

LETTING A PROPERTY CHECKLIST

How to avoid bad tenants — and costly fines

A practical checklist for UK landlords

Letting a property can be a great investment, but getting the basics wrong can be expensive.

Use this checklist to help you prepare your property, select the right tenant, complete the required checks and stay on top of your ongoing landlord responsibilities.

Important: This checklist is intended as a practical guide, not legal advice. Landlord requirements can vary depending on where the property is located in the UK and may change over time. Always check the latest government guidance and seek professional advice where appropriate.

1. BEFORE YOU ADVERTISE

- ☐ Check that your mortgage allows you to let the property.
 - ☐ Check whether you need your lender's consent to let or a Buy-to-Let mortgage.
 - ☐ Check whether your insurance policy covers rental property and tenants.
 - ☐ Make sure you have a valid **Energy Performance Certificate (EPC)** where required.
 - ☐ Check whether the property requires a **gas safety certificate**.
 - ☐ Arrange an **Electrical Installation Condition Report (EICR)** where required.
 - ☐ Check that smoke alarms and carbon monoxide alarms are installed where required.
 - ☐ Make sure the property is safe, clean and in a lettable condition.
 - ☐ Deal with obvious repairs before the tenant moves in.
 - ☐ Check whether the property requires a **licence**.
 - ☐ Check whether the property is subject to **selective, additional or mandatory HMO licensing**.
 - ☐ If the property is leasehold, check whether the lease permits subletting.
 - ☐ Check whether your local council has additional requirements for landlords.
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2. FINDING THE RIGHT TENANT

A good tenant can make being a landlord relatively straightforward. A bad tenant can potentially turn your investment into a costly headache.

- ☐ Use a reputable letting agent or advertising platform.
- ☐ Ask prospective tenants to provide appropriate identification.
- ☐ Carry out the required **Right to Rent** checks in England.
- ☐ Obtain references.
- ☐ Verify employment/income information where appropriate.
- ☐ Consider affordability when assessing the application.
- ☐ Check previous landlord references where appropriate.
- ☐ Be consistent and fair when assessing applicants.
- ☐ Never discriminate against applicants because of protected characteristics.
- ☐ Consider whether a guarantor is appropriate.
- ☐ Keep records of the checks and information you relied upon when selecting the tenant.

Potential red flags

Be cautious if a prospective tenant:

- ☐ Is unwilling to provide identification or references.
- ☐ Gives inconsistent information.
- ☐ Cannot satisfactorily explain their previous rental history.
- ☐ Wants to move in immediately without reasonable checks.
- ☐ Insists on paying everything in cash without a clear explanation.
- ☐ Provides documents or references that appear suspicious.

Remember: Don't ignore your instincts — but make decisions based on objective, lawful criteria rather than assumptions.

3. BEFORE THE TENANCY STARTS

- ☐ Use an appropriate written tenancy agreement.

- ☐ Make sure the agreement accurately reflects the arrangement.
 - ☐ Agree the rent and payment dates.
 - ☐ Agree who is responsible for utilities and council tax.
 - ☐ Collect the deposit correctly.
 - ☐ Protect the deposit in an approved tenancy deposit scheme where required.
 - ☐ Provide the tenant with the required deposit information.
 - ☐ Agree how and when rent will be paid.
 - ☐ Provide the tenant with the required documents and information.
 - ☐ Make sure the property meets the applicable **minimum safety and fitness standards**.
 - ☐ Record meter readings.
 - ☐ Take photographs of the property before the tenant moves in.
 - ☐ Prepare a detailed **inventory and schedule of condition**.
 - ☐ Have the tenant acknowledge the inventory.
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4. CHECK-IN DAY

Before handing over the keys:

- ☐ Confirm the tenant's identity.
- ☐ Confirm the tenancy agreement has been signed.
- ☐ Confirm the deposit has been dealt with correctly.
- ☐ Provide the tenant with keys.
- ☐ Record meter readings.
- ☐ Provide instructions for heating, appliances and alarms.
- ☐ Tell the tenant how to report repairs.
- ☐ Provide emergency contact information.
- ☐ Make sure the tenant knows where the stopcock, fuse box and boiler controls are.
- ☐ Keep a record of the check-in date and condition of the property.

5. DURING THE TENANCY

Being a landlord doesn't stop once the keys are handed over.

- ☐ Keep the property safe and in good repair.
 - ☐ Respond promptly to repair and maintenance issues.
 - ☐ Keep required certificates up to date.
 - ☐ Arrange required gas safety checks.
 - ☐ Monitor the condition of the property appropriately.
 - ☐ Keep records of inspections and repairs.
 - ☐ Keep communication with your tenant in writing where appropriate.
 - ☐ Keep records of rent payments.
 - ☐ Deal with complaints promptly.
 - ☐ Never simply change the locks or remove a tenant yourself.
 - ☐ If there are rent arrears or serious tenancy problems, obtain appropriate legal advice before taking action.
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6. DON'T LET CERTIFICATES EXPIRE

Create a diary or reminder system for important dates.

Item	Check / Renewal
 Gas Safety	Keep up to date as legally required
 EICR	Check renewal requirements
 EPC	Check expiry and current requirements
 Smoke / CO alarms	Check regularly
 Property licence	Check expiry and renewal requirements
 Insurance	Renew annually
 Mortgage	Review rate / expiry
 Deposit	Make sure prescribed requirements are met

Item	Check / Renewal
 Rent	Review periodically and lawfully

Tip: Don't wait until a certificate expires before thinking about renewal. Put reminders in your calendar well in advance.



7. BEFORE SERVING NOTICE

If things go wrong, **don't rush**.

Before attempting to end a tenancy:

- ☐ Check the tenancy agreement.
- ☐ Check the current legal requirements.
- ☐ Check whether the required documents were provided correctly.
- ☐ Check that any deposit requirements have been complied with.
- ☐ Check that the correct notice procedure is being followed.
- ☐ Make sure the notice is valid.
- ☐ Consider obtaining professional legal advice.

A defective notice can cause unnecessary delays and additional costs.



8. WHEN THE TENANT LEAVES

- ☐ Carry out a check-out inspection.
- ☐ Compare the property against the original inventory.
- ☐ Take photographs.
- ☐ Record meter readings.
- ☐ Check for damage beyond reasonable wear and tear.
- ☐ Calculate any legitimate deductions carefully.
- ☐ Follow the appropriate deposit scheme process.
- ☐ Return the deposit promptly where appropriate.

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- ☐ Arrange cleaning and repairs.
 - ☐ Check smoke and carbon monoxide alarms.
 - ☐ Renew or update certificates where necessary.
 - ☐ Prepare the property for the next tenant.
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THE 10 GOLDEN RULES OF LETTING

1. Check your mortgage

Don't assume you can let the property just because you own it.

2. Check your insurance

Standard owner-occupier insurance may not be suitable for a rental property.

3. Screen tenants properly

Don't let pressure to fill the property override sensible checks.

4. Get the paperwork right

A properly documented tenancy can save considerable headaches later.

5. Protect the deposit correctly

Deposit rules can be strict, and getting them wrong can be expensive.

6. Keep safety certificates up to date

Don't rely on memory — diarise renewal dates.

7. Keep good records

Keep copies of agreements, certificates, inspections, photographs, correspondence and payment records.

8. Maintain the property

Small problems can become expensive problems if ignored.

9. Never take matters into your own hands

If you have a difficult tenant, follow the correct legal process.

10. Keep learning

Landlord legislation and requirements can change. Check the latest government guidance regularly.



LANDLORD'S QUICK CHECK

Before letting your property, can you answer **YES** to these?

- ☐ My mortgage allows me to let the property.
 - ☐ My insurance covers the property for letting.
 - ☐ I have checked the property's licensing requirements.
 - ☐ My EPC is compliant where required.
 - ☐ My gas safety requirements are up to date.
 - ☐ My electrical safety requirements are up to date.
 - ☐ My smoke and carbon monoxide alarms are compliant.
 - ☐ I have carried out the required Right to Rent checks in England.
 - ☐ I have properly referenced my tenant.
 - ☐ I have a suitable written tenancy agreement.
 - ☐ I have dealt with the deposit correctly.
 - ☐ I have completed a detailed inventory.
 - ☐ I have photographed the property's condition.
 - ☐ I have provided the tenant with the required documents.
 - ☐ I have a system for recording rent, repairs and inspections.
 - ☐ I have diarised important renewal dates.
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WANT MORE FREE PROPERTY RESOURCES?

This checklist is part of our **Free Property Toolkit**, designed to provide practical resources to help property owners, landlords, investors and buyers make better-informed decisions.

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The toolkit is regularly updated, with **new guides, calculators, checklists and future editions of our Ultimate Guide series** being added over time.

👉 **Access the free toolkit and join our mailing list to be notified when new resources are released.**

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DISCLAIMER

This checklist provides general information and is not intended to constitute legal, financial, tax or property-management advice. Landlord and tenant legislation differs across England, Wales, Scotland and Northern Ireland and can change. Always check the latest applicable government guidance and obtain appropriate professional advice for your circumstances.