



WELCOME TO BERNARDS THE ESTATE AGENTS



Welcome

Bernards Estate Agents was established in 1988 and 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 and property development. We've grown to five high street offices, located in Southsea, Waterlooville, Portsmouth city centre and Portsmouth's London Road.

I joined the firm in 2009 bringing with me over 10 years' experience working at the highest levels of an independent agency. A decade later, I am proud to be the managing director of this thriving, local, independent business.

I believe that the primary reason that our business has flourished is our client orientated approach to everything we do. 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.

Estate agency is a people business and always will be - we choose staff who are approachable and keen to learn, as you never know enough in this industry. They have the right attitude and aptitude, not just past experience.

We continue to harness all the latest online technology to offer our clients the widest set of marketing platforms to promote and search for properties - the Bernards brand is well known on social media and national property portals and our touchscreen displays and 3D tours allow us to continue to stand out from the crowd.

A fair indicator of a successful business is demonstrated by its longevity in a highly competitive marketplace. We enjoy repeated referrals from our satisfied clients and we value and appreciate their recommendations.

It's my personal aim to continue contributing to the local community by providing a quality service, bringing employment and supporting charitable events and causes. We have made many friends over the last 30 years 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.

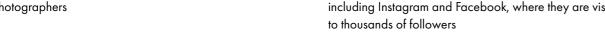
Daniel Byrne Managing Director

Marketing

- We 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 - www.bernardsestates.co.uk
- We supply and erect distinctive, high quality, full colour printed "for sale" and "to let" boards
- We 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 create professional floor plans for every property these allow prospective buyers to easily visualise rooms and spaces
- We market every property effectively to ensure it reaches the largest possible audience
- 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 thoughtout information to ensure every property attracts as much attention as possible
- We promote properties on our social media channels, including Instagram and Facebook, where they are visible

We market every property effectively



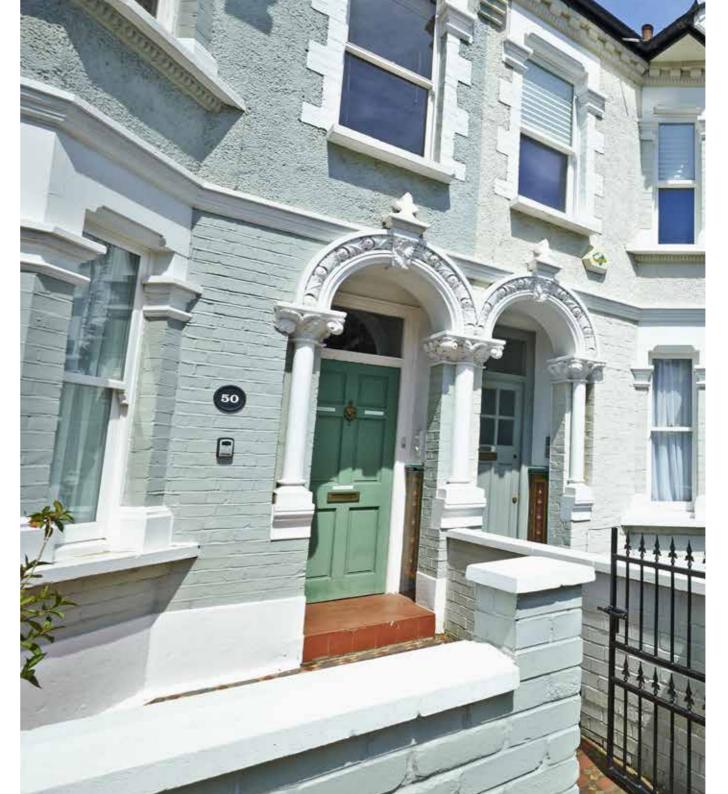












Sales

- Established in 1988, Bernards is an independently owned, award winning estate agent
- Specialists in residential, commercial, land & new homes
- 5 high street branches in Portsmouth, Southsea and Waterlooville, providing extensive coverage in Portsmouth, west to Fareham, north to Petersfield and east to Emsworth
- Experienced, dedicated and performance driven staff
- Expert and free advice, including recommended trusted conveyance and financial services partners
- State of the art digital displays
- Unique 3D colour floor plans, virtual reality viewings
- Professional photos (drone cam if required)
- 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



Planning your move

We often advise our clients that the process of buying or selling a property can be compared to going on a journey, with a series of clearly defined stages and checkpoints along the way.

In order to make your journey as smooth and comfortable as possible, we've produced this handy guide that explains who and what is involved at each stage of your purchase or sale. This guide contains useful information relating to the following processes:

Working with bernards to sell your property
Choosing a conveyancer
Achieving a successful sale
Achieving a successful purchase
Property searches and surveys

Please remember, we're here to offer help and guide you at every stage of the buying or selling process – please don't hesitate to contact us with any questions that you may have.

Working with Bernards

You've decided to sell your property and instructed Bernards as the perfect partner to achieve your sale. This diagram shows who is responsible for, and the timings of, the actions required to complete your sale.



Choosing a conveyancer

Bernards advise you to consider one of our recommended specialist residential conveyancing teams for your property purchase/sale.

Our preferred conveyancers have considerable experience in dealing with the full range of property transactions

They work closely with us to ensure your transaction moves quickly and smoothly.

We have built trusted relationships that enable us to communicate regularly update you with information as we progress.

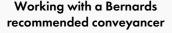
They will work with your lender during the course of the transaction.

We choose efficient and cost-effective conveyancers who have impressed our Bernards clients with their first class customer service and performance.

Achieving a successful sale

This diagram takes you through the main processes involved in selling your property, from becoming legally prepared, so you can get the property listed and in a position to accept offers, to proceeding through to exchange of contracts.







Conveyancer sends you their welcome pack



You return your completed forms with the relevant ID and payments



Conveyancer issues draft contract papers to the buyer's solicitors



Buyer's solicitors apply for their searches and raise enquiries with conveyancer



Conveyancer sends you the enquiries for your comments/replies and contract for your signature



Conveyancer returns your comments/replies to the buyer's solicitors



Buyer's solicitors report to their client, send contract for signature and request deposit monies



Conveyancer exchanges contracts for you



Getting legally prepared so property can be listed



Working with your lender (if your property is mortgaged)



You provide details of your lender and mortgage account number to conveyancer

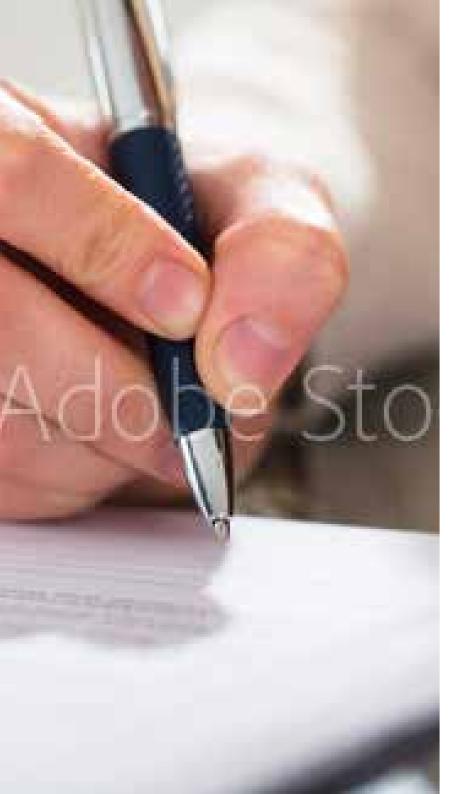


Conveyancer will obtain an initial redemption figure from your lender



Conveyancer will send you a copy of the initial redemption figure for your information





Achieving a successful purchase

This diagram takes you through the main processes involved in buying your property, from having your offer accepted to the exchange of contract.

















Conveyancer sends you their welcome pack

You return your completed forms with the relevant ID and payments

Conveyancer receives contract papers from seller's solicitors and checks the details

Conveyancer applies for searches and raises enquiries with seller's solicitors

Conveyancer checks the search results and the replies to enquiries

Conveyancer reports to you and sends you the contract documents to sign

You return the signed contract documents and send your deposit to conveyancer



Getting legally prepared so property can be listed



You apply for a mortgage



Conveyancer receives mortgage instruction pack, including a copy of the mortgage offer



Conveyancer checks all details are correct and that any conditions can be met



Conveyancer reports to you and sends you the mortgage deed to sign



Conveyancer exchanges contracts for you



Working with your lender (if your property is mortgaged)



with your lender



Lender processes your application



Lender carries out a valuation inspection



You receive a formal written mortgage offer



Property searches

Your conveyancer will carry out a full set of searches on your behalf (unless otherwise instructed).



A local search is a search of the council's records and will identify things like planning proposals, building regulation consents or tree preservation orders.



A drainage search is conducted with the regional water company and shows whether the property has sewers or mains water, where services are located and the water company supplier.



An environmental search provides site history and environmental information such as risk of flooding or subsidence.

Property surveys

A property survey on the property to be purchased should be carried out prior to an exchange of contracts. There are several types of survey:



A condition report survey provides an overview of the general condition of the property, highlighting areas of major concern, but without minute detail.



A homebuyers report gives advice on defects that may affect the value of a property and provides recommendations for repairs and ongoing maintenance.



A building survey is a comprehensive survey which reports on the condition of the property, lists defects and gives repair and maintenance advice.

Residential lettings services

Premier

- 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



Compare Landlord services	Introduction only	Rent collection	Fully managed	Premier
Buildings and 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)				✓

Landlords lettings obligations

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

Following the inspection and testing, a private landlord must:

- Obtain a report from the person conducting that inspection and test, which gives the results of the inspection and test and the date of the next inspection and test.
- Supply a copy of that report to each existing tenant of the residential premises within 28 days of the inspection and test.
- Supply a copy of that report to the local housing authority within 7 days of receiving a request in writing for it from that authority.
- Retain a copy of that report until the next inspection and test is due and supply a copy to the person carrying out the next inspection and test.
- Supply a copy of the most recent report to
 - any new tenant of the specified tenancy to which the report relates before that tenant occupies those premises; and
 - any prospective tenant within 28 days of receiving a request in writing for it from that prospective tenant.

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

- Check which adults will live at your property as their only or main home
- 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) 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) 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



Bernards
can offer the
services of a
wide range of
tradesmen

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.

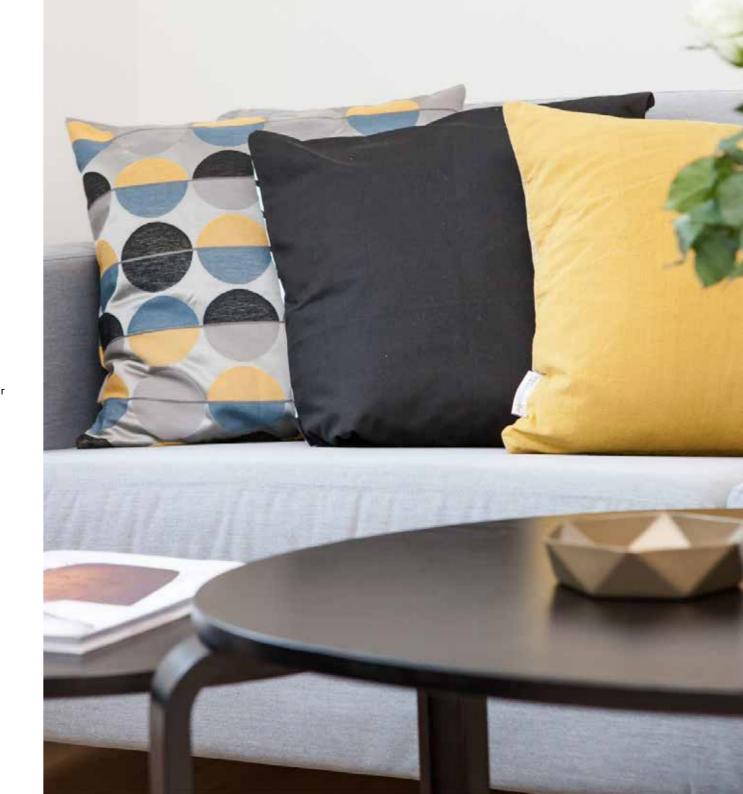
The landlord will also be responsible for the drains, gutters, boundary walls, electrical and gas appliances (unless damaged by the tenant).

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



Land and new homes

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.

Testimonials



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

Sarah Dove



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

Sara Everett-Wood



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

Clair Millar



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

Hayley Hansler



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

Stacey Wallis



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

Andy Collins



SALES • LETTINGS • MORTGAGES

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Portsmouth

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Waterlooville

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Bernards City and Student

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