



Welcome to Opal Lettings E Book

Who Is Behind Opal Lettings?



Founder Carole Cooney bought her first property in 1987 at the tender age of 25 in partnership with her husband Paul, just as they were entering the hospitality industry. For the next 20 years they managed hotels pubs and one nightclub around London and East Anglia, and bought and sold the occasional house in the interim. In 1990 they were transferred back to Huntingdonshire having fallen in love with the area three years previously, after a stint in London. They also started a family in 1990, which meant they no longer wanted to continue moving home several times following the next job. As they loved the area, they decided to settle there.

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When they left their last pub in 2007, Carole was still young enough to explore a career change. She went on to learn all about Property Investing from Peterborough's Progressive Property and did most of their courses including their mastermind course. Paul and Carole then bought a few houses in 2009 and let a local High Street agent manage them, as both were now employed in full time work from late 2007. Carole left full time employment in 2012, Paul shortly after.



As a result of an act of negligence in 2012 coupled with a dud plumber on the part of their agency, they had a major leak in one of their houses which needlessly cost a lot of money. Carole never forgot this, but was busy for a few years with her other property interests. Eventually she went into full time property management knowing she could do a better job herself.



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Opal Lettings was Conceived on a Beach in Marbella in October 2016!

Carole was on a week-long Property Mastermind course held in Marbella with a group of property investors organised by her good friend and mentor, Fiona Talbot. With the natural flow of creativity that happens when 15 property experts are gathered in the same room, Carole was on the one hand looking for a new challenge, and on the other bemoaning the fact that her Letting Agent was not looking after her properties properly. She was delighted when Fiona suggested to kill two birds with one stone, saying why don't you manage them yourself and open your own agency. Her only regret was that she didn't think of it first!



"Good customer service goes all the way, bad customer service makes you start your own business" Carole Cooney 2017.

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It took a few months after the October trip to Marbella in 2016 to organise everything and Opal Lettings officially started trading on 6th April 2017. Carole and Paul chose the name Opal Lettings to reflect both their October birthdays. Some of Carole's Landlord colleagues heard about Opal Lettings and asked her to start managing their properties as well. Paul is also a company director and share-holder, and looks after the trades and maintenance teams. And since April 2017, Opal Lettings has been growing organically, mainly by recommendation to where they are now. Carole and Paul now manage Single Lets and HMO's (House of Multiple Occupation) on behalf of clients in Peterborough, Sawtry, Ramsey and Huntingdon. We are an online agent in as far as we do not feel the need to have a high street office! We can and do meet our clients at the property in question, or a nice coffee shop!

Opal Lettings also looks after the Facebook Page **Huntingdonshire Houses for Sale, To Let and Wanted**, where they post daily availability Mondays to Fridays inclusive, in the Huntingdon and Peterborough

area. This page also enables prospective tenants to enquire about what type of house they want in which area, it enables other Landlords and agents to also utilise the mighty power of Facebook to get their needs in front as many pairs of eyes as possible. It currently has 440 followers, many of whom are local Landlords. Quite a few successful Landlord/Tenant partnerships have come about with the help of Huntingdonshire Houses for Sale, To Let and Wanted Facebook group.



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"Personally I think that private property has a right to be defended. Our civilisation is built upon property, and can only be defended by private property." Winston Churchill

Things Landlords and Tenants Should Think About:

Carole's Words of Wisdom When Renting a House

Landlords, how trustworthy is your Lettings Agent? Unfortunately, there are some scammers out there in the Lettings business. If you are considering working with an Agent, ask to see proof they have client money protection in place, as this is a mandatory legal requirement, and helps keep your money protected.



Are they members of an approved redress scheme?
Do they have professional indemnity insurance?
Is their company registered on Companies House?
Are they members of an approved property ombudsman scheme?
If they can't fit all of this criteria, avoid!

Tenants, avoid the scammers. We are aware that scammers are using Gumtree, Facebook Spare Room and other sites to falsely advertise properties and accept deposits for properties that they do not own and are not available. Please report any such incidents to Trading Standards, your local Council or Action Fraud depending on where you live. Take a screenshot of the advert and all contact names and details. **Please be reminded that UNDER NO CIRCUMSTANCES should you pay money upfront for a property especially without first viewing it in person.** While the Coronavirus situation continues to play out there are many online viewings only. Yes you can view online, but also check it out on Google maps and visit the area/street, see if it really exists. See who owns it on Land Registry.

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Knock on the door and say you are looking for Mr/s (Owner).... It might annoy the resident, but it could also save you a ton of money! One of the scams is "bank transfer the money and I will give you the address/post you the keys". Ask for the full name of the Landlord and the postal address of where they actually live, then for the princely sum of £3 you can enter the address of the property you wish to rent on Land Registry, and you can cross reference the name and address of the owner. Make sure everything you have researched tallies up. Beware of the scammers.



Here are our credentials:

Opal Lettings Ltd Approved Redress Scheme: Property Ombudsman Membership No: D11308

Opal Lettings Ltd Professional Indemnity Insurance: Insurance Desk Services, underwritten by ProSure Ltd, also covered with UKALA.

Opal Lettings Ltd Company Number: 10447378

Opal Lettings Ltd approved ombudsman scheme: Property Ombudsman

Opal Lettings members of professional Landlords Organisations: NRLA (3004355), UKALA, ARLA

Opal Lettings Client Money Protection: Audited quarterly by UKALA

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What We Actually Do For Our Landlords:



Our own houses are our valuable assets which need to be looked after carefully and diligently. Our Landlords houses are **their** valuable assets and we have been entrusted to look after their assets as carefully as our own. As investors, we know how to think outside the box and make suggestions where relevant to maximise Landlord's rental income.

“Landlords are naïve” Paul Shampalina (Channel 5 TV star Nightmare Tenants, Slum Landlords)

We **PROTECT** them! This is **the most important part** of what we do. There have been 47 changes in legislation in the last year alone (March 2020 – March 2021) due to the pandemic and Landlords who are not familiar with the legislation are leaving themselves open to many dangers including £30,000 fines and RRO's (Rent Repayment Orders). Landlords could face a heavy fine and could be forced to pay back up to a year's rent to tenants if anything goes wrong and the correct paperwork is not in place. Our Job is to prevent that from happening, by ensuring all the legislation is adhered to correctly.

- ✓ When we book a repair job on behalf of a Landlord, we don't charge a percentage extra, and Landlord gets sent a copy of the invoice with their monthly rental statement so they can see for themselves that we have charged them exactly what the tradesperson has charged.
- ✓ We don't book a repair job unless Landlord is satisfied with the cost.
- ✓ Our systems automatically remind us 2 weeks in advance of the event, when an EPC, EICR, GSI etc. is due. Nothing falls through the cracks.

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- ✓ Referencing costs and all ingoing tenancy paperwork included in management fee
- ✓ No extra charges to Landlords for viewings, tenancy renewal, admin
- ✓ One off charge of £29.00 for advertising (per advert) via Open Rent
- ✓ Client Money Protection membership with UKALA
- ✓ Rent Guarantee Insurance can be arranged on request
- ✓ Quarterly Health and Safety Inspections for Single Lets and Monthly Health and Safety Inspections for HMO's.
- ✓ **Our rental software system Arthur is linked to Experian Credit**, which has played a huge part in why we have had no rent arrears so far (Feb 2021) during the Covid crisis.
- ✓ Ingoing work includes advertising, photography, referencing, credit check, viewings, inventory update, Right to Rent Checks, Credit Checks, collecting holding fee, issuing how to rent guide, EPC, EICR, Data Protection Notice to Tenants, Gas Safety Certificate, AST, Associated Documents, time-stamp photographing of original copies of passport and driving licence or ID, keys, deposit protection paperwork handled correctly, deposit protection prescribed information and terms and conditions, adding to systems, managing their expectations, adding them to credit builder (Experian), and all that takes around 70 hours!
- ✓ We ensure Landlord need never be bothered by a call from their tenant
- ✓ Teams of experienced, reasonably priced trades in Peterborough and Huntingdon
- ✓ 24/7/365 out of hours emergency repairs service in conjunction with Fixflo (extra cost if Landlord wants to avail of this)
- ✓ Landlords get paid as soon as we do
- ✓ Thoroughly pre qualifying tenants
- ✓ Referencing costs and all ingoing tenancy paperwork included in management fee
- ✓ Fully GDPR compliant
- ✓ Landlords need Agents more than ever now

"The best thing you have to offer the World is yourself. You don't have to copy anyone else. If you do, you're second best. To achieve success is to be first, and that's being yourself." John Denver.

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Why not Let Our Landlords Tell you What they Think of Us:



"Carole provided us with an amazing service. Very quick to respond to all questions. Friendly service and a very speedy tenant find. Would definitely recommend. Shelley" Landlord Shelley K 2020

"From the word go, Carole had EVERYTHING under control. Her attention to detail was incredible, her knowledge and experience obvious from the outset. My place took a few weeks to fill, with a couple of false starts, with one tenant moving in and out in the same weekend, but Carole was unperturbed. She documents EVERYTHING, so what could have been difficult and rough ride, was smoothed out, seemingly with very little effort on her part. My dread, the sea of paperwork, rules and regulations, she made mincemeat of. She has been confident, assertive, but also very comforting to lean heavily on through the whole process, acting as a catalyst to facilitate 'completion'. It was an almost effortless, completely stress free time for me. Carole was a shot in the dark, recommended by a friend, but I really do believe I couldn't have done any better. This woman is a truly comprehensive mix of determination, efficiency, courtesy and tact. Well done Carole!" Landlord Garry H 2020

"I started using Opal lettings recently when my previous letting agent ceased to trade and I have been thoroughly impressed with the level of service I am getting. Rent is always collected to paid promptly, repairs are managed with minimal input from me and inspections are regular and performed to a good quality. Highly recommended" Landlord Dainesegirl L 2019

"Carole is most professional and I cannot fault the way she looks after my property and tenants. Nothing is too much trouble and she solves any problems both efficiently and speedily. I have no hesitation in recommending her". Landlord Jo B 2017

"I have been in contact with Carole during this exceptional year and I am very pleased with all the service she provided. She always responded quickly and provide professional advice as well as valuable support. I was amazed for the speed of my property rented out during this difficult time. I have no hesitation to recommend her to anyone". Landlord Ying M 2020

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"I am very impressed by how Carole has put in the time and effort in letting my property. I worked with many letting agents and I can single out Opal Lettings as one of my favourite team". Landlord Buddy K 2019

"Carole from Opal Lettings has been outstanding from start to finish. She offers a personal level of service which you simply don't get with High Street agents and dedicates her time to get the job done quickly and efficiently, and with such attention to detail that I didn't have to worry about anything. Communication throughout was excellent too. I will definitely be using Opal Lettings for my other properties." Landlord John L 2019

"Opal Lettings are brilliant and have taken ALL of the pain out of managing my property, only wish I'd used them sooner! Highly recommended". Landlord Kar L 2018

"Carole is looking after my property very well keeping my headache to a minimum. Will certainly recommend to everyone." Landlord Arijit B 2018



And Not Forgetting Our Tenants:

"Carole is a great Landlord, she always sorts out everything ASAP showing that she does care about us and our well-being. I think that she is understanding and knows how to approach any issues, there isn't really anything bad I can say about her, and I am being honest." Tenant Lukas N, Huntingdon 2017

"Carole is an excellent Landlord and she has helped me out a lot". Tenant Jamie P, Huntingdon 2018

"In my view, I think Carole as an agent is very kind and understanding towards her tenants. Not only that but trustworthy as well making her tenants happy and comfortable. I would give her 10 out of 10 stars and would recommend anyone to her as a Landlord." Tenant Liam F, Peterborough 2020

"Carole is very good, she gets things fixed when something needs doing and she is a good Lettings Agent" Tenant Linda M, Huntingdon 2020

"Carole is a brilliant and compassionate Lettings Agent, very professional and prompt when it comes to matters affecting tenants" Tenant Nick C, Huntingdon 2019

"Carole is a lovely Landlord who is firm but very fair. Extremely helpful! Any problems we have had have been dealt with quickly and efficiently!" Tenant Natasha A, Peterborough 2018

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Opal Lettings Charges:



As Landlords ourselves we aim to keep costs for fellow Landlords as low as possible. Here is what we charge:

Charges:

Tenant Find Only £150.00.

Tenant Find Only including Inventory: £250.00.

Fully Managed Prices: None of the above, instead 10% of Gross Rent for Single Let and 12% of Gross Rent for HMO.

Advertising fees usually £29.00* via Open Rent per advert, no extra charges for admin and renewal fees. *Will not change unless Open Rent increase their prices.

No VAT, as we are not yet VAT registered.

Read Our **Privacy Policy** here: <http://opallettings.iblogger.org/privacy-policy.html>

Visit Our Website: www.opallettings.uk

Contact Us:

Email: opallettings@mail.com or

07707 235270

Huntingdonshire Houses For Sale To Let and Wanted:

<https://www.facebook.com/groups/opallettings>

Opal Lettings: <https://www.facebook.com/OpalLettings>

Twitter: @CaroleCooney

Instagram: carole.cooney

LinkedIn: <https://www.linkedin.com/company/opal-lettings-ltd/>

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