



Mayhews

Landlords' Guide

Message from the Managing Director



I set up Mayhew Estates in 2006 as I strongly believed that we could do things better than our competitors; by embracing the advances in technology and establishing a team who have the same vision; to excel in all we do and provide exceptional customer service, working within the communities that we serve to build a respected company which people trust.

We have a great team and every single one of them understands our priority is the clients' needs.

Christopher Mayhew M.N.A.E.A M.A.R.L.A

Our Pedigree

Mayhews Lettings forms part of Mayhew Estates, an independent Estate Agent, founded in 2006. Our offices cover East Grinstead, Horsham, Horley, Reigate, Redhill, Dorking and all the villages in-between.

Our local staff know our business, our market and neighbourhoods. The Mayhews offices work as one to get to know you and ensure we find you the perfect home or tenant.

As a business our reputation is of paramount importance to us and we thrive on personal recommendations. Built on a solid foundation of core values, the Mayhews brand has grown to represent a trustworthy, transparent company, working within its community to provide exceptional customer service.

We are passionate about what we do and strive to create a tailored service that provides the very best support, advice and customer care throughout the letting and management of your valuable asset.

The needs of our clients are at the heart of all we do and by investing in staff and technology we aim to ensure that we understand and can meet the needs of our clients.



INTRODUCING THE LETTINGS TEAM

Based at the main lettings office in Horley, our team aims to provide the same dedicated service to our landlords and tenants that has been at the forefront of our success in the Estate Agency business. We believe that our efficient processes and proactive use of modern-day technology will further add to the Mayhew's customer experience.

With 15 years of experience within the property industry the team have a wide ranging knowledge and skill set to manage your property to the highest level and provide the best possible care and attention to detail when it comes to your investment.

We are keen to listen and fully understand the reasons behind your investment. This, combined with our knowledge of the local markets, enables us to compose an effective marketing strategy and service tailored to your needs.



Chris Brown
Lettings Manager



Heidi Ashford
Assistant Lettings Manager

By choosing our fully managed service we can make the process of letting and managing your property easy and hassle free, leaving you more time to spend on the things you enjoy.

ABOUT THIS GUIDE

We have designed this guide to offer landlords a comprehensive view on all aspects of letting a property and advice on the best way to optimise your investment. It also provides an insight into the level of care we put into our service.

We trust you will find the guide informative and a helpful point of reference. However, if you have any questions or would like to discuss other aspects of being a landlord, please feel free to call or email us at any time.

info@mayhewsettings.co.uk

Tel: 01293 781483

MARKETING YOUR HOME

Property Appraisal

A member of the lettings team will visit your home at a time that suits you and will complete an initial consultation. An accurate appraisal is essential in assessing your property correctly; the location, style, décor, number of rooms, and furnishings will all be taken into consideration. We aim to fully understand the reasons behind your proposed investment needs to compose an effective marketing package that reflects these.

Floorplans

Floorplans will really help potential tenants visualise the layout and room sizes of your property. They are a proven key tool in helping estate agents sell a property but are rarely used within the lettings industry.

We are advocates of change and improvement, looking to maximise your property's potential. We strongly believe, based on customer feedback, that a floorplan will increase the appeal of your property online and help generate viewing requests.

Tailored and Effective Marketing

Our marketing details bring your property to life. Whether you are selling or letting your property, our trained staff utilise your knowledge of the property and local area to write

informative descriptions to accompany the professional quality photos and accurate floorplans, to ensure we get you a premium rental price for your home.

Online Marketing

With the majority of property searches now beginning online, it is the quickest and most efficient way to market your property to large audiences. It is therefore vital to advertise your property on the right websites.

Your property will gain local interest when we place it on our own successful website www.mayhewestates.co.uk. Plus it will reach a more widespread audience on the UK's leading property portal www.rightmove.co.uk. We will also place your property details on a number of other selected websites to maximise local and national exposure for you.

If a property is of interest, potential tenants can learn more by viewing the floorplans, EPC, quality photos, google street view and information about the local area.

Fully Responsive Website

Over half of internet searches are now made through a mobile device. Mayhews have invested in a fully responsive website to ensure that finding and learning more about our clients' properties on a tablet or smart phone is a straight forward and informative experience. This ensures that your property is presented properly online and enjoys the maximum possible exposure.

Local Marketing Tools

Our offices in East Grinstead, Horley and Horsham are located in prime locations to generate interest from passers by being attracted by our prominent window displays and high quality photos of our properties.

We will continue to pro-actively market your property in local newspapers, online and via our database until a suitable tenant has been secured. A selection of properties will also be included in our backlit window displays

Relocation – Members of the Guild

Tenants come to live in Surrey and West Sussex from all over the country, but in particular, from London and its suburbs. As members of The Guild of Professional Estate Agents we have connections in many towns and cities across the UK.



All of these offices are capable of introducing Tenants to your property. Our associated office in Park Lane, London is amongst the very best placed in Europe, attracting clients from all over the world. This is in addition to over 100 other associated offices across the Greater London Area.

FINDING THE RIGHT TENANT

Finding suitable tenants for your property is our priority; so it is essential we get to know you as quickly and efficiently as possible. Our lettings team will listen to your criteria and use it to research and identify the right tenant for you.

Tenant Selection

Finding suitable tenants is a vital part of letting your property and we feel our tenant selection process is second to none. We take care of all the legal formalities and conduct a number of reference and financial checks. We aim to ensure your best interests are looked after by selecting a reliable tenant for your property.

Mayhews Database of Tenants

We have a large database of applicants who are seeking accommodation. We email these applicants the details of any property that meets their criteria when it hits our books.

Time is a priority; we are very careful to select and contact the right tenants based on the established criteria, ensuring that we do not waste yours, ours or the tenant's time.

References and Financial Checks

We carry out strict referencing using a specialist independent referencing company who demand the highest of standards from incoming tenants.

This essential and detailed process gives us an understanding of tenants' personal and financial circumstances in addition to previous agent/landlord/accountant references.

Viewings

Mayhews dedicated team makes viewing your property easy and straight forward. We make the time to ensure interested potential tenants get to see the property when they are available, leaving you free to concentrate on your commitments without having to rearrange your diary.

Open Day Viewing Option for Tenanted Properties

We understand that your property may already be let out. This can sometimes make viewing your property with potential tenants problematic for the existing tenant.

Here at Mayhews we work hard to keep good relations with all our tenants and try to accommodate all parties. One way we can minimise disruption is by offering open days, between set times, agreed with the existing tenant. This also helps ensure your property will look in the same clean condition for every viewing on that day.

Keys

We require a set of keys to carry out viewings and two additional sets prior to the start of the tenancy.

If you are in residence we will always contact you prior to meeting with prospective tenants and all viewings will be accompanied by a member of staff.

Presentation is Key

Excellent presentation and maximum exposure of your property plays a key role in securing suitable Tenants. A well decorated property, presented in a clean and tidy condition stands out among other rental properties on the market. They often rent more quickly and achieve a higher rental income.

Other improvements and safety features to consider when looking to maximise the appeal of a property and satisfy legal requirements are:

Furnishing

Property can be let fully furnished, part furnished or unfurnished. In all cases, it is essential that there are carpets, curtains and light fittings.

The demand for furnished and un-furnished properties is more or less the same. If you are thinking of letting your property as furnished the quality of furnishings has a huge effect on the rent obtainable. All soft furnishings must comply with the Furniture and Furnishings (Fire Safety) Regulations 1988.

Since the introduction of the fire regulations regarding furniture, many landlords prefer to leave their properties un-furnished.

Decoration and Carpets

If you intend to decorate your property, think about your target market. Choosing the right décor can prove invaluable in attracting the right tenant for you. Fresh and neutral in terms of colour and style are recommended. By choosing neutral colour schemes, rooms may appear larger and look fresh which appeals to most tenants.

It may not sound like much and might seem like an added expense but new carpets and fresh paint can make all the difference.

Domestic Appliances (White Goods)

We recommend that all properties should be fitted with white goods (cooker, fridge and washing machine). These should be of good quality and condition and serviced regularly.

Gas and electrical appliances must meet legal safety requirements and all appliances must be tested annually. Mayhews can arrange for any maintenance or repairs through one of our approved professional local contractors.

We recommend supplying copies of the instruction manuals or handbooks for all electrical appliances supplied and for the central heating system.

Smoke / Carbon Monoxide Detectors

At least one smoke alarm must be fitted per floor of the property and be in working order. A carbon monoxide detector with audible alarm must also be fitted in the property and in any room with a solid fuel burner.

Landlords must ensure they are in good working order at the start of every tenancy. It will also be a standard part of our interim inspection we carry out during the tenancy.

All rental properties must comply with the Smoke & Carbon Monoxide Alarm Regulations 2015.

Lightbulbs

All lighting and bulbs need to be checked and in working order at the beginning and the end of the tenancy. It is the tenant's responsibility to replace any bulbs that fail and they will be charged for any bulbs not working at the check-out inspection.

The Garden

The tenant is responsible for maintaining the garden during the tenancy.

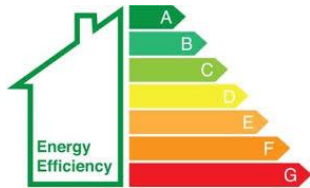
If the property is rented furnished, the landlord will need to leave the necessary equipment to maintain the garden. If it is an unfurnished let the tenant will normally provide the equipment.

Mayhews Lettings can help you maximise your investment. If you are not sure what would be best for your property regarding furnishings we are always here to help. We can offer advice on the advantages of choosing neutral colours and about market trends that attract the right tenant.

We can also offer you the services of our carefully selected team of local tradesmen. We are able to take control of any works that you want carried out, leaving you to enjoy the benefits of the finished property without the stress.

Energy Performance Certificates (EPC)

All rental properties in the UK require an Energy Performance Certificate (EPC) at the point of marketing the property, prior to a new Tenancy Agreement commencing. This is an EU Directive, supported by the government and has been in place since the 1st of October 2008.



The EPC report lists improvements that could be made and how this would change the energy and carbon emission rating of the property.

A copy of the EPC must be provided to the tenants the first time the property is let or when the property is re-let. The EPC is valid for 10 years.

Security

Security systems (locks on windows and external doors, lights, and even full alarm systems) are often considered essential by prospective tenants, and are taken into consideration by most leading insurance companies when calculating premiums.

It is important that all exterior doors carry a 5 lever locking systems as this is a requirement for most insurance companies.

Mail

As we cannot guarantee that any mail will be forwarded by a tenant, we recommend landlords arrange for redirection of post with Royal Mail.

Utilities

You will need to provide the managing agent with the details of the necessary utility companies. Our Inventory check-in service includes taking meter readings, which are logged and forwarded to the relevant companies and service providers.

LANDLORD SAFETY REQUIREMENTS

Regulations are designed to ensure the safety of the property and its tenants. The following information is intended only as a guide, it does not constitute a detailed interpretation of the complete regulations. The full official guidelines of your responsibilities as a landlord can be found on the UK Government website:

www.gov.uk/private-renting/your-landlords-safety-responsibilities

Landlord's Obligations

Landlord's obligations are set out in Section 11 of the Landlord and Tenant Act 1985. The landlord will be responsible for maintaining the structure and the exterior of the property, heating and plumbing installation and dealing with routine repairs.

Buildings and Contents Insurance*

As landlord, you are responsible for maintaining adequate buildings and contents insurance both while the property is empty and whilst it is let. Landlords should ensure that they have adequate buildings and contents insurance in place covering all fixtures, fittings and white goods.

Your insurers must be told that the property is to be let, since failure to do so may well invalidate your insurance cover. We can provide details of competitive landlord insurance specifically for rented property, if required.

The tenants are only responsible for covering their personal belongings and any accidental damage they may cause to your property.

*Please note that standard homeowner insurance policies will not suffice once a tenant is in residence as you are no longer the owner occupier. It is also important to check on cover periods when the property is empty. We recommend you thoroughly check your policy.

Mayhews Lettings offer specialist landlord insurance products. They cover all risks involved and will reduce the possibility of any dispute in the event of a claim.

Our chosen insurer can provide cover for Legal Expenses/ Rent Protection, and Buildings & Contents insurance for your property. For further information on these products please speak to a member of our lettings team.

Smoke & Carbon Monoxide Alarm Regulations 2015

Property built since 1992 must have mains supplied and inter linked smoke alarms.

From October 2015 Landlords are required by law to install working smoke alarms and audible carbon monoxide alarms in their properties.



Gas Safety (Installation and Use) Regulations 1998

Landlords must arrange maintenance by a Gas Safe registered engineer for all gas appliances, flues, meters and associated pipe work which they own and have provided for their tenants use.

A gas safety check must be carried out on all gas installations every 12 months by a Gas Safe registered engineer.

A gas safety certificate will be issued, a copy of which must be held by us and a copy given to the tenant. This certificate must be renewed annually.

Landlords must keep a record of the safety check for two years and issue a copy to each existing tenant within 28 days of the check being completed and issue a copy to any new tenants before they move in.

Breach of this regulation may result in heavy fines or even imprisonment.

Mayhews Lettings can instruct our approved Gas Engineer to carry out this service if you require.

Landlords are responsible for ensuring that operating instructions are shown on the appliance or that a copy of the instruction booklet is supplied.

The Electrical Equipment (Safety) Regulations 1994

These regulations apply to all landlords who let accommodation containing electrical equipment. You must ensure that the electrical equipment is safe and will not cause danger and that it satisfies the safety requirements of the 1994 Regulations.

The regulations impose an obligation on the landlord to ensure that all electrical appliances left as part of the property are tested for earthing, insulation and leakages. Cabling, fuses and plugs should also be inspected and replaced where necessary to the correct rating for that particular appliance.

Other legislation covering electrical installations is currently in force and in order to avoid prosecution, we recommend that all electrical appliances in let properties are regularly checked and serviced. Remedial work must only be carried out by a qualified electrical engineer.

Furniture and Furnishings (Fire) (Safety) Regulations 1988 (Amended 1989 and 1993)

You must ensure all furniture and soft furnishings comply with the Fire and Safety Regulations 1988 (amended 1993). Since 1988 it has been an offence to make furniture that does not comply with the Fire Resistance Requirements laid down in Regulation 14 in the 1988 Regulations. It has been an offence to supply furniture that does not comply with these regulations since March 1993. Any furniture or furnishings that do not comply must be removed from the property.

The regulations apply to all upholstered furniture, beds, headboards and mattresses, sofa-beds, futons and other convertibles, nursery furniture, garden furniture suitable for use in a dwelling, scatter cushions, pillows and non-original covers for furniture. They do not apply to antique furniture or furniture made before 1950, bedcovers including duvets, loose covers for mattresses, pillowcases, curtains, carpets or sleeping bags.



Items that comply will have a suitable permanent label or swing ticket attached. Non-compliant items must be removed before the tenancy commences.

If you are considering letting your property furnished then you will be responsible for ensuring that all upholstery and soft furnishings carry the necessary permanent labels which detail the fire safety tests that the furniture has passed, this must include both the cigarette and match resistant tests.

Penalty for non-compliance is a fine of up to £5,000 or six months imprisonment, or both.

Asbestos Safety Regulations

The landlord of a tenanted property has a legal responsibility to manage the risk associated with any asbestos present in the property. Depending on the condition of the asbestos, one or more of the following actions should be taken:

- Labelling the asbestos
- Sealing the asbestos
- Removing the asbestos

Great care should be taken when doing any work around asbestos. The HSE (Health and Safety Executive) or your local authority can give detailed advice about safe procedures. Any work done on the asbestos that takes longer than two hours must be done by someone who is licensed by the HSE.

Letting Property with an Existing Mortgage

Most mortgages have restrictions regarding the letting of properties without their prior consent. You must advise your lender if you have a mortgage on the property to be let. Permission is usually granted as long as a reputable agent is used and with an approved form of tenancy.

Letting a Leasehold Property

Properties owned on a leasehold or share of freehold basis will have a superior lease agreement. The lease will specify whether or not it is necessary to obtain permission to sub-let from the freeholder. It is essential to clarify the situation before marketing your property as some leases place restrictions on the type of subletting that will be approved. You must check with the management company if the superior lease permits lettings and ensure the terms of any superior lease are adhered to.

Service Charges

The landlord is usually responsible for the payment of ground rent, any service charges and maintenance of the property. If you opt for the managed option, you may ask to use any of our preferred contractors for any routine works.

Before renting, always obtain written permission from your mortgage company, superior landlord if a leasehold property and insurance company. Failure to do this may result in the tenancy being deemed unlawful.

Deposit: The Tenancy Deposit Scheme

As part of the Housing Act 2004 the Government has introduced tenancy deposit protection for all Assured Shorthold Tenancies (AST) in England and Wales where a deposit is taken. All deposits, paid under an AST, have to be registered with a government approved scheme.

We are members of The Tenancy Deposit Scheme, operated by The Dispute Service, which provides an independent and impartial method of resolving any differences between landlord and tenant.

At the end of the tenancy the landlord and tenant should attempt to agree the basis for the repayment of the deposit. If there is a dispute The Dispute Service provides for the case to be dealt with by an Independent Case Examiner. The examiner is an impartial, qualified expert who will make a decision and this helps avoid the need for potentially protracted litigation.



Under the provisions of the Housing Act 2004 it is illegal for you as a landlord to hold the deposit unless you have individual membership of an approved scheme.

If we are not instructed by you, the landlord, to register the deposit for you. We will require, by proof of sight, the deposit certificate and take a copy for our records to confirm the deposit has been securely deposited.

Housing Act

The relationship between the landlord and tenant is covered by the Housing Act of 1988 (as amended by the Housing Act 1996) which came into effect on 15th January 1989. Tenancies under this act are either Assured Tenancies or Assured Shorthold Tenancies.

Tenancy Agreements

Letting a property is complex and not every letting is straightforward, therefore knowledge and experience of the current legislation is essential. Our standard agreements have been approved by both solicitors and mortgage lenders.

Company Tenancy Agreement

When letting to a company the Tenancy Agreement will identify the company as the tenant, and specify the residing individual as the occupant. This type of agreement must be signed by an authorised signatory of the company, which cannot be the occupant. It must also specify the occupant's status within the company.

The cost of the Tenancy Agreement will be payable by the tenant and the landlord.

Let Mayhews Take Control

Different landlords make different stipulations regarding what they will and will not accept from a tenancy. Come and meet with a member of the Mayhews letting team to discuss your particular requirements in detail and we will find the most suitable tenant for you. Typically, Mayhews will negotiate any special conditions that are required and ensure that those conditions are properly reflected in your Tenancy Agreement.

PREPARATION FOR TENANT MOVE IN

It is important that the property is in a very clean state initially, especially the kitchen and bathrooms. The kitchen should be left as clean as possible with cupboards cleared of food. Fridges and freezers should be left empty, cleaned and defrosted with the door ajar.

We recommend having your property professionally cleaned before any tenants move in. By using a professional cleaning company you set the standard for the tenants. We can arrange a pre-let clean and any cleaning between tenancies with one of our trusted cleaning contractors.

Inventory/ Schedule of Condition

An inventory details the contents and the condition of the property. We recommend having a comprehensive and accurate inventory of the contents including fixtures, fittings, décor and condition that protects you, your property and goods.

Check-In

The landlord pays for the initial inventory. On moving in, the detailed inventory is checked and agreed with the tenant. You will receive a copy for your approval and retention.

Check-Out

The tenant pays for the inventory check-out. At the end of the tenancy we will compare the two reports and itemise to you, the landlord, any damages or deterioration to its condition or missing items. The tenant is responsible for the cost of rectifying any damage, over and above what is considered to be fair wear and tear caused by them at the property.

On moving out the inventory is checked and agreed with the tenant. We then agree the costs, if any, to be held from the tenants' deposit and passed onto you, subject to the tenant's agreement.

Inventory updates

The updating ensures that the new tenants have a clear understanding of the condition and more importantly, their responsibility when they move into your property.

Property Inspections

If you choose the Fully Managed option, we will carry out thorough property inspections on a quarterly or six monthly basis. This enables us to ensure that your property is being cared for and to take any action before a problem develops.

Maintenance

Unless other arrangements are made in the Tenancy Agreement, it is the landlord's responsibility to maintain the property in good order throughout the letting.

Utilities Management Service:

During the move in process, tenants are responsible for arranging all aspects of the transfer of utilities and meter readings. They are also responsible for all utilities supplied to the property for the term of the tenancy.

We have researched the market and teamed up with Tenant Shop, a cost free, award winning utility management company.

We offer the tenant the option to use Tenant Shop who will arrange for all utility companies (Gas, Electric, Council Tax and Water) to be notified of your tenants move-in date together with any available meter readings.

Landlords are then responsible for these utilities if any void periods occur.

We strongly recommend having an inventory carried out professionally. It provides an accurate record of the properties contents and condition offering clear protection to landlords in the event of any disputes. Mayhews can provide the services of our experienced local independent inventory clerks to carry out all inventory inspections, providing you with an accurate and consistent standard of reporting.

TABLE OF RESPONSIBILITY

The following table sets out the key responsibilities of both the landlord and tenant during the tenancy. Please note this is only a guide and not an exhaustive list of your responsibilities.

	TENANT Responsibility	LANDLORD Responsibility
Inventory Check-In		✓
Inventory Check-Out	✓	
Supply Energy Performance Certificate (EPC)		✓
Supply Gas Safety Certificate		✓
PAT/ Electrical testing of electrical items*		✓
Maintain property structure & exterior		✓
Copy of appliance and heating instruction booklets		✓
Smoke alarms and carbon monoxide alarms fitted and tested at start of tenancy		✓
Smoke alarms and carbon monoxide alarms battery tests throughout tenancy	✓	
White Goods service contracts e.g. British Gas Landlord or service cover		✓
Keep the garden, lawns tidy	✓	
Council tax	✓	
Building insurance		✓
Content insurance	✓	✓
Gas meter reading	✓	
Electric meter reading	✓	
Water meter reading	✓	
Gas supply contract	✓	
Electricity supply contract	✓	
Water supply contract	✓	
TV licence	✓	

Source; Mayhews Lettings, September 2015.

* Gas and electrical appliances must meet legal safety requirements and all appliances must be tested annually. Mayhews can arrange for any maintenance or repairs through one of our approved professional local contractors.

Utilities Management Service:

During the move in process, the tenants are responsible for arranging all aspects of the transfer of utilities and meter readings. Mayhews have researched the market and teamed up with Tenant Shop.



Tenant Shop arrange for all utility companies (Gas, Electricity, Council Tax and Water) to be notified of your tenants move-in date together with any available meter readings.

Disclaimer

These notes and table are for general guidance purposes only and not an exhaustive list of your responsibilities. They do not constitute a contract between a prospective tenant and landlord or between the tenant and Mayhew Estates or any managing agent; nor do they supersede or amend the terms of the Tenancy Agreement, a draft of which is available for inspection upon request.

Your Rental Income

Tenants are requested to pay their rent by standing order. This is done through telegraphic transfer via the BACS system. If we are collecting the rent on your behalf you will also receive a monthly statement via email.

Council Tax

Whilst your property is let, the tenants will be liable to pay Council Tax. You may become liable to pay the tax if the property is unoccupied between tenancies.

Income Tax on Rental Income

Tax is payable on the profits from letting a property. However, there are various allowances that may be set against the rental income, e.g. Managing Agents commission, mortgage interest and other expenditure relating to the letting of the property.

UK Residential Landlords

If you are a landlord resident in the UK, your net income from your investment property is subject to income tax. The level of tax depends on your other income. If you are already a higher rate taxpayer, tax will be payable at the higher rate.

Non-Resident Landlords

Income from letting UK property is subject to UK income tax, even if you live abroad. As your agent, we must retain tax on rents received unless you have been approved by HM Revenue and Customs (HMRC) to receive rent without tax deducted. In order to receive your rent gross you must complete the relevant paperwork and submit it to the HMRC before the start of the tenancy. Forms are available from www.hmrc.gov.uk/cnr/nr_landlords.htm

The Non Resident Landlord (NRL) scheme is for taxing the UK rental income of persons whose "usual place of abode" is outside the UK. If you are treated as a "non-resident landlord" you still have to pay UK income tax on rental income from your UK property

Overseas landlords are responsible for obtaining their own exemption certificates and the appropriate forms should be submitted as early as possible as they may take several weeks to process.

All landlords who reside abroad for six months or more whilst renting your property will need to complete a Non Resident Landlords Approval (NRL) form in order to apply for approval from the Inland Revenue for us to pay you the rent without making any tax deductions.

Until we receive confirmation from the tax office regarding exemption from income tax, we will have to deduct basic rate tax of the rental income at source and hold it in lieu of income tax demands.

If you appoint an accountant to deal with your property, please supply us with the name and contact address so that any information sent here from the tax office can be forwarded.

CONTACT INFORMATION

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Mayhew Estates Limited, commonly referred to as Mayhews is the umbrella company which incorporates Mayhew Estates (EastGrinstead) Limited, Mayhew Estates (Horley) Limited, Mayhew Estates (Horsham) Limited, Mayhews Surrey and Sussex Hub and Mayhews Lettings Limited.

Information in this document to the best of our knowledge is correct as of October 2015. The information contained with this document is for guide purposes only and should not be considered as advice.

Property prices can go down as well as up both in terms of sale price and rental values. You should always seek independent advice and view such investments as long term.