

FREE LANDLORD GUIDE

Buying to Let, *Made Easy*

A plain-English introduction for anyone considering their first buy to let purchase in Sandy and the surrounding area.

GETTING STARTED

It doesn't need to be complicated

Every landlord we work with was a first-time buyer once. Buy to let can feel daunting from the outside — mortgages, compliance, tenant selection, tax — but broken down into steps, it's a well-trodden path. Here's the straightforward version.

STEP 1

Work out your numbers

- ☐ Decide your budget and deposit — buy to let mortgages typically need a larger deposit than residential ones, often 25% or more.
- ☐ Get a buy to let mortgage agreement in principle before you start viewing, so you know exactly what you can afford.
- ☐ Budget for costs beyond the purchase price: stamp duty, survey, solicitor's fees, refurbishment, and a contingency fund.
- ☐ Work out a realistic gross yield — see our companion guide, 'How to Maximise Rental Yield in Sandy'.

STEP 2

Choose the right property

- ☐ Buy for tenant demand, not personal taste — the features that matter to you as a homeowner aren't always the ones that let a property quickly.
- ☐ Two-bed properties tend to have the broadest tenant pool locally, with the shortest average void periods.
- ☐ Proximity to Sandy station, good local schools and easy access to the A1 all widen your potential tenant pool.
- ☐ Factor in the property's EPC rating — a poorer-rated property may mean improvement costs down the line.

STEP 3

Understand your legal responsibilities

As a landlord you're taking on real legal obligations from day one — gas safety, electrical safety, deposit protection, Right to Rent checks and more. See our '2026 Landlord Compliance Checklist' guide — worth reading before you complete on a purchase, not after.

STEP 4

Decide how hands-on you want to be

Option	What it means
Fully managed	Your agent handles marketing, referencing, rent collection, maintenance, compliance and day-to-day tenant contact. Best for minimal involvement.
Let only	Your agent finds and references the tenant and sets up the tenancy; you manage it yourself afterwards.
Rent collection	A middle ground — your agent lets the property and collects the rent, while you handle maintenance directly.

STEP 5

Get the property ready to let

- ☐ Arrange your Gas Safety Certificate, EICR and EPC before marketing starts.
- ☐ Fit and test smoke and carbon monoxide alarms.
- ☐ Give the property a thorough clean and address any obvious repairs.
- ☐ Decide whether to let furnished or unfurnished — unfurnished is more common and typically attracts longer-staying tenants here.
- ☐ Take good-quality photographs; presentation makes a real difference to how quickly a property lets, and at what rent.

STEP 6

Find the right tenant

Thorough referencing — income verification, credit checks, right to rent checks, landlord references — protects you from the vast majority of problems landlords worry about. A good letting agent will handle this process rigorously and explain the outcome clearly, rather than just telling you 'they passed'.

It starts with a chat and a cup of tea.

Ready to talk through your first buy to let?

Lane & Browns have been letting and managing homes in Sandy for over 35 years. Whether you're buying your first rental property or looking for a letting agent who'll actually pick up the phone, we're here to help.

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