

Managing your **PROPERTY PORTFOLIO**



A simple guide for SME landlords and investors

Owning a property portfolio can be a great way to build long-term wealth—but it also comes with financial risks and legal responsibilities. Here's how to stay organised, compliant, and profitable.

Know your goals

Before investing, it's important to define what success looks like for your business — your goals will shape every decision you make. It's important to have a think about the following:

- Do you want monthly income or capital growth?
- Are you looking for short-term returns or long-term investment?
- Keep in mind to balance your portfolio with different types of properties and locations.

Research before you buy

Thorough research is essential before committing to a property investment. Start by checking local rental demand, transport links, and any planned developments that could affect future value.

It's also important to compare yield potential across different areas and always commission a building survey to uncover hidden issues. Lastly, legal and planning checks should be completed before finalising any purchase to avoid costly surprises down the line.

Maintain your properties

After knowing your goals and researching before committing to property investment, it's key to maintain your properties. Following the few simple steps below can help avoid claims and costly problems to occur:

- Set up regular inspections and scheduled maintenance.
- Keep a digital maintenance log - Track inspections, repairs, and upgrades to stay organised and provide proof for insurance or compliance.
- Arrange seasonal checks, such as heating systems checks, before winter, to resolve any problems in a timely manner and avoid costly damage.
- Invest in small upgrades like energy efficiency or modernisation to boost your properties values.
- Keep gas, electric, and EPC certificates up to date.
- Review insurance annually to ensure your policy reflects current property value, upgrades, and occupancy status.

22% of
LANDLORDS

reported not spending anything on property maintenance or repairs within the last year.

Lack of upkeep can lead to costly consequences.

English Private Landlord Survey
(UK Government)



Industry data shows that the average cost of repairing damage caused by neglect can exceed

£1,000
PER INCIDENT

English Private Landlord Survey
(UK Government)



Manage tenants well

It's important to carry out the correct checks before taking on tenants for your property portfolio.

- Vett tenants with credit checks and references.
- Maintain open communication and respond to issues quickly.
- Set fair rents and maintain a good landlord-tenant relationship to avoid voids.

Keep an eye on your finances and understand your risks at all times

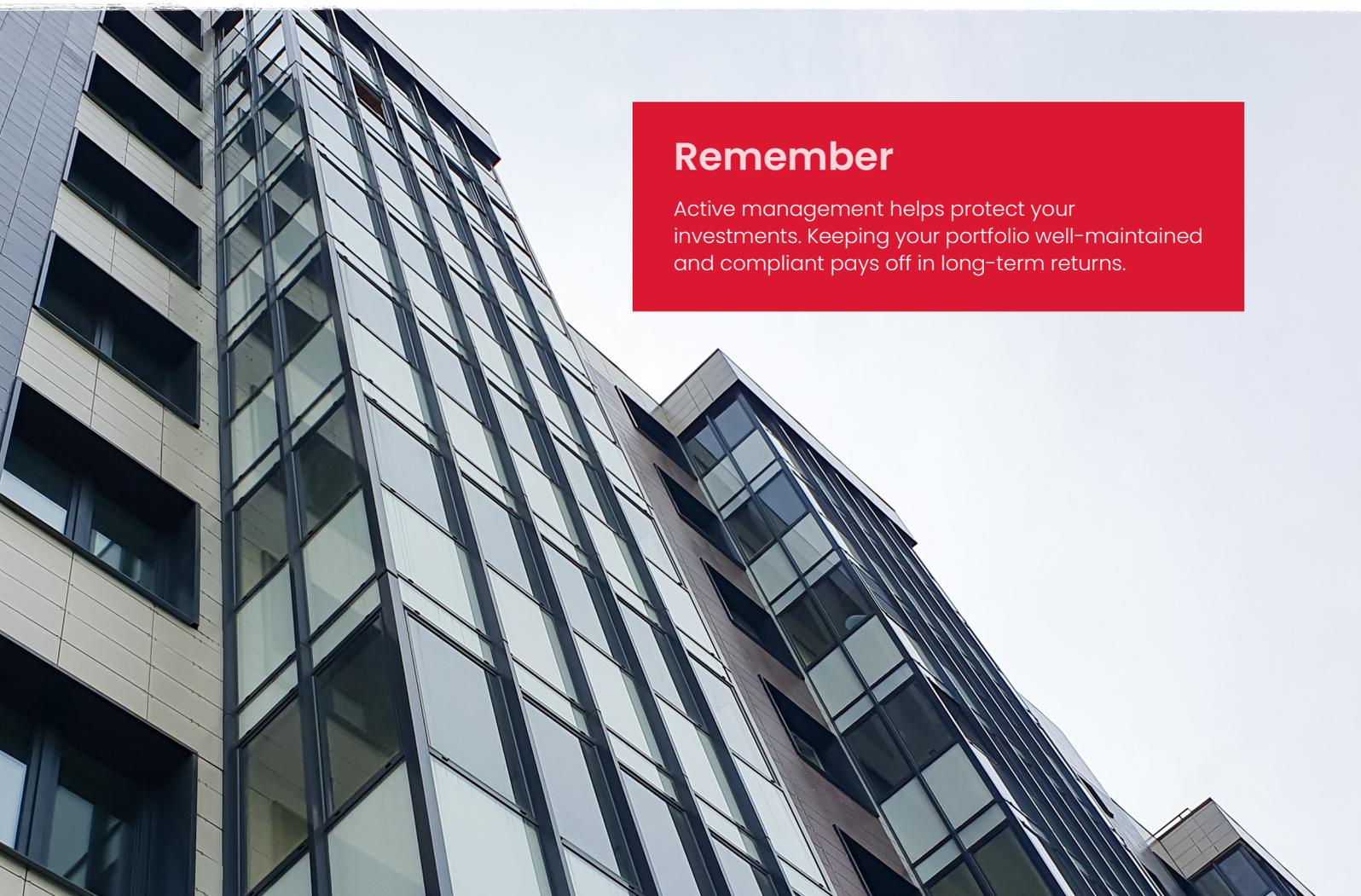
Financial awareness and risk management are essential to running a successful property portfolio. Regularly track your income, expenses, and rental yields to ensure your investments are performing as expected. Maintain cash reserves to cover maintenance costs and periods when properties may be vacant.

At the same time, understand the risks that come with property ownership – protect against tenant defaults and void periods, stay compliant with landlord regulations and safety standards, and consider rent guarantee insurance to safeguard your income.

Get professional support

Managing a property portfolio can quickly become complex, especially as it grows. Bringing in expert support helps you stay compliant, organised, and financially efficient.

- Use letting agents or property managers if you own multiple properties.
- Work with a specialist accountant and legal advisor.
- Use online tools to track rent, repairs, and paperwork.



Remember

Active management helps protect your investments. Keeping your portfolio well-maintained and compliant pays off in long-term returns.



COVÉA INSURANCE | WWW.COVEAINSURANCE.CO.UK

K6944.09.25