Your portfolio review

A useful starting point for your next conversation.

Bring property performance, mortgage dates, repairs and compliance into one organised review—whether you own two rentals or a growing portfolio.

01 · Update values, balances, rents and ownership in one schedule

Keep one line per property and separate personal, joint and company ownership.

02 · Reconcile rent due, received and overdue each month

Compare agent statements with bank receipts and follow up arrears promptly.

03 · List deal ends, early repayment charges and refinance priorities

Check fees, borrowing requirements and the rest of the portfolio before choosing a route.

04 · Assign every safety, licence and maintenance deadline

Give each action an owner and keep the evidence that the work was completed.

05 · Compare property-level cash flow before portfolio totals

Separate operating costs, mortgage payments, tax and reserves. Gross yield is not net profit.

06 · Test voids, repairs and higher rates before expanding

Model problems happening together and identify accessible cash after known commitments.

Financial organisation for UK property owners. The tenancy and safety references here concern England; check each property's local and national rules.

Sources: PRA: buy-to-let underwriting standards · HMRC: tax on rental income. Checked 24 September 2026.

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