JOHNMINNIS

PROPERTY INVESTOR GUIDE

Your step-by-step guide to building
your property portfolio.

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Buying an investment property is a big decision - whether it's your first rental or another addition to your portfolio. At John Minnis Estate Agents, we help investors find properties with the best potential for strong returns, manage the buying process smoothly, and, if required, take care of everything through our **professional lettings and property management service**.

UNDERSTANDING THE INVESTMENT BUYING PROCESS

1. Define Your Investment Goals

Are you aiming for rental income, capital growth, or both?

Decide whether you want a long-term let or a short-term rental like Airbnb.

2. Organise Your Finances

Speak to a mortgage adviser about buy-to-let mortgage options (these often require larger deposits, typically 25%+).

Factor in costs: stamp duty surcharge, legal fees, furnishing, insurance, and maintenance.

3. Research the Market

Look for high-demand rental areas with strong yields and low vacancy rates.

For short-term lets, consider tourist areas or locations with consistent visitor numbers.

4. Register with John Minnis Estate Agents

We can source properties that match your investment criteria and alert you to opportunities before they hit the wider market.

5. View Potential Properties

Consider condition, location, and features that will appeal to tenants or guests.

Ask about average rents, occupancy rates, and local demand.

6. Make an Offer

We'll advise you on making a competitive offer based on market value and your investment goals.

7. Instruct a Solicitor

Choose a conveyancer experienced in investment purchases and buy-to-let regulations.

8. Arrange a Survey & Finalise Finance

Ensure the property is in sound condition to avoid unexpected repair costs.

Finalise your buy-to-let mortgage (or alternative funding).

9. Exchange Contracts

Pay your deposit and commit to the purchase.

10. Completion

Collect the keys and prepare the property for letting or short-term rental use.

KEY THINGS TO PREPARE BEFORE YOU START

Deposit – Typically 25% or more for buy-to-let mortgages

ID & Proof of Address – For legal and mortgage checks.

Proof of Earnings – Bank statements or mortgage offer.

Tax Considerations – Speak to an accountant about income tax, capital gains, and allowable expenses.

Letting Agent – Decide whether you will self-manage or use a professional service like John Minnis Lettings & Management.

BENEFITS OF US MANAGING YOUR PROPERTY

Maximised Returns – We use professional marketing and tenant sourcing to reduce void periods and achieve competitive rental rates.

Quality Tenants – We carry out thorough referencing and background checks to ensure reliable occupants.

Hassle-Free Maintenance – We coordinate repairs and servicing with trusted local contractors, keeping your property in excellent condition.

Regulatory Compliance – We make sure your property meets all legal requirements for safety, licensing, and tenancy law.

INVESTOR TIPS

Know Your Yield – Calculate gross and net yields before committing.

Budget for Maintenance – A well-maintained property attracts better tenants and guests.

Understand Regulations – Compliance is key for safety, tenancy laws, and short-term let licensing.

Furnish Wisely – For Airbnb or serviced accommodation, invest in durable, attractive furnishings.

Think Long-Term – Consider the resale value and area's future potential.

Investor Checklist

- ☑ Investment goals defined (rental yield vs capital growth)
- ☑ Finance arranged / mortgage in principle obtained
- ☑ Registered with John Minnis Estate Agents
- ☑ Market research completed
- ☑ Suitable properties viewed
- ☑ Offer made and accepted
- ☑ Solicitor instructed
- ☑ Survey completed
- ☑ Mortgage offer received
- ☑ Contracts exchanged
- ☑ Completion
- ☑ Property prepared for tenants or guests

PREPARING TO LET OR LIST YOUR PROPERTY

For Long-Term Rentals:

- Arrange a tenancy agreement
- Register the tenancy deposit (if applicable)
- Gas, electrical, and fire safety checks completed
- Property professionally cleaned
- Set up landlord insurance

For Airbnb / Short-Term Lets:

- Research and comply with any local licensing requirements
- Furnish and equip the property to a high standard
- Arrange professional photography for listings
- Set up guest welcome information and house rules
- Ensure smoke alarms and safety equipment are in place

HOW WE CAN HELP...

Investment sourcing – access to properties with strong potential.

Expert advice – on yields, rental demand, and area growth.

Lettings & management service – for hands-off income.

Marketing support – to secure quality tenants or maximise Airbnb bookings.

Ongoing guidance – to help you grow your portfolio.

JOHNMINNIS

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