Your first-landlord checklist

A useful starting point for your next conversation.

A practical guide to your first rental: check the numbers, arrange suitable finance and prepare the property, tenancy and ongoing management.

01 · Confirm ownership, finance consent and insurance

Speak to the mortgage lender before letting. Check the lease and proposed property use.

02 · Check the council’s licensing and planning requirements

Ask the council about the address and tenant arrangement, including local licensing.

03 · Budget for repairs, safety work and rental voids

Allow for initial works, ongoing management, maintenance, insurance, tax and empty periods.

04 · Prepare current safety certificates and tenancy documents

For England, use the current Renters’ Rights rules and arrange the required safety evidence.

05 · Arrange lawful checks, deposit handling and an inventory

Confirm right-to-rent, referencing, deposit deadlines and condition records for the tenancy.

06 · Set up rent records, repairs reporting and tax support

Agree who handles emergencies, repairs, rent collection, statements and accounting.

The legal checklist below is for ordinary private residential letting in England. Wales, Scotland and Northern Ireland have separate rules. HMOs, lodgers, holiday lets and company lets need specific checks.

Sources: GOV.UK: landlord responsibilities · GOV.UK: Renters’ Rights Act for landlords. Checked 24 September 2026.

Speak directly with Jack / 07456 935677

jack@lockhartmurphy.com · Read the full web guide ↗