

YEAR END CHECKLIST FOR PROPERTY INVESTORS

YEAR

END

REVIEW



MURRAY PROPERTY HOLDINGS
ASSET BACKED INVESTMENTS

115,172	341,446	430,632
115,858	342,084	431,318
116,555	342,781	432,015
117,263	343,489	432,723
117,982	344,208	433,442

YEAR END CHECKLIST FOR PROPERTY INVESTORS



This week, we have created a 'Year End' Checklist for you to download and work through.

Dust down the old strategies and make way for the new in 2026.

And if you need some help talking over your 2026 strategy, why not get in touch with our team?

Our team are always available for an informal chat if you'd like to discuss any aspect of property investment.

Murray Property Holdings

YEAR END CHECKLIST



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1	<p>FINANCIAL & TAX PLANNING (BEFORE 31ST DECEMBER, 2025):</p> <ul style="list-style-type: none"> • Review rental income and expenses for tax year reporting • Collate receipt and invoices for deductible expenses • Consider any capital improvements that could be tax-efficient before the year end • Review your current mortgage arrangements and interest rates • Schedule a meeting with your Accountant for tax planning • Check that you have maximised your capital allowances this year • Review insurance policies and ensure adequate coverage for 2026
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2	<p>PROPERTY COMPLIANCE & SAFETY:</p> <ul style="list-style-type: none"> • Ensure all your Gas Safety Certificates have been completed for the year • Check electrical installation condition reports (5-year validity) • Review EPC Certificates and plan any energy efficiency improvements • Complete PAT testing for any furnished properties • Conduct Legionnaires disease risk assessments • Check smoke and carbon monoxide alarm functions have been checked this year • Review fire safety measures (especially for HMO's) • Ensure your deposit protection compliance is all in order
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3	<p>TENANT & PROPERTY MANAGEMENT:</p> <ul style="list-style-type: none"> • Conduct any property inspections before winter sets in • Address any outstanding maintenance issues before weather turns • Review tenant relationships and communication • Check boiler servicing has all been completed prior to winter • Clear any gutters and external drainage that have been causing issues • Test heating systems in all properties • Review your tenant handbook and ensure it is current • If you are using a letting agent, review their performance and fees
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4	<p>PORTFOLIO STRATEGY FOR 2026</p> <ul style="list-style-type: none"> • Evaluate which properties are performing well vs underperforming • Research any up and coming legislation changes • Set rental income targets for 2026 • Plan any property improvements/refurbishments • Review local market conditions and rental demand • Assess whether any properties should be sold or retained • Plan cash flow and reserve funds for the year ahead
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YEAR END CHECKLIST



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1	<p>ADMINISTRATIVE TASKS:</p> <ul style="list-style-type: none">• Update your landlord insurance details• Review and update any tenancy agreements if required• Ensure all contact details are current with letting agents/tenants• Organise your filing system for 2026 records• Check your landlord registration• Update your property inventory documents• Review your emergency contractor contact list	
2	<p>MARKETING & TENANCY ACQUISITION:</p> <ul style="list-style-type: none">• If you have upcoming voids, plan your marketing strategy!• Update any property photographs if required• Review your rental pricing against current market rates• Consider any improvements to attract quality tenants• Plan your tenant screening process for 2026	