

Accidental Landlord Starter Kit

Your step-by-step compliance checklist

Congratulations on becoming a landlord! Whether you've inherited a property, relocated for work, or decided to rent instead of sell, this checklist will guide you through the essential steps to stay compliant and protect your investment.

⚠ Important: Missing even one of these requirements can result in fines up to £30,000 or loss of Section 21 eviction rights. We recommend working through this checklist systematically before accepting a tenant.

Phase 1: Legal & Safety Essentials

☐ **Obtain an Energy Performance Certificate (EPC)**

Required rating: E or above. Valid for 10 years. Book via rentalsandsales.co.uk or an accredited assessor. Fine for non-compliance: up to £5,000.

☐ **Gas Safety Certificate (CP12)**

Annual requirement if your property has gas appliances. Must be completed by a Gas Safe registered engineer before tenancy starts and renewed annually.

☐ **Electrical Installation Condition Report (EICR)**

Required every 5 years. Must be completed by qualified electrician. Provide copy to tenant within 28 days of occupancy.

☐ **Smoke & CO Alarms**

Smoke alarm on every floor. CO alarm in any room with solid fuel appliance. Test before each new tenancy. Fine: up to £5,000.

☐ **How to Rent Guide**

Provide the latest government "How to Rent" guide to your tenant at the start of the tenancy. Download from gov.uk.

Phase 2: Tenancy Setup

- ☐ **Assured Shorthold Tenancy Agreement (AST)**

Use a legally compliant contract. Must include rent amount, payment schedule, deposit details, and responsibilities. Templates available from NRLA or solicitors.
- ☐ **Right to Rent Check**

Verify tenant's immigration status before signing. Keep copies of ID documents (passport/biometric card). Fine: up to £3,000 per tenant.
- ☐ **Deposit Protection**

Protect deposit in government-approved scheme within 30 days. Provide prescribed information to tenant. Options: DPS, MyDeposits, or TDS.
- ☐ **Inventory & Check-In Report**

Document property condition with photos before tenant moves in. Essential for resolving disputes. Consider professional inventory service (£100-200).

Phase 3: Licensing & Registration

- ☐ **Selective/Additional Licensing**

Check if your London borough requires a license (90% do). Applications take 8-12 weeks and cost £500-1,500. Non-compliance: fine up to £30,000.
- ☐ **HMO License (if applicable)**

Required if you let to 5+ unrelated tenants sharing facilities. National standard applies to 3-storey HMOs. Check local borough requirements.
- ☐ **Notify Your Mortgage Lender**

Inform lender you're letting the property. You may need consent to let or a Buy-to-Let mortgage. Failure to notify can result in mortgage recall.
- ☐ **Inform Your Buildings Insurer**

Standard home insurance won't cover rental properties. Switch to landlord insurance covering buildings, contents, and liability (from £150/year).

Phase 4: Tax & Financial Admin

☐ **Register for Self-Assessment**

Notify HMRC you're receiving rental income within 3 months. File annual tax return. Rental income is subject to income tax on profit after expenses.

☐ **Set Up Rent Payment System**

Standing order is safest method. Consider rent guarantee insurance (from £35/month) to cover arrears and legal costs.

☐ **Keep Detailed Records**

Track rental income, maintenance costs, agent fees, and improvements. Essential for tax returns and capital gains calculations.

Phase 5: Ongoing Maintenance

☐ **Schedule Annual Gas Safety Inspection**

Book 2 months before expiry. Cost: £60-100. Provide copy to tenant within 28 days.

☐ **Habitation Inspections**

Visit property every 6-12 months to check for disrepair, damp, hazards. Document with photos. Homes (Fitness for Human Habitation) Act applies.


☐ **Respond to Repairs Promptly**


Emergency repairs (heating, water): 24 hours. Urgent repairs: 7 days. Non-urgent: 28 days. Keep written records of all correspondence.


Need Help Getting Started?

Rentals & Sales offers a comprehensive landlord onboarding service at 15% + VAT. We handle compliance, licensing, tenant referencing, and ongoing management so you can focus on your day job.

Get in touch:

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Disclaimer: This checklist provides general guidance only and should not be considered legal advice. Requirements may vary by property type and location. Consult a solicitor or qualified letting agent for specific advice. Information correct as of November 2025.