



# UK PROPERTY INVESTMENT STARTER CHECKLIST

DATE: \_\_\_\_\_

Company No: 11839089123  
Level One, Basecamp Liverpool,  
49 Jamaica Street, L1 0AH

Your Step-by-Step  
Guide to Launching  
Your Property  
Portfolio with  
Confidence

**BEFORE YOU  
START SEARCHING  
FOR PROPERTIES**



## Financial Preparation:

Check your credit score (aim for 650+ for best mortgage rates)

Calculate your available deposit (typically need 25% for buy-to-let)

Get a mortgage Agreement in Principle (AIP) to know your budget

Set aside 3-6 months of property expenses as emergency fund



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Research mortgage products: standard BTL vs limited company structure

Speak with a specialist property accountant about tax efficiency



## **Knowledge Building:**

Decide on your strategy: Single let, HMO, BRRR, or social housing

Research your target area: rental demand, yields, capital growth potential



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**BEFORE YOU  
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Understand local planning rules (especially for HMOs)



Join property networking groups (online and in-person)



Learn the key metrics: gross yield, net yield, ROI, cash flow



**Team Assembly:**

Find a property savvy solicitor (conveyancing specialist)





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**BEFORE YOU  
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Connect with a mortgage broker who understands investment properties

Identify reliable tradespeople: electrician, plumber, general builder

Research letting agents OR prepare to self-manage

Consider a property mentor or investment community



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**WHEN VIEWING  
PROPERTIES**



## Initial Assessment:

Location check: transport links, schools, employment hubs, amenities

Property condition: structural issues, damp, electrics, plumbing

Rental demand: check Rightmove/SpareRoom for comparable properties

Competition: how many similar rentals are available in the area?



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**WHEN VIEWING  
PROPERTIES**

Planning: can you add value through extension, loft conversion, or HMO conversion?



**Financial Due Diligence:**

Calculate realistic rental income (check current market rates)

Estimate refurbishment costs (get 3 quotes for major works)

Factor in all costs: mortgage, insurance, maintenance, void periods, agent fees



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**WHEN VIEWING  
PROPERTIES**

Calculate your net yield:  $(\text{Annual rent} - \text{all costs}) \div \text{Total investment} \times 100$

Stress test: can you afford the mortgage if interest rates rise 2-3%?

 **Legal Checks:**

Request EPC certificate (must be C or above for rentals from 2025)

Check for Japanese knotweed, subsidence, or flooding history



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**MAKING AN  
OFFER &  
COMPLETING**

Review lease terms if leasehold (ground rent, service charges, remaining years)

Confirm planning permission for any conversions or extensions

Check local Article 4 directions (HMO restrictions)



**Negotiation:**

Research recent sold prices on Rightmove/Zoopla



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## MAKING AN OFFER & COMPLETING

Make your offer based on numbers, not emotion



Factor in refurb costs when negotiating price



Get offer accepted in writing (subject to survey and mortgage)



## Survey & Legal:

Book a full structural survey (not just valuation)





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## MAKING AN OFFER & COMPLETING

Instruct your solicitor to begin conveyancing



Review survey report renegotiate if major issues found



Finalize mortgage application with all required documents



Budget for: survey (£400-800), legal fees (£1,000-1,500), stamp duty



## Pre-Completion:



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**MAKING AN  
OFFER &  
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Arrange buildings and landlord insurance



Set up limited company if using that structure



Plan refurbishment timeline and budget



Research tenant finding: agent vs self-manage



Prepare tenancy agreement and required certificates





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**AFTER PURCHASE  
GETTING RENT  
READY**



## Legal Compliance:

Gas Safety Certificate (annual requirement)

Electrical Installation Condition Report (EICR) - every 5 years

Energy Performance Certificate (EPC) valid 10 years

Smoke alarms on every floor



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**AFTER PURCHASE  
GETTING RENT  
READY**

Carbon monoxide alarms in rooms with solid fuel appliances

HMO license if applicable (check local council requirements)

Register with local council as a landlord (if required in your area)



## Property Preparation:

Deep clean throughout



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**AFTER PURCHASE  
GETTING RENT  
READY**

Professional photography for listings



Furnish to good standard if offering furnished tenancy



Safety: window locks, secure doors, adequate lighting



Create inventory with photos and condition notes



**Tenant Finding:**





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**MAKING AN  
OFFER &  
COMPLETING**

List on Rightmove, Zoopla, SpareRoom, OpenRent



Write compelling listing with clear photos



Conduct viewings (in-person or virtual)



Reference check tenants: credit, employment, previous landlord



Collect deposit and first month's rent





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**ONGOING  
MANAGEMENT**

Register deposit with government-approved scheme  
(within 30 days)

Provide tenant with: How to Rent guide, gas/electric/EPC  
certificates, deposit info



## Monthly Tasks:

Collect rent on time (set up standing order)

Respond to maintenance requests within 24 hours



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**ONGOING  
MANAGEMENT**

Keep records of all expenses for tax return

Build relationships with tenants (happy tenants = longer tenancies)



## Annual Tasks:

Renew gas safety certificate

Review rent levels vs market rates



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**ONGOING  
MANAGEMENT**

Inspect property condition (with proper notice)



Review insurance and mortgage deals



Complete self-assessment tax return



**Growth Planning:**

Track your ROI and cash flow monthly





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**ONGOING  
MANAGEMENT**

Reinvest profits into next deposit



Refine your strategy based on what's working



Network with other investors for deals and knowledge



Consider scaling: more properties, HMOs, or commercial





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**COMMON  
MISTAKES TO  
AVOID**

**✗ Buying based on emotion, not numbers**

- ✓ Always calculate net yield and cash flow before committing
- ✗ Underestimating refurbishment costs

- ✓ Get 3 quotes and add 20% contingency
- ✗ Ignoring void periods and maintenance

- ✓ Budget for 1-2 months void per year + 10% of rent for repairs
- ✗ Choosing the wrong location

- ✓ Rental demand > capital growth for cash flow investors
- ✗ Skipping legal compliance



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## YOUR NEXT STEPS

- Fines for missing certificates can be £5,000-30,000
- Over leveraging

- Stress test your finances - can you survive 6 months without rent?
- Going it alone

- Build a team and learn from experienced investors

Ready to take action?



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## YOUR NEXT STEPS

### 1. Book a Free 15-Minute Consultation

Let's discuss your specific situation and create a personalized roadmap  
👉 [www.intopropertyinvesting.com/contact](http://www.intopropertyinvesting.com/contact)

### 2. Join Our Property Investor Community

Connect with like minded UK investors, ask questions, and learn from  
real case studies 📌 [Facebook Group Link]

### 3. Explore Exclusive Investment Opportunities



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## YOUR NEXT STEPS

Get early access to vetted UK property deals  
👉 [www.intopropertyinvesting.com/investors](http://www.intopropertyinvesting.com/investors)

### 4. Follow Us for Weekly Insights

Property tips, market updates, and behind-the-scenes content:

- 📷 Instagram: @intopropertyinvesting
  - 💼 LinkedIn: Into Property Investing
  - 🎧 Podcast: The UK's #1 Property & Small Business Podcast
- 🌐 Website: [www.intopropertyinvesting.com](http://www.intopropertyinvesting.com)



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## ABOUT INTO PROPERTY INVESTING

We help aspiring and experienced investors build profitable UK property portfolios through education, mentorship, and exclusive deal access. Led by Roger Goodwin, who has hands-on experience building and managing HMO properties across Northwest England, we provide the knowledge and support you need to succeed - whether you're buying your first rental or growing an established portfolio.

Questions? Email us: [info@intopropertyinvesting.com](mailto:info@intopropertyinvesting.com)