



GUIDE TO
Letting

.P
JohnPayne
ESTATE AGENTS

payne-cov.com

home sales • lettings • surveys • new homes • land

TAILOR MADE SOLUTIONS

for busy landlords

John Payne Estate Agents offer a comprehensive letting and property management service to take the hassle out of letting your property and leave it to the experts.

EXPERTISE AT YOUR SERVICE

Are you looking for help with finding and screening suitable tenants? Perhaps you want the peace of mind and convenience of a comprehensive round-the-clock letting and property management service that takes care of everything? Whatever level of support you need, we can provide the service that is right for you.

The Directors of John Payne Estate Agents pride ourselves on our heritage with the company's roots going back over 100 years, including the fact that we still act for descendants of clients from that time. At the heart of what we do is our dedication to provide solid, professional and unbiased advice to our clients. We have strict service standards in place and monitor these to ensure that we maintain a professional yet effective level of service.

As well as being a firm Regulated by the Royal Institution of Chartered Surveyors, we are licensed members of the National Association of Estate Agents and the Association of Residential Letting Agents.

Funds entrusted to us are covered by the Clients' Money Protection Scheme of the Royal Institution of Chartered Surveyors and have to be kept in accordance with the Members Accounts Regulations. Client's money is held by us in a dedicated Clients' account.

Our clients range from private landlords with one small rental property to buy-to-let investment landlords with a property portfolio.

As standard we have 4 different levels of service:

**PLATINUM**
FULLY MANAGED LETTING
SERVICE WITH RENT PROTECTION

2 **GOLD**
FULLY MANAGED LETTING SERVICE

3 **SILVER**
LETTING & RENT COLLECTION SERVICE

4 **BRONZE**
LET ONLY SERVICE

We understand that becoming a Landlord can be a daunting experience. Please take a look through this booklet for a step by step guide to what's involved in letting a property. We have included information on your legal obligations and practical matters as well as an overview of all the services we offer.

So, whether you are thinking of letting your property for the first time or you're an experienced landlord looking for a new letting agent service, please get in touch to discuss your requirements.

PROFESSIONAL RECOGNITION & AFFILIATIONS



WHY BUSY LANDLORDS CHOOSE JOHN PAYNE ESTATE AGENTS

- ✓ Experienced, attentive and knowledgeable staff
- ✓ Independent property appraisals and achievable rental valuations
- ✓ Regulated by the Royal Institution of Chartered Surveyors
- ✓ Full client money protection
- ✓ Flexible service options, competitively priced
- ✓ Open and transparent fees with no hidden charges
- ✓ Marketing coverage in 3 prominent office locations
- ✓ Extensive internet advertising
- ✓ A pre-qualified database of waiting tenants
- ✓ Members of Relocation Agent Network giving access to a national tenant database
- ✓ Comprehensive tenant referencing service with full credit check
- ✓ Professionally produced inventories
- ✓ Up to date legal documents and advice on property rental matters
- ✓ Low cost landlord building and content insurance
- ✓ Registered with the government backed Tenancy Deposit Scheme
- ✓ Dedicated experienced property manager
- ✓ Database of expert and reliable tradespeople on call
- ✓ Mid-term inspections and inventory checks carried out in-house by your dedicated property manager
- ✓ Track payments, statements and invoices. Follow maintenance job progress all with your own online login
- ✓ Rent and Legal Protection to give you additional peace of mind



GETTING started



Our knowledge of the local rental market coupled with a tailored approach to advertising will help you set an achievable rent and find the right tenant.

PROPERTY APPRAISAL

We offer an independent assessment of your property by one of our trained and experienced members of staff. This is free of charge and with absolutely no obligation.

We will visit the property and advise you of any work needed to meet regulatory requirements.

We will also offer advice on any other actions you need to take before you let the property including necessary repairs or refurbishments.

It's important that you set a rent that is competitively priced, fair and achievable. Using our extensive knowledge of the local rental market, we will assess how much your property could fetch in the current climate. Our rental valuation will take into consideration the location, size, standard and condition of the property and whether it will be let furnished, part furnished or unfurnished.

During the assessment we will be happy to discuss the lettings process with you and answer your questions. If you are a first-time landlord, you will have plenty of opportunity to find out more about what is involved in letting a residential property.

We tailor our marketing approach to the type of tenant you are looking for to attract genuine interest

EFFECTIVE ADVERTISING AND MARKETING

At John Payne Estate Agents we use the very latest technology and proven marketing techniques to advertise our rental properties.

Our own website **www.payne-cov.com** is responsive which means it automatically optimises the display to work and look good on smartphones and tablets. This gives your rental property the highest possible online exposure, whichever device your potential tenant uses. We also list on all the major property websites including **We Are The Market & RightMove**

Our online marketing activity includes social media through our Facebook pages and Twitter account and we supplement this with email marketing campaigns and our distinctive To Let boards.

We tailor our marketing approach to the type of tenant you are looking for to attract genuine interest. Once instructed, one of the first things we do is to match a property with our list of waiting tenants and send them your property particulars by email.

High quality photography is fundamental to presenting your rental property in the best possible way. We take the time to capture the best pictures and show off its best features, ensuring every picture looks professional.

Location is a primary factor for people when choosing somewhere to rent and our online property particulars include information on transport links, schools, shopping and leisure facilities and other local amenities with useful maps of the area.



SECURING THE MOST SUITABLE TENANT

Property viewings are usually accompanied and conducted by a fully trained member of our team and we provide prompt and honest feedback. We will keep you up to-date on progress and will let you know as soon as someone applies to rent your property.

As a landlord, you need peace of mind that the right tenants will be living in your property. We ensure that references are carried out on all potential tenants. This may involve using a specialist agency to carry out a detailed check including the credit and employment history of the prospective tenants. We will also insist on a landlord reference to be carried out where applicable to give you additional peace of mind. If there were any question of doubt about the ability to pay the rent, or perhaps job security, we would only advise proceeding if a suitable guarantor could be provided.





PREPARING YOUR PROPERTY TO LET...

the legal essentials

Our experienced lettings team will provide the latest information and guidance to ensure you meet all your legal obligations as a Landlord.

ENERGY PERFORMANCE CERTIFICATE

All properties for rent must have an Energy Performance Certificate (EPC) before any marketing or viewings can take place. An EPC rates energy efficiency and its environmental impact and is valid for ten years for rental properties. A copy of the EPC must be made available to tenants before entering into a tenancy agreement. If you do not have an EPC for your property, John Payne Estate Agents can arrange an assessment for you.

To comply with the Minimum Energy Efficiency Standard (MEES) the EPC rating has to be an 'E' or above. If the property has a rating of either 'F' or 'G' then unless there is a valid registered exemption, or an EPC is not legally required, the property cannot be let.

BUILDINGS INSURANCE

We always advise landlords to make sure that the property and its contents are adequately insured (unfurnished properties may still have contents such as curtains, white goods etc). It is extremely important that you advise your insurance company that you are proposing to let your property and that you confirm to them once this has been done. Failure to do so could result in you losing insurance cover. Some insurers impose letting conditions and we would require details as this may affect the choice of tenant. If your insurer is not happy with you letting the property, we can introduce you to companies that specialise in insurance for the rental market.

CONSENT TO LET

It may be that your property is mortgaged to a building society, bank or other lender. If so, the mortgage deed will almost certainly require the written consent of the lender to be obtained before you let the property. If your property is mortgaged, you should apply for consent. Lenders will not deal with us in relation to the mortgage; you will therefore need to fill out their application form, though we would be happy to help and provide any information necessary. Occasionally, it will be a condition of consent to the proposed letting that your mortgage interest rate is increased and it is therefore advisable for you to approach your mortgage lender at an early stage to see what the financial consequences are likely to be. Some lenders also charge an administration fee.

If the property is leasehold, you may also need consent from the freeholder or management company, which might involve paying them a fee and complying with special conditions.

HOUSES IN MULTIPLE OCCUPATION (HMO)

If your property is let to at least three tenants who share toilet, bathroom or kitchen facilities but are not from one household or family – sometimes called a 'house share' – it is a House in Multiple Occupation (HMO). Depending on the size of the property, the number of tenants and the area, you are likely to need an HMO license from your local council. We can advise you on this.



SAFETY

1

GAS SAFETY

Under the Gas Safety (Installation and Use) Regulations 1998, landlords have a legal obligation to make sure all gas pipework, appliances, fittings and flues are safe to use and maintained in a safe condition. Every gas appliance and flue must be tested for safety every 12 months. A Gas Safety record must be provided to existing tenants within 28 days of the annual safety check, or to new tenants before they move in, and you must keep copies yourself for two years. All installation, maintenance and safety checks must be carried out by a Gas Safe registered engineer. We can arrange this for you.

2

FURNITURE AND FURNISHINGS (FIRE) (SAFETY) (AMENDMENT) REGULATIONS 2010

Upholstered furniture and soft furnishings supplied in a rented property must comply with current regulations. This includes, but is not limited to, bed frames, mattresses, headboards, sofas, beds, pillows, cushions, seat pads and any garden furniture that may be used indoors. Items which comply will have a suitable permanent label attached. All non-compliant items must be removed before a tenant moves in. Bedding, carpets, curtains and any furniture made before 1950 are exempt.

3

ELECTRICAL SAFETY STANDARDS IN THE PRIVATE RENTED SECTOR (ENGLAND) REGULATIONS 2020

The Government have set The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020 meaning landlords must ensure every fixed electrical installation is inspected and tested at least every five years by a qualified person. The Regulations also state that a landlord is required to obtain a report of the results of the inspection and test, supply it to each tenant within 28 days and retain a copy until the next inspection is due.

4

SMOKE AND CARBON MONOXIDE DETECTORS

New regulations introduced in October 2015 require landlords to install smoke alarms on every floor of their rental property and test them on the first day of every tenancy, and to install carbon monoxide alarms in high risk rooms such as those where a solid fuel heating appliance is installed. Stricter standards apply to HMO's.

5

HOMES (FITNESS FOR HUMAN HABITATION) ACT 2018

There is now a legally implied covenant in all tenancy agreements covered by the Act that a property should be fit for human habitation both at the start and during the tenancy. Landlords (or their agent) will be responsible for attending to disrepair/fitness issues once they are notified although where this is in a communal area the responsibility begins immediately any such issues occur. A failure to deal with applicable problems may result in the tenant taking direct court action against the landlord which could result in the court ordering works (specific performance) and compensation. It is vitally important that documented routine visits are carried out in order to identify disrepair or potential problems before they give the tenant any cause to go to court. Those landlords who respond promptly and implement an ongoing maintenance regime will mitigate the likelihood of action being taken against them.

We will try and identify any issue which is apparent to us, however, if you have any concern about issues that are not so obvious, we recommend that you discuss the situation with us at the earliest opportunity.

Council inspectors look at 29 health and safety areas during an HHSRS inspection!

LETTING YOUR PROPERTY...

moving your tenant in



Our professional lettings service ensures everything is in place for a smooth and trouble-free start to renting out your property.

TENANCY AGREEMENT

At the turn of the century tenancy agreements were on average three pages long. Now the tenancy agreement is about ten pages and must be accompanied by the Governments 'How to Rent' guide, the gas safety record, right to rent compliance, a checklist of documents provided, energy performance certificate, prescribed information relating to the deposit and (soon) an electrical certificate.

This is a legally binding agreement, setting out the rights and obligations of both Landlord and Tenant. Most residential property is let on an Assured Shorthold Tenancy (AST) for an initial fixed term of 6 or 12 months. We can advise on all options available to help you make an informed decision on areas of responsibility, conditions of tenancy, how and when the rent will be reviewed and notice terms. We will prepare all the paperwork and draw up a comprehensive legal document for signing.

INVENTORY

Whether the property is furnished or unfurnished, it is important that it is clean throughout before the tenants move in. We strongly recommend that the property, including carpets, is professionally cleaned and, if necessary, the garden made tidy. An inventory will be taken to help evidence the condition at the start of the tenancy.

The Tenant Fees Act 2019 precludes landlords from requiring the tenant to have the property professionally cleaned at the end of the tenancy. However, if it is not as clean at the end as it was in the beginning, a claim could be made against the deposit.

Tenants are required to keep these areas neat and tidy. Standards of gardening ability and knowledge can vary considerably. If the garden is particularly important or has special features, we usually suggest that the landlord provides a gardener, the cost being included in the rent. The extent of this can be negotiable and we will make the necessary arrangements and monitor the work as part of our management service.

All of the inventories produced for John Payne Estate Agents clients contain a full written description of the property contents and state of presentation supported with photographic evidence. This provides a definite record in case of any claim against a tenant's deposit at the end of a tenancy.

RIGHT TO RENT

Under the Immigration Act 2014 agents and landlords have to ensure that all occupiers have a Right to Rent which is verified by a single document or a combination of documents that have been listed by the Home Office. Where the occupier has a limited right to remain in the UK, the Right to Rent check has to be carried out again at the expiry of the right to remain or 12 months from the last check whichever date is the later. If the agent or landlord has any concerns, the Home Office has a checking system where an answer should be provided within two working days.

TENANT FEES ACT 2019

Schedule 1 of the Act identifies payments that are permitted to be paid by the tenant for some lettings. Any other payments are prohibited and requiring or taking a prohibited payment may lead to penalty of up to £5,000 for a first offence and a more severe penalty of up to £30,000 for a second offence. A second offence alternatively may lead to a criminal prosecution, unlimited fine and possibly a banning order. We will take into account the guidance offered by Ministry for Housing, Communities and Local Government and ensure that, as far as possible and until the courts provide decisions, our tenancy process is compliant.

UTILITIES & COUNCIL TAX

Usually, it is the tenant's responsibility to pay utility bills and council tax. We can organise all meter readings and arrange the transfer of water rates, gas, electricity and Council Tax accounts to the tenant.

DEPOSITS SCHEMES

A deposit is paid by the tenant at the start of a tenancy to safeguard against damage. Since April 2007, all new Assured Shorthold Tenancies must be registered with a government-backed tenancy deposit protection (TDP) scheme within 30 days of receipt of the deposit. We normally collect a security deposit from the tenant. For agreements covered by the Tenant Fees Act 2019 the amount of a deposit is limited to a maximum of five weeks' rent (or six weeks' rent where the annual rent is £50,000 or above per annum).

John Payne Estate Agents is a member of the Tenancy Deposit Scheme and for Gold & Platinum clients we will register the deposit on your behalf and liaise with their dispute service should the need arise at the end of a tenancy. We will also provide your tenant with the name and contact details of the Tenancy Deposit Protection scheme and its dispute resolution service, which is a legal requirement.

Bronze & Silver clients would need to register the deposit themselves or we can do this at an additional cost. Landlords should be aware that there are significant penalties for failing to comply with deposit protection requirements.

KEYS

You should provide at least one set of keys for each tenant. Where we will be managing the property for you, we will also require in case of emergency a full set which will be coded for security purposes. We can arrange to have duplicates cut.



Our inventory provides
a definite record in case
of any claim against
a tenant's deposit
at the end of a tenancy



LETTING YOUR PROPERTY...

day to day management

Once your tenant has moved in we can take care of your property, tenancy arrangements and your landlord duties throughout the tenancy and beyond.

COLLECTING RENT

Rent collection is included in our Silver, Gold & Platinum service for busy landlords. We collect rent monthly unless the Tenancy Agreement specifies otherwise. Occasionally, tenants may experience financial difficulties and our rent collection service includes chasing any late payments. We will notify you at the earliest opportunity of any rent arrears. Landlords that opt for our Platinum service will see the benefit of our rent protection which will cover for any loss of rent and legal costs, subject to conditions.

We pay the rent to landlords monthly by BACS (net of our fees, any disbursements, bills and income tax if appropriate) and provide monthly income and expenditure statements.

INSPECTIONS, MAINTENANCE AND REPAIRS

The practicalities of being a landlord can be very time-consuming. With our Gold & Platinum Service we take care of all the day to day management of your rental property so you don't need to worry about it.

We will carry out routine inspections – usually 6 monthly – at a time agreed with the tenant. This will involve visual inspections, assessing any wear and tear, and organising maintenance and compliance checks. If we identify any problems we will advise you and, depending on our agreement with you, we can arrange for repairs and any work to be done on the property and pay for this out of the rent received. We have a network of reliable and trustworthy contractors we can call on to deal with routine repairs or emergencies at very competitive rates.



RENTAL INCOME AND TAXATION

As a landlord, you are responsible for your own tax assessment on rent received. Below is some basic guidance on taxation matters relevant to landlords; however we would always recommend you seek independent financial advice from an accountant on tax matters.

INCOME TAX

Rental income is liable to tax, although a number of expenditure items can be offset against rental received. You would also need to pay Class 2 National Insurance if the work you do counts as running a property business.

OVERSEAS LANDLORDS

Under the Non-resident Landlord (NRL) Scheme, your lettings agent will need to deduct tax from the rental income and pay the tax directly to HM Revenue & Customs. If you choose not to use a lettings agent to collect rent, then your tenant will be legally responsible for collecting and paying the tax to HMRC. Alternatively, landlords living overseas can apply for approval to receive rental income with no tax deducted. Full details of the NRL Scheme are available from HMRC.

TENANCY RENEWALS, REVIEWS AND NOTICES

For Gold & Platinum clients we will handle all tenancy renewals, including rental reviews, for you. If you decide to increase the rent we will issue the relevant notice informing your tenants. If you wish to end a tenancy, we will serve notice to your tenants in line with all legal process and timing requirements and manage all the end of tenancy administration.

If you require the property back at the end of this period, notice must be served at least two months before the expiry date (but not in the first four months).

RENT & LEGAL PROTECTION

No matter how well prospective tenants are vetted, there is always the risk that a tenant will prove to be unsatisfactory, sometimes due to unforeseen changes in their own circumstances. Whilst court proceedings can be taken to enforce the terms of the tenancy agreement this is often expensive, and it is unlikely that you will be able to recover the full costs involved from the tenant. We strongly recommend that you consider opting for our Platinum service which includes legal protection to guard against the costs involved. This also protects the rental income if the tenant stops paying, subject to conditions.

PROPERTY FILE

John Payne Estate Agents are always looking at ways to give our landlords the best possible service and using the latest software we can allow landlords access to their property details by giving them their own login via 'Property File' if they choose. This gives our clients the ability to track payments, statements and invoices and this also allows the landlord to follow maintenance jobs as they happen.

END OF TENANCY CHECKS AND DEPOSIT RETURNS

At the end of a tenancy the Tenant should ensure the property is in a good, clean condition before the keys are returned. We will carry out a final inspection referring to the inventory carried out at the start of the tenancy. Assuming there are no issues and all paperwork is completed, the landlord should return the tenant's deposit. This is all included as part of our Gold & Platinum Service. If there are discrepancies with the way the property has been returned our dedicated property management staff will guide you through the process of recovering any costs from the tenant. Without their specific agreement this may have to be referred to the tenancy deposit protection scheme adjudicator.

RE-MARKETING

No landlord wants a vacant property. If a tenancy is not renewed, we offer landlords a fresh property appraisal and remarketing service to find a new tenant.



SERVICE LEVELS

to suit you

John Payne Estate Agents offers landlords a choice of 4 different levels of service. The option you choose will depend on how hands-on you want to be, the level of risk you are prepared to accept, and the time and energy you have available to manage your property investment and tenancy.



PLATINUM

FULLY MANAGED LETTING
SERVICE WITH RENT PROTECTION

This service will provide all of the below and will also include Rent and Legal Protection to give you additional peace of mind.

2

GOLD

FULLY MANAGED LETTING SERVICE

Perfect for landlords who have limited time, or are travelling/living overseas, and want to outsource the entire day to day tenancy management and upkeep of their property investment to a professional property management agent.

3

SILVER

LETTING & RENT COLLECTION SERVICE

Perfect for landlords who will manage the upkeep of the property themselves but don't want to take on the hassle of rent collection.


4

BRONZE

LET ONLY SERVICE

Perfect for landlords who want to manage the tenancy themselves but want to ensure all the paperwork (tenancy agreement, inventory and statement of condition) is completed professionally.

Additional services can be tailor-made to suit your needs; simply contact us to discuss your requirements

	BRONZE LET ONLY	SILVER RENT COLLECTION	GOLD MANAGED	 PLATINUM MANAGED WITH RENT PROTECTION
Property appraisal and rental valuation	✓	✓	✓	✓
Marketing and advertising	✓	✓	✓	✓
Source suitable tenants	✓	✓	✓	✓
Accompanied viewings and feedback	✓	✓	✓	✓
Take up references and credit checks	✓	✓	✓	✓
Tenant Right to Rent checks	✓	✓	✓	✓
Draw up tenancy agreement	✓	✓	✓	✓
Collect deposit and first month's rent	✓	✓	✓	✓
Signing of the tenancy agreement and issuing all documents as per the Prescribed Requirements (England) Regulations 2015	✓	✓	✓	✓
Notify Council Tax, electricity, gas and water of move in	✓	✓	✓	✓
Inventory and Schedule of Condition		✓	✓	✓
Register deposit with TDS		✓	✓	✓
Rent collection and payment to landlord		✓	✓	✓
Monthly itemised statement to landlord		✓	✓	✓
Chase any arrears		✓	✓	✓
Non-resident landlord tax certificate		✓	✓	✓
Conduct regular property inspections			✓	✓
Arrange routine servicing and maintenance			✓	✓
Advise on any repairs required			✓	✓
Arrange emergency repairs			✓	✓
Arrange mandatory safety checks			✓	✓
Deal with tenant issues and queries			✓	✓
Deal with tenancy renewals and rent reviews			✓	✓
Deal with serving and receiving notices			✓	✓
Remarketing at end of tenancy			✓	✓
Oversee tenant check-out			✓	✓
Notify Council Tax, electricity, gas and water of move out			✓	✓
Arrange deposit return			✓	✓
End of year tax statement				✓
Rent and Legal protection				✓
Priority Monthly Payment				✓

* Where a service is not included in a package this may be available at an additional cost. Please contact one of the Lettings Team

PEACE OF MIND EQUALS 5 STAR REVIEWS & happy landlords

"We own a large portfolio of rental properties and when we need to engage with an estate agent, John Payne Estate Agents are our preferred partner. They are professional, thorough and reliable." **(CP)**



"John Payne Estate Agents handled everything for the rental of my property. I just gave them the keys & a week later someone had rented it. Very impressed with the hassle free job they did for me." **(WM)**



"John Payne Estate Agents managed our rental property for more than ten years. Communication was good and they offered good value compared to other agents we contacted. We had a large flood and found their emergency response prompt." **(GJ)**



"John Payne Estate Agents have managed to find us Tenants for both of our properties and are very professional and courteous at all times. Keeping us updated all through the process." **(DC)**



"Having dealt with John Payne Estate Agents for many years I have always been happy with the friendly and professional service they provide, would recommend them without hesitation, many thanks to the team." **(MC)**



LANDLORD CHECKLIST

When preparing to let your property you don't want to overlook something important. If you feel comfortable with organising and managing the tenancy yourself, use our checklist to help you. While this is not comprehensive, it should give you a basis for planning the letting process.

- ☐ Obtain consent to let from mortgage lender or lease holder and arrange suitable buildings insurance
- ☐ Check with your local authority to see if you require an HMO (House in Multiple Occupation) licence for your property
- ☐ Ensure smoke alarms and carbon monoxide detectors are fitted and all are working properly
- ☐ Contact HMRC with any questions about self-assessment, or for details about the NRL Scheme if you are living or working overseas
- ☐ Ensure any furniture and soft furnishings comply with current fire safety regulations
- ☐ Ensure you have a valid energy performance certificate before marketing commences
- ☐ Ensure the electrical system is checked in line with the Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020 and arrange PAT testing of any portable appliances you are providing
- ☐ Check that your Gas Safety certificate is up to date and provide a copy to your new tenants before they move in
- ☐ Ensure that the property is clean and the gardens tended to the standard that you expect them to be left in
- ☐ Prepare a comprehensive inventory and schedule of condition, with photographic evidence
- ☐ Get a duplicate set of keys cut for each tenant plus an extra set for your own use for property inspections, maintenance checks and repairs
- ☐ Ensure the tenancy agreement covers all the required terms and obligations, is legally binding and signed by all parties
- ☐ Ensure that all the necessary paperwork has been provided to your tenant as required by legislation
- ☐ Notify your local authority of the new tenancy details for Council Tax purposes
- ☐ Arrange for all meter readings to be taken and transfer utility bills to the tenant
- ☐ Ensure you have registered the deposit with one of the government-backed tenant deposit protection schemes





Home Sales • Lettings • Surveys • Land • New Homes

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