

Landlord checklist: your step-by-step guide

There's a lot to do before you can sit back and reap the rewards from renting out a property. Use our comprehensive landlords checklist to keep on top of all the legal requirements and your responsibilities to your tenant.

THE FIRST STEPS	Yes / No
Will you use a rental agency? Using an agency can take away a lot of the work of renting, but they will charge you a fee which varies depending on how much of the work they undertake.	
Do you have consent from your mortgage lender? You may be in breach of your mortgage contract if your lender does not know you rent the property.	
Do you have landlord insurance? Specialist landlord insurance provides additional cover over standard home insurance, and is usually a condition of securing a buy-to-let mortgage.	
Have you registered as a landlord? It's mandatory to register in Scotland, Wales and Northern Ireland, while in England there are benefits to registering with the National Residential Landlords Association.	
Do you understand your finances? Speak to a tax expert to fully understand your liabilities and how to make the most of allowances.	
Do you need a licence for a House of Multiple Occupancy (HMO)? If your property is rented to five or more people from more than one household, you will need an HMO licence from your local council.	

PROPERTY SAFETY & CERTIFICATES	Yes / No
Do you have a gas safety certificate? All gas appliances, pipes, and flues must be checked by a Gas Safe engineer, and a CP12 certificate provided within 28 days.	
Do you have a current electrical safety certificate? A qualified electrician must carry out an Electrical Installation Condition Report, which must be given to new tenants at the start of their tenancy.	
Do you have an Energy Performance Certificate (EPC)? An EPC measures the energy efficiency of the property, and must be given to tenants.	
Have you carried out a fire risk assessment? You can do this yourself or hire a specialist company.	

<p>Does any furniture conform to fire safety standards? If you are providing furniture, ensure it carries labels that prove it conforms to fire safety standards.</p>	
<p>Have you provided a smoke alarm on each floor? Check that alarms are operational before the tenant moves in.</p>	
<p>Have you provided a carbon monoxide alarm in all rooms that house a solid fuel burning appliance?</p>	
<p>Is your property fit for human habitation? All rented properties must comply with the Homes (Fitness for Human Habitation) Act 2018, and be free from hazards such as damp, unstable buildings, poor ventilation etc.</p>	

PREPARING YOUR PROPERTY	Yes / No
<p>Is your property clean? Make sure every area inside your property is clean, including carpets, kitchens, and bathrooms.</p>	
<p>Is your garden and entrance tidy? Does your property have kerb appeal? Make sure there is no rubbish outside the front and the garden is neat and tidy.</p>	
<p>Does everything work? Check that things like light switches, smoke alarms, heating system, taps, oven etc all work.</p>	
<p>Are you renting furnished? If so, make sure all furnishings are clean and in good condition, and that they meet fire safety standards.</p>	
<p>Have you supplied instruction manuals? Your tenants will need instructions on how to work things like the central heating, and any appliances you have supplied.</p>	

FINDING TENANTS & TENANT CHECKS	Yes / No
<p>Have you set your rental value? Look at similar properties in your area to arrive at a fair rental value.</p>	
<p>Have you sorted your advertising? Getting the advert for your property right, with good quality photographs, can help you find a tenant faster.</p>	
<p>Have you decided on a deposit amount? You should look to retain at least one months' rent as protection against damage.</p>	

<p>Have you conducted a right to rent check? You must check if all tenants over 18 have a right to be in the UK.</p>	
<p>Have you carried out tenant referencing? Tenant referencing checks prospective tenants' ID, employment, rental and credit history.</p>	

STARTING THE TENANCY	Yes / No
<p>Have you arranged a tenancy agreement? The tenancy agreement is a legal agreement that sets out the terms and conditions of everything to do with your rental. It must be signed by both parties.</p>	
<p>Have you given your tenant the How to Rent guide? This must be given either in hard copy or by email at the start of the tenancy.</p>	
<p>Have you protected your tenant's deposit? You must put the deposit you receive into a government approved deposit scheme within 30 days.</p>	
<p>Do you have an inventory of everything in the property? A full inventory with photographs and condition reports is vital to keep track of the condition of your property, and helps to avoid tenant disputes if something is damaged or goes missing.</p>	
<p>Have you notified the council of the tenancy? You need to tell the council so they know who to charge council tax to.</p>	
<p>Do you have a rent book? A rent book can help you keep track of any missed rental payments.</p>	

DURING THE TENANCY	Yes / No
<p>Do you have a plan for landlord inspections? It's worth informing your tenant at the start of the tenancy how often you will carry out inspections. You must give at least 24 hours' notice.</p>	
<p>Do you know your maintenance responsibilities? Landlords have a legal duty to keep the property in a good state of repair, and fix things in a timely manner.</p>	