# Finding and Keeping Good Tenants LändlordVision



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#### **Finding and Keeping Good Tenants**

#### First published April 2021

#### V1.1 October 2022

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# Introduction

Finding the right tenant is critical for your success as a landlord.

You can't and shouldn't judge a tenant by his or her appearance, so it's important to conduct thorough screening and be communicative with your tenant to make sure you are both a good fit for each other before you proceed.

In this handy guide, we are going to give you some advice on finding the right tenant and maintaining a good relationship with your tenant.

We will cover screening methods, questions you should ask, things to watch out for and how to build a strong relationship.

# **Tenant Screening**

Screening tenants is textbook stuff. All landlords should screen tenants before offering them a tenancy agreement. A rental property is a big investment, so you want to make sure it will be looked after. The screening process is the first step on the route to finding the right tenant.

# Best Ways to Screen Tenants

There are many ways to screen prospective tenants. The screening methods that work best for you will depend on your experience and the types of tenants you want to attract.

A recent survey conducted by a home loans company found that younger landlords are more likely to look at employer references whereas older landlords prefer checking references from previous landlords.

The main ways to screen tenants include:

- Asking tenants to fill out an application form
- Telephone interviews
- In-person interviews

- Employment references
- Financial circumstances
- Previous landlord references
- Credit checks
- Right to Rent checks

Let's look at these in more detail.

# **Application Forms**

Application forms are a quick and easy way of selecting tenants that you think will be suitable. It's easy to prepare a basic form to ask for information like:

- Names and contact details of applicants
- Details of current and former landlord
- Employment status both current and past and salary
- Number of people that will be living at the property
- Other pertinent details like whether they are smokers

Use these questions as a starting point. They are by no means exhaustive, but they can give you a good idea of whether an applicant is suitable. For example, if your property is a four-bed terrace on the doorstep of a school and a single person applies you can start asking questions as to whether this is definitely the right property for the applicant. If the application is from a family, they may be a much better fit.

Remember that you should not discriminate against tenants on the basis of age, gender, sexuality, race, religion, etc. So, don't ask discriminatory questions on your application form. If in doubt check before you include it.

There are many ways to create a simple form for free. You can use a word processing programme like Microsoft Word or Google Docs, both of which will allow

you to store the forms electronically and convert to PDF as well. You can also use Google Forms which is also free and quite intuitive to use.

Keep your questions brief and to the point. Stick to plain English so that it is understandable by people with differing abilities and from a variety of backgrounds.

# Telephone Interviews

A telephone interview is a great way to get to know prospective tenants, especially when social distancing rules are in place.

Have a list of questions handy when you conduct a telephone interview. Work through the questions in order and make a note of the tenant's answers. Be sure to double check their contact details so you can get back to them if necessary.

#### In Person Interviews

If social distancing allows you should try and meet a prospective tenant in person at the property. This gives both parties a chance to get to know each other better and gives the tenant an opportunity to view the property and make sure it is suitable for their needs.

Meeting in person is an important part of the tenant screening process. Ideally, this should be stage two of the process. (Stage one being an application form or telephone interview so you're only meeting face to face with suitable candidates).

**Pro Tip:** Take your questions, a clipboard or something solid to rest on, and a pen so you can make notes during the viewing. Allocate 15-30 minutes to ask questions, show them around the property, and answer any questions they might have.

When you meet someone, you can pick up on a host of non-verbal clues when they talk. Listen to what they are saying and pay attention to their body language.

Listen to your gut. If something doesn't 'feel' right, go with that instinct. Our sixth sense is seldom wrong. It might be that the tenant is a perfectly respectable person, but you might just not have good chemistry with them. If you feel you might struggle

to have a professional working relationship with them, they might not be the right tenant for your property.

# Screening tenants using social media

Social media is a valuable tool. A recent survey has found that 11% of landlords use social media to screen tenants.

Social media can give you information about a tenant's lifestyle, but it's important to realise that there's a very thin line between screening and stalking. Screening a tenants profile before accepting them is fine, but checking up on them throughout a tenancy is a step too far.

In theory, screening tenants on social media is a great idea. It doesn't cost a penny to look up someone on Facebook and it gives you a really good feel for a tenant's lifestyle.

However, it's important to remember that social media only gives you a onedimensional snapshot of someone's life. Don't dismiss an otherwise good tenant based on old photos and posts. Take everything with a pinch of salt and regard social media as one tool in a box of many.

For the purposes of screening you can only consider data that's published publicly on social media. Some social media users have privacy settings that prevent anyone other than 'friends' accessing data. You shouldn't then try and friend the tenant to bypass this privacy setting.

If the tenant has shared some data publicly, it's worth looking at this to verify the information the tenant gave when applying for the tenancy. For instance, if the tenant says they work full time but their social media profile says they're unemployed you should find out more about this.

Your screening doesn't have to just be limited to Facebook, you can look up tenants on Instagram, Twitter and LinkedIn to name just a few.

This works both ways. If you have social media profiles, you should let prospective tenants know. This can give them an idea of how you communicate with your

tenants, any other properties you might be advertising at the moment and just give them another way to get hold of you.

# **Employment references**

It is essential that you check employment references or current payslips to make sure a tenant is gainfully employed (if applicable) and earns enough to cover the rental payments. You are also within your rights to ask to see their contract of employment.

Many landlords ask for a written reference from an employer confirming that the person works for them and how long they have been an employee. This letter should be on company letterhead paper or from an email account linked to the company.

If an employment reference is written or typed on plain paper or sent from a generic web-based email account, you should ask for further information to verify the employment. You can always contact the employer to double check that the reference has come from them. It's also not uncommon to ask for a few months' worth of payslips as well to assess affordability.

#### Financial circumstances

It is important to check a tenant's finances to make sure that they can afford the rent and that taking on the property won't see them overindebted. If a tenant is self-employed, you can ask to see copies of their bank statements to check that they have a regular income.

#### Previous landlord references

Ask tenants for their previous addresses and contact details for landlords over the last three years. If this is the tenant's first home and they're unable to provide landlord references it is common to obtain character references instead.

You should always follow up on references. Contact the previous landlords or the character referees and verify the information they've given in the reference. It's

surprising how many landlords don't do this, but it is an important part of the screening process.

#### Credit checks

It should go without saying that a credit check is essential. Credit checks will highlight the tenant's long-term affordability. It will highlight any credit problems the tenant has including late payments, non-payments and CCJ's not just with properties but with credit cards, utilities, catalogues etc. You will need the tenant's permission to conduct this check, but it is a very common check for landlords and letting agents to conduct.

Don't be too quick to dismiss an applicant because they have bad credit, it isn't just late and non-payments that can cause this. Tenants who've never taken any kind of credit may look to have bad credit just because there is no data on them. Even if a prospective tenant is showing a history of late or non-payments or has a bad credit rating, it isn't necessarily a deal breaker. We all go through tough times financially. If everything else is a good fit but you're concerned about the credit check you could consider asking the tenant for a guarantor.

If they are upfront about their problems and can show they haven't defaulted on the rent in the past, they might still be a good choice. We all go through rough times such as divorce or redundancy, and some people deserve a second chance. To cover yourself, ask them to provide a larger deposit, pay extra rent up front, or find a guarantor.

The main credit reference agencies – Experian, Equifax, and Trans Union (formerly Callcredit) – will provide credit reports for landlords. You will need to register to take advantage of these services. The Residential Landlords Association also offers a credit check service for its members.

# Right to Rent checks

The Right to Rent check was introduced in 2016. All landlords must carry out checks to verify a tenant's immigration status. All tenants – including family members aged

18 and over – must be checked at the start of a new tenancy agreement. Landlords must carry out these checks, even if they believe the tenants to be British citizens. There are some notable exceptions, including students, so <u>check the code</u> of practice first.

The government has provided a list of guidelines to help landlords. You can find these <u>here</u>.

Ask a prospective tenant for their identification documents, e.g. a passport. Make copies for your records. Check the validity of these documents, including photos. If a tenant can't provide any documents, use the <u>landlord's checking service</u> to verify their immigration status.

**Pro Tip:** Failure to carry out appropriate checks could lead to a fine.

### Essential Questions to Ask Tenants

It is a good idea to have a list of questions ready, and to take notes when you are screening new tenants. This will save you time if you have a long list of tenants to get through. You can compare their answers and use the information to draw up a shortlist. Ask each tenant the same questions to avoid inadvertent discrimination. Ensure your questions are relevant to renting and don't lead to discrimination on grounds of race, gender, religion, sexuality, etc.

There are potentially dozens of questions you can ask, but the following are some of the most useful:

- Why are you moving? Make sure the tenant's reasons for moving out of their old property are legitimate, i.e. a change of job, end of tenancy, the old landlord is selling up, etc.
- What do you do for a living? Ask for a general indication of how much they earn, so you can check whether they can afford the monthly rent.
- Do you or anyone who lives with you smoke? If you don't allow smoking in your properties this is a good time to have that discussion.

- Who will be sharing the property with you? It's important to know how many people will be living in the property.
- Are you looking for a short or long-term lease? This will help to make sure that there is a match between yours and your tenants expectations.
- Can you provide references? This is important for reasons we have already covered in this guide.
- Is there anything I should know? This gives the tenant a chance to share with you anything they want you to know.
- Do you have any questions? Give the tenant time to ask their own questions.

# What does the right tenant look like?

Every landlord has an idea of a what the right tenant for their property looks like.

21% of landlords actively look for middle-aged couples whereas 16% of landlords prefer families with children, as they are more likely to settle in a property. A further 8% of landlords prefer young single professionals.

Ultimately, the tenant that fits best in your property will depend on your individual circumstances. Think about what your ideal tenant would look like before you start interviewing prospects, but don't let this blind you to someone who might not fit your exact criteria but has a lot of good qualities. For instance, you might want to rent to a family but instead a single professional applies for the property. Ordinarily you may not think they are a good fit, but they work close to the property, their family live close by, their credit check is spot on, they have glowing references from previous landlords, etc. In this instance, while the tenant doesn't fit exactly what you expected, they'd be a great candidate.

# Red flags should you look out for when screening tenants

There are sometimes issues that come up in the screening process, you should know how to spot these issues and how to deal with them.

- Bad credit. As previously stated, this isn't a deal breaker, there are a lot of
  reasons a tenant may have bad credit. In this instance you should judge each
  case on its own merits. If there is a history of late payments, then you should
  ask the tenant to arrange a guarantor. If the tenant doesn't have much credit
  information on their file you should use another method to assess their
  affordability for instance pay slips and bank statements.
- No ID documents. You have an obligation as a landlord to conduct right to rent checks. This may change in the future, but until it does you will need to ask the tenant for appropriate ID. If the tenant is not able to provide the necessary ID you are not able to rent to them. If the tenant can't provide the recommended ID then you will need to work with them through the government's guidelines to find some acceptable form of ID they can provide. There are fines for not conducting right to rent checks.
- A criminal record evaluate each case on its own merits.
- Low income assess whether the tenant can afford the rent and deposit. If
  the tenant isn't able to afford the rent it puts both you and the tenant on the
  back foot from the outset of the tenancy.
- Prior evictions has the tenant been evicted from previous properties? If so, find out why and verify the information from their previous landlord.
- Willing to pay a lot of rent upfront there may be a legitimate reason for this, but it is a relatively common renting scam. The tenant offers to pay up front for 6-12 months in the hope that the landlord doesn't carry out inspections and then will use the property for illegal activities. The most common scam of this kind is to convert the property into a cannabis farm. Again, judge each case on its own merit and if you do decide to accept a lot of rent up-front, carry out regular inspections to ensure that there is nothing untoward happening at the property.

**Pro Tip:** It is much better to turn a potential tenant down if you have doubts. It could save you trouble in the future.

# Advertising

In an ideal world, no tenant would ever move out and there would be no need to advertise a property for rent. Unfortunately, tenants come and go. Sooner or later, you will need to advertise your property, so you can find a new tenant.

Let's take a closer look at where and how you can do this.

# Where can you list your properties for rent?

There are plenty of places where you can list a property for rent. Some will be more successful than others – it all depends on the type of property you are advertising and where it is located.

The main places to list are a property to let are as follows:

- Property websites
- Newspapers
- Social media
- local college/ universities
- Shop windows
- Leaflet drops

We will look at these in more detail below.

# Property websites

Most people are familiar with the likes of Zoopla and Rightmove. Both websites are major players in the property market and a lot of tenants will look there first when they want to rent a property. Unfortunately, individual landlords can't create a listing. It has to be done via a letting agent.

The best way around this problem is to use an online letting agent for a fraction of the cost. There are plenty to consider, including Upad, OpenRent, Visum, and 99Home. The golden rule here is to check user reviews and pricing before you sign up.

Whilst Rightmove and Zoopla both have a big audience, there are other sites worth looking at. Gumtree is huge and lots of people use it to find a new place to rent, as well as everyday items. Landlords can advertise their properties for free on Gumtree.

You might also want to consider Preloved, SpareRoom and Facebook marketplace.

**Pro Tip:** If you are advertising a niche property, for example, a student let, consider a niche website such as padsforstudents.co.uk.

#### **Newspapers**

Placing an advert in a local newspaper might seem a bit old-school, but it can be effective. It is believed that younger people don't normally look at the newspaper, but some do. Plenty of older people still read newspapers so if your property is perfect for older renters, consider this strategy.

#### Social media

Social media is one of the most popular ways to find a new tenant. It can cost nothing and you can make the first contact with a potential tenant online.

Young adults use social media often. Put a few posts on social media and ask people to get in touch if they are interested or request they share the listing with their friends and contacts.

The downside of this strategy is that it only works if you have a relevant following. There is no point in placing a property listing on Twitter if all of your followers seem to be bots. To make social media work, spend time building a following and put considerable effort into expanding your audience. It will take time on your part, but you can reap the rewards whenever you need to find new tenants.

If you don't have a following you could use paid advertising which is offered on most social media platforms. This usually has the benefit of being highly targeted allowing you to make sure your adverts are only seen by people of a certain age or in a specific geographical location. The down-side of paid social media advertising is

that it can be expensive, so make sure to read up on paid social media advertising and monitor your costs closely while your ad is running.

Facebook groups can also be a great way to help you find tenants. These are usually open or private communities that you can apply to join. If you make sure the groups you find are relevant to property renting, they'll contain a ready-made audience who are looking for properties to rent. Facebook groups are free to join, just make sure you read the group rules before posting.

**Pro Tip:** Facebook marketplace is another great place to advertise property listings, they have a category specifically for property, and it's free to use.

Because social media is very visual, any ad you place on Facebook, Twitter, or even LinkedIn must be visually appealing. Great photos are essential!

# Local colleges and universities

Are you looking for student tenants? As well as using social media and online property portals, try contacting the local college or university and letting their student accommodation officer know you have a vacant property.

# Leaflet drops

Print off some leaflets and push them through doors in the surrounding streets if you have a property coming up for rent. You never know, a neighbour might have relative or friend looking for somewhere to rent.

# Notices in other rental properties

Do you own multiple properties? If so, ask existing tenants if you can place a notice in their window asking prospective tenants to contact you.

# Word of mouth advertising

Offer a finder's fee to existing tenants, friends, and acquaintances if they can successfully refer a tenant to you.

Keep an ear out for anyone in your orbit looking for somewhere to rent. You might spot a post on Facebook or Twitter. Always be vigilant!

# What features should you list when advertising a property

Photos are the most important part of a rental property listing. Research has indicated that property enquiries rise by as much as 80% if there is a good selection of great photos. Prospective tenants will skip over the text and look at the photos first. If the photos are poor quality or there are only one or two, they might not read the listing.

If a property is cheap to rent, photos might not make a huge difference, but the more expensive your property is, the more good photos matter.

**Pro Tip:** If your photography skills are mediocre, it is worth hiring a professional to take high-quality images.

It goes without saying that a property listing should include important information, such as the number of bedrooms and whether the property is furnished. However, once you have this covered, pay attention to the following things that most tenants look for in a property listing:

- Does the property have a garden? Not everyone wants a garden, but it has become a much more sought-after feature since the pandemic.
- List local amenities. If there are shops, pubs, etc., within easy walking distance, make a point of saying so.
- Local transport connections are important in cities where tenants might not have a car. State how long it takes to walk to the nearest train/tube station.
   Are there bus stops nearby?
- Are white goods included? Tenants need to know whether there is a washing machine, fridge/freezer, dishwasher, cooker, etc., in the property. Many expect white goods in a rental property.

- Car Parking is an issue in many cities and some tenants will prioritise
  properties with parking included. Unless it is obvious in the photos that the
  property has a driveway, mention whether it has off-road parking or an
  allocated parking space.
- Do you accept pets? Not all landlords accept pets, but if you don't mind one small dog or a cat, then make it clear in your advert. It could help you attract a reliable, long-term tenant if you are flexible about pets.
- Many tenants want reassurance that high-speed internet is available in the area, especially now that more of us are working from home than ever. List the average download speed and state whether fibre or cable is available.
- Following on from the previous point, with more people working from home, more tenants are looking for properties with enough space for an office or an office type set up, so if there's enough room for this in your property, mention it.
- How much storage space does the property have? If there is a garage or large attic, mention it. If there are outbuildings, say so. Storage space is usually welcome and sometimes sought-after.

# How much should you pay to advertise your property?

You won't always need to pay anything to advertise your property, as we've covered in this guide, there are plenty of ways to advertise for free. If you want to list your property on a property website like Zoopla, you'll have to pay an online letting agent. Fees vary, so shop around for the best deal.

# Can you write advertising costs off against your taxes?

The good news is that any advertising fees you do pay, even if they are rolled up in other letting agent fees, are tax deductible.

# Is there one place that's better than others for finding good tenants?

Creating a listing on a property portal offers the highest visibility. Property websites like Zoopla and Rightmove attract a national audience. People moving to the area for work will use property websites to find a suitable rental. This is your best bet if you want to reach a wide audience quickly.

Social media has proved very successful in finding young professional tenants.

In the end, it comes down to the type of demographic your property most appeals to and whether you think it is worth spending extra money to advertise a property. If you are not in a desperate rush to fill a void, perhaps because you want to get some work done on the place, use social media, create a listing for Gumtree, and put some feelers out locally.

Otherwise, hire an online letting agent and post an advert on a property website.

**Pro Tip:** It is often better to cover all bases and use more than one method to advertise your property. That way you can compare how successful each one is for future advertising campaigns. Make a note of where each enquiry comes from for each property you advertise.

# **Keeping Tenants**

It is essential that you get your tenant/landlord relationship off on the right foot.

# Setting expectations at the start of a tenancy

Tenancy agreements are governed by The Rent Act 1977 and the Housing Act 1988. As with all aspects of the law, the rules governing tenancy agreements are not always straightforward, so if you want to read up on basic tenancy law, check <u>out this link</u>. Aside from the legalese of your tenancy agreement, which should include things like rent payments, how much notice to quit you require, break clauses, etc., it is worth establishing a few basic things with your tenants. These can also be included in the tenancy agreement or at least confirmed in writing.

Here are some things you should establish at the start of a tenancy.

# Communicating with tenants

Make sure your tenants have contact details for you. It's perfectly acceptable to ask that tenants don't contact you outside of normal working hours unless it is an emergency, for example, the boiler has broken down or a pipe has burst. But do give them some means of getting in touch.

You also need to be able to get in touch with them to schedule a property inspection or a boiler service. Ensure you have a current telephone number on record, plus an email address.

# Decorating

It is good practice to decorate a property before letting it out. A lick of paint refreshes the walls and makes a property more attractive to prospective tenants. It also shows that you take pride in the property and encourages the tenant to do the same.

However, you want your tenant to feel at home. After all, this is meant to be their home for the foreseeable future. With this in mind, it is worth including some provision for tenants to decorate with your permission but let them know they must ask your permission first. It is common to include a provision stating that the tenant must return the property to the previous colour scheme before they move out. If the tenant has worked with you though to come up with a colour scheme you're both happy with, it might not be necessary.

Hanging a few pictures is fine but creating millions of holes is usually not. Some landlords put a veto on tenants driving nails, pins, and screws into the walls. How far you wish to take this is up to you but be very clear about what you accept at the start of the tenancy.

#### **Alterations**

The last thing you need is a tenant making substantial alterations to the property, building new walls, removing existing walls, etc. Make sure any and all alterations are explicitly excluded in your tenancy agreement. This is common practice.

# Gardening

Does the property have a garden? If so, establish responsibilities from the outset. Do you expect the tenant to cut the grass, trim hedges, and keep the garden tidy? Ideally, provide appropriate equipment such as a lawnmower to make this easier.

Some landlords find it easier to hire a gardener to provide general maintenance services at appropriate intervals. The costs of this are often amortized across the rental period.

# Parking

If there is an allocated car parking space or a driveway/garage included with the property, make sure the tenant keeps the area free from oil drips and set out how you want the tenant to maintain the area.

#### Subletting

Some landlords are OK with subletting, but some landlords would prefer to have more oversight on who stays at their rental property.

Sometimes, but rarely, a tenant might sublet a property without the landlord's permission. If you don't know who is living in the property, who do you pursue for damages if the place is trashed, or the rent goes unpaid?

Make it very clear from the outset that subletting is not allowed (unless you are OK with it).

# How to have a good relationship with your tenants

All landlords have statutory responsibilities. They include making repairs when required, ensuring the property is safe, and being responsive to a tenant's concerns.

Try to forge a good working relationship with your tenant from day one. This doesn't necessarily mean showing up with a bottle of wine when they move in, but you should try to be responsive to their needs. Be approachable and make sure your tenants know it's OK to contact you if they have a problem.

**Pro Tip:** Document everything that happens between you and your tenant. Things might not go wrong, but it helps to have a record of all conversations and discussions.

Be professional at all times. Set the tone of your relationship from the beginning and don't overstep the mark. It is never a good idea to allow a professional relationship to become personal, as it puts you in a difficult position if the tenant can't pay their rent, or something goes wrong.

Good communication is vital. If something breaks and needs fixing, deal with it. And if you don't want to be on call 24/7, have service contracts in place so your tenants have someone else to call on 24/7. Keep your tenant in the loop about what's happening with repairs or maintenance. Let them know when an engineer is on their way. If there is an unavoidable delay in fixing an issue, explain why and be prepared to have a backup plan in place. For example, if the boiler breaks down on a freezing

cold Saturday night and you can't get hold of an engineer to fix it until Monday, pick up some heaters for your tenants.

**Pro Tip:** Be respectful at all times. You may own the property, but it is your tenant's home.

Give tenants plenty of notice if you want to carry out a property inspection or an engineer needs access to service the boiler. Don't disturb your tenant unless you have to. This will make them feel more comfortable and in control.

Try and go above and beyond if you get on well with your tenant and want to keep them around long term. Be helpful, offer to take some rubbish to the tip if they don't have a car, and send a card on their birthday. It is the little things that make a difference in this world.

# How to deal with issues and complaints

If you do have issues or complaints, be very careful about how you deal with them. That way, you stand a much better chance of resolving problems quickly and equitably.

The first step is to listen to your tenant. Do not dismiss their issue out of hand. Be respectful and understanding. If your tenant says there's a problem, take them seriously. Investigate for yourself and make a judgement. Then deal with the issue.

Always be accessible, so your tenant feels comfortable raising an issue or making a complaint. Give your tenants simple instructions on how to contact you, and if you are going on holiday, provide a backup number so someone is on hand to deal with emergencies.

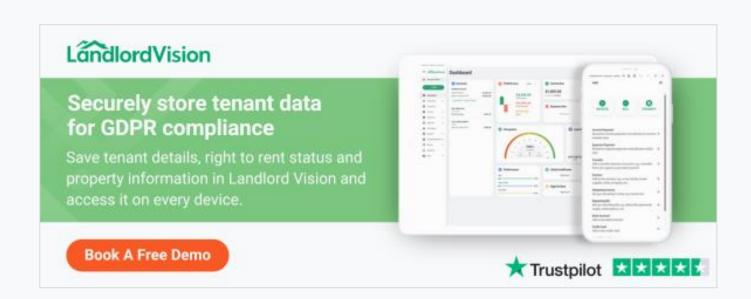
Be professional in all communications you have regarding issues and complaints. Stay calm at all times, irrespective of any and all provocation. If your tenant makes a verbal complaint or raises an issue, respond in writing, i.e. via email. That way, you have a chain of communication you can call upon if the issue escalates.

Deal with complaints and issues quickly and fairly. If a tenant is aggressive or unreasonable, stay calm and listen to them. In most cases, remaining calm will defuse the situation. Tenants

are far more likely to get upset if they think you are not taking them seriously. Let them know you are on their side and that you'll deal with the issue together.

**Pro Tip:** If things get out of hand and you feel threatened in any way, walk away immediately. Putting your personal safety on the line is never a good idea.

You've reached the end of our guide on how to find and keep good tenants. We hope this guide has been useful and has provided food for thought. If there are tips and advice you'd like us to include in this guide, please share them with us over on our social media channels.





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