rate. For more information, please contact your local branch.

## Further Regulations

Landlords must register deposits in a government approved scheme and supply associated documentation to the tenants in a timely manner. The new 'How to Rent' booklet must also be given to the tenant on the day they move in.

## General

The Government and Local Authorities are intent on ensuring that the private rented sector provides safe homes for tenants. It is very difficult for a private landlord to stay abreast of the numerous areas of law that currently exist and are often reviewed either by amendment or not of the outcome of significant legal actions (case law). The use of an experienced letting agent has never been more competitively priced or necessary in terms of peace of mind. Recent changes with regards to smoke and CO2 detectors, section 21 timescales, the effect of failing to meet repairing obligations, etc., can all impact heavily on a landlord's private time and ability to obtain possession of their important asset. Bernards will make every effort to ensure that landlords using our managed service can relax in the knowledge that their property is in safe hands.



Bernards  
are able to  
arrange an  
EPC for your  
property



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# LAND AND NEW HOMES - 20 YEARS

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Bernards have been actively involved in land & new homes sales for over 20 years and are able to meet the specific needs of buyers and developers alike.

The process of buying and selling new homes differs considerably from transactions involving existing properties. As such, using an agent experienced in the often lengthy process is imperative for both parties. Off plan sales, reservation agreements, snagging lists, accompanied site visits, knowledge of construction methods, building guarantees and specifications are all part of a process specific to new home sales.

Bernards have worked with local, regional and national developers with clients including: Westbury Homes, Churchill Retirement Living, Linden Homes, Charles Church, Persimmon Homes, Guinness Hermitage Housing Association, Pierfront Developments Ltd, Michael James Construction, CD Hurley Property Services, Douglas Construction, Primadore Homes, Marble Hill Developments, and GI Contractors.

Bernards Land & New Homes have also played a significant role in the acquisition and disposal of land for numerous land owners, speculative developers and house-builders in and around the Portsmouth area. Transactions have included the acquisition and/or disposal of high value schemes including Hollam House in Titchfield, Altavia House and York House in Fareham, the Savoy Buildings Nightclub complex and Parade Apartments in Southsea, Spinnaker Quay and Camber's Edge in Old Portsmouth and Alliance House in Fratton.

Our solid reputation has been built on our ability to provide accurate and honest appraisals. These are backed up with an efficient marketing and sales programme ensuring our clients maximise the potential of their land/property. As with many land transactions, it is our ability to resolve problems that truly sets us apart from the field.

We are willing to provide initial advice on a potential development opportunity without charge or commitment on the part of the landowner. If you feel this may be of benefit, please contact Daniel Byrne on 023 9269 6811 or email [daniel@bernardsestates.co.uk](mailto:daniel@bernardsestates.co.uk).







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# FINANCIAL SERVICES

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At Bernards we can also help you with your financial decisions via the services of Wallace Nicholls and A.D.N. Financial Solutions.

In today's tough economic climate, it has never been more important to get clear, concise and carefully considered independent advice to help you make the right choices.

Most banks/building societies are only able to offer their own specific products whereas an independent financial adviser, not tied to an individual lending institution, can trawl the entire marketplace for you. This means that they focus on ascertaining your needs and then locating the best solution.



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A tailor-made solution to your needs

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Our Independent Financial Advisers (IFAs) will carry out a thorough review of your current financial situation, taking into account your income, expenditure, type of employment and any products that you may already hold. Most importantly, they will discuss the advantages and disadvantages of the various options available, always considering your attitude to risk and any other financial considerations and aspirations you may have.

Following the first meeting they will carry out extensive research, checking with the lenders known to be competitive in the marketplace and talking to providers to provide a tailor-made solution to your needs. Because they can offer almost anything that is available in the marketplace, we are confident that their proposed solution will not only meet your needs but will also be the most competitive deal available.

Our IFAs' expertise include mortgages (of course) but also extend to:

- General insurance including home, motor and pet
- Pensions
- Investments and savings
- Tax planning
- Equity release
- Long term care planning
- Corporate financial advice



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# GREAT FEEDBACK

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Great service from  
Mark and the  
team - my purchase  
was seamless.  
Thank you - I would  
highly recommend.  
Sarah Dove

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The whole team are  
so friendly and helpful  
and we have found  
the communication  
brilliant. I would highly  
recommend Bernards.  
Sara Everett-Wood

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I was delighted with  
the service provided  
by Bernards - I was  
highly impressed at  
how hard the  
team worked.  
Clair Millar

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# THE WHOLE TEAM ARE SO FRIENDLY AND HELPFUL.

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Amazing team at Bernards. Prepared to go above and beyond in all aspects of our house sale and purchase.

Hayley Hansler

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By far the easiest and best service in town, would highly recommend Bernards to anyone buying or selling.

Stacey Wallis

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Great service from start to finish. If you want a friendly, professional agent I would strongly recommend Bernards.

Andy Collins

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**Southsea Office**  
8 Clarendon Road  
Southsea  
Hampshire PO5 2EE

t: 023 9286 4974 f: 023 9287 4999

[southsea@bernardsestates.co.uk](mailto:southsea@bernardsestates.co.uk)

**Waterlooville Office**  
Nelson House  
47 London Road  
Waterlooville PO7 7EX

t: 023 9223 2888 f: 023 9287 4999

[waterlooville@bernardsestates.co.uk](mailto:waterlooville@bernardsestates.co.uk)

**Portsmouth Office**  
129 London Road  
Portsmouth  
Hampshire PO2 9AA

t: 023 9269 6811 f: 023 9287 4999

[portsmouth@bernardsestates.co.uk](mailto:portsmouth@bernardsestates.co.uk)



[www.bernardsestates.co.uk](http://www.bernardsestates.co.uk)

