

PROPERTY INVESTMENT TIPS FOR BEGINNERS

UK PROPERTY INVESTING, EXPLAINED

A calm, practical decision-making workbook for beginner investors.

TEEMA NAMDARIAN

TEEMA NAMDARIAN

Table of Contents



03 How to Use This Guide

04 The Real Problem This Guide Solves

05 The Promise & Outcome

06 Timeline & Mini Wins

07 The 10 Decisions Framework

08 Why Property, Why Now?

12 Raising Finance & Financial Pressure

16 Strategy Selection

20 Ownership Structure

24 Mortgages & Lending

28 Deal Sourcing

32 Deal Analysis

35 Systems & Operations

38 Your Property Team

41 Timeline & Patience

44 Closing Thought

45 Next Steps

48 Case Study



HOW TO USE THIS GUIDE

This is not a guide to read once and put away.

This is a working document designed to help you think clearly, slow down and make decisions you won't regret later.

How to get the most from this guide:

- Read one section at a time
- Pause when prompted
- Write your answers down
- Make a decision, or consciously decide not to yet

You do not need to rush.
You do not need to finish this in one sitting.

Some sections may immediately feel clear. Others may take time. That is normal.

This guide works best if you:

- write your answers honestly (do not try for perfection)
- resist the urge to skip ahead
- allow yourself to rule things out

Clarity comes from thinking, not consuming.

THE REAL PROBLEM THIS GUIDE SOLVES

Most people don't fail at property investing because they lack market intelligence, motivation or ambition.

They struggle because they are overwhelmed by:

- conflicting advice
- online noise
- fear of making an expensive mistake

They don't know:

- what to focus on first
- which advice applies to them
- whether they are actually ready to invest

So they either:

- rush into the wrong purchase
- overthink and never start
- copy someone else's strategy blindly

This workbook exists to solve one specific problem:

Decision paralysis before your first (or next) property purchase.

It helps you replace confusion with clarity before money is committed.

THE PROMISE & OUTCOME

This guide does not promise:

- quick wins
- guaranteed returns
- or “get rich” outcomes

What it does promise is far more valuable.

By the end of this guide, you will have made these 10 key decisions.

That means:

- you will know what to do next
- you will know what to avoid
- you will know whether to move forward or wait, on purpose

This clarity can protect you from mistakes that cost tens of thousands of pounds.

The goal is not speed.
The goal is confidence and control.

TIMELINE & MINI WINS

You don’t need months to gain clarity.

As you work through this guide, you will notice:

- a clearer understanding of how property investing actually works
- less confusion about strategies and options
- a more realistic view of the capital and funding required
- greater confidence when assessing properties
- faster recognition of red flags

By the end, you’ll have:

- written decisions
- a personal roadmap
- clarity on your next step, or why waiting is the right choice

That is **real** progress.

THE 10 DECISIONS FRAMEWORK

Before buying a property, every investor, whether they realise it or not, must make these 10 decisions.

This guide directs you through each one.

The 10 Decisions:

1. Why do I want to invest in property, and why now?
2. What level of financial pressure am I comfortable living with month to month, and how will I raise the initial capital?
3. Which property strategy fits my life, time and energy right now?
4. Which ownership structure best supports my long-term plans?
5. Do my mortgage and lending options align with how I plan to run the property?
6. Where will I source suitable property deals?
7. How will I analyse deals calmly and objectively before committing?
8. What systems do I need in place to run this properly?
9. Who needs to be on my team, and are they the right people?
10. What is my realistic timeline and next sensible step?

Each section helps you make one decision clearly, without rushing.

ONE

WHY PROPERTY, WHY NOW?

Why People Are Drawn to Property in the First Place

Property has long been used in the UK as a way to build wealth because it can do two things at the same time.

First, there is the potential for **long-term capital growth**. While growth is never guaranteed and varies by location, residential property historically has increased in value over time, which is why many people see it as a long-term investment rather than a quick win.

Second, property can **generate income** while you hold it. Rent or short-term stays can help cover mortgage payments and running costs, and - when structured well - create surplus cashflow. This combination of growth and income is what makes property attractive.

But it also comes with a warning: if it's not **structured properly**, a property can cost you money each month rather than generate income.

ONE

Why Property Remains Relevant Now

Many people start considering property more seriously when:

- savings lose value to inflation
- salaries don't stretch as far as they used to
- they want more control over their financial future

Property is tangible. You can see it, improve it, and understand where the money comes from. However, familiarity can create false confidence. Owning a home does not automatically mean understanding property investment.

What This Decision Really Is

When we ask "Why property, and why now?", we are really asking:

- What do I want property to give me?
- Am I looking for income, value growth, or both?
- How involved do I realistically want to be?

This is about **clarity**, not action.

ONE

Mistakes I Made: Not one, but three

I didn't give myself enough time to learn about strategies such as BRRRR (Buy, Refurbish, Refinance, Rent, Repeat) before buying my first investment property. I rushed into purchasing an apartment because I loved the location and felt excited about the opportunity.

In hindsight, I made three foundational mistakes at once:

- I bought the property in my **personal name**
- It was **leasehold**, which created complexity around insurance and shared decision-making
- I chose a property where I couldn't add **meaningful value**

The apartment only gained significant equity after around three years. Financially, it works, mainly because the location is excellent. Today it generates around £1,000 per month in steady profit, largely from the contractor market. However, it worked **despite** these decisions, not **because** of them.

What I learned:

Location can rescue a deal, but **structure** and **strategy** determine flexibility and long-term growth.

✍️ Pause & Decide

- Now that you understand why property attracts people, take a moment to reflect on your reasons.
- What originally attracted me to property?
- Am I more interested in income, value growth, or a balance of both?
- How involved do I realistically want to be?
- What would “success” with property look like for me in five years?
- What would I like property **not** to do (stress, pressure, constant firefighting)?

Decision Output

I’m interested in property investing because _____, and right now I’m looking for _____ (income / growth / both), while keeping _____ level of involvement.

TWO

RAISING FINANCE & FINANCIAL PRESSURE

Common Ways People Raise Finance

Most first-time investors use a combination of what's available to them.

Common starting points include:

- Personal savings – cash you already have available
- Releasing equity – from a home or property you already own
- Family and friends – people who know you and trust you
- Private individuals you know – people with cash sitting in the bank who don't want to invest themselves, but are open to someone else using it

These sources are often combined to fund:

- a deposit
- refurbishment costs
- initial setup expenses: legal & mortgage fees, stamp duty, and so on.

There are many ways to raise finance. The key is being **resourceful** without being **reckless**.

TWO

What This Decision Really Is

This is not about how much money you can raise.
It's about how much **financial pressure** you're willing to live with.
A deal can work on paper and still feel heavy month to month.

A Mistake I Made: Underestimating Pressure

I focused on the "potential profit" and didn't leave a large enough "peace of mind" buffer for interest rate hikes or unexpected voids. When interest rates rose, the monthly "surplus" vanished. The cost wasn't just money; it was mental health and sleep. I spent months worrying about "what if" instead of looking for the next deal. Financially, a lack of a 6-month contingency fund nearly forced a "fire sale" which would have resulted in a £20k+ loss in equity.

What I learned:

Before borrowing or refinancing, ask whether you are comfortable with the repayments, not just whether the numbers work technically.

TWO

Building Foundations Before Buying

Before buying my first investment property, I had around £15,000 in savings. I chose to spend that money on property education and building strong foundations instead of rushing into a purchase.

That money didn't buy me a house.
It bought me **clarity**, **confidence**, and **fewer expensive mistakes** later.

Used well, £15,000 invested in preparation can protect decisions involving £100,000 or more.

This is not about courses or certificates.
It is about **understanding** the decisions you are about to make.

TWO

✍️ Pause & Decide

- How much capital could I realistically access without stress?
- How much monthly pressure would feel **uncomfortable** for me?
- Am I focusing on **speed** or **sustainability**?
- How much am I willing to invest in preparation before buying?
- Do I have any **financial cushion** to fall back on?

Decision Output

I am comfortable committing £_____ upfront and £_____ per month, with a buffer of £_____.

Want help working out what you can actually afford? Apply at seventerraces.co.uk/apply.html

THREE

STRATEGY SELECTION

A strategy is not a formality.
It is how you make money and how much time, stress and involvement that money requires.

Common strategies are:

- **Buy-to-let (BTL):** Buy a property and rent it long-term (6–12 months or more).
- **Holiday Let:** Buy a property and rent it short-term on a nightly basis (e.g. Airbnb, Booking.com).
- **House in Multiple Occupation (HMO):** Rent rooms individually to multiple people sharing one property.
- **Rent-to-Rent:** Rent a property, sublet it, pay the landlord fixed rent, keep the difference.
- **Lease Option:** Agree a purchase price, pay an agreed fee, rent the property now and buy it later.
- **Buy, Refurb, Refinance, Rent, Repeat (BRRRR):** You buy a property below market value, refurbish it, refinance to release capital, then rent it out and repeat the process.

THREE

Having so many strategies to choose from usually leads to confusion and half-finished plans.

In reality, most successful investors start by choosing one strategy, learning it properly, and building systems around it before expanding.

The right strategy for you depends on:

- how involved you want to be
- your tolerance for risk
- your available time
- your longer-term goals

There is no “best” strategy, only one that fits your life right now.

Beginner investors often jump between strategies because:

- one looks more profitable on paper
- another looks easier on social media
- another is recommended by someone else

THREE

A Common Mistake Many Beginners Make

Many beginners try to pursue multiple strategies at once. This usually creates confusion, stress and diluted results.

All of my properties currently operate as holiday lets, not because it's fashionable, but because I focused on one strategy, learned it properly, and built systems around it.

What I learned:

Stick to **one strategy**, **learn from it**, then scale.

THREE

✍️ Pause & Decide

Go back to the list of strategies and seek professional advice, then come back and answer the following questions:

- Which strategy fits my life right now?
- Which strategies am I consciously ruling out?
- How involved do I realistically want to be?

Decision Output

My initial strategy will be _____, because _____.

Not sure which path fits you? Apply at seventerraces.co.uk/apply.html and we can work it out together.

FOUR

OWNERSHIP STRUCTURE

What “Structure” Actually Means

When people talk about structure, they are talking about how you buy and own property. There are several ways investment properties are commonly purchased in the UK, including:

- in your personal name
- through a limited company
- through partnerships or more complex structures (used less often by beginners)

For most people starting out, the real decision is between:

- buying in their **own name**, or
- buying through a **limited company**

This choice affects tax, risk, flexibility and long-term growth.

FOUR

Treating Property Like a Business, Not a Hobby

If your intention is to:

- buy more than one or two properties
- reinvest profits
- grow a portfolio over time
- treat property as a business

... then **structure matters early**.

Buying through a limited company can offer benefits such as:

- more flexible tax planning
- the ability to reinvest profits more efficiently
- clearer separation between personal and business risk
- easier long-term scaling
- a structure that aligns with treating property as a business, not a side project

Buying in your personal name may feel simpler at the start, but can limit flexibility later, especially if growth is your goal.

FOUR

A Mistake I Made: Ignoring Proven Frameworks

Despite investing in property education, I bought two properties in my personal name after receiving advice from accountants who were not familiar with property investment or holiday lets. They mainly dealt with traditional buy-to-let landlords.

Although these properties are in excellent locations, fully booked, and performing well, I regret not structuring them through a limited company from the start.

Because of **Section 24 tax changes**, I cannot offset my mortgage interest against my rental income for tax purposes. This means I am paying tax on revenue, not profit. Over the lifetime of the mortgage, this mistake will likely cost me £2,000–£4,000 extra in tax every single year compared to a Limited Company structure.

What I learned:

Do not reinvent the wheel. Use proven property frameworks and professionals who understand investment property, and trust the education you've already paid for.

FOUR

✍️ Pause & Decide

- Am I treating property as a business or a side project?
- Do I plan to buy more than one or two properties?
- Do I want flexibility to reinvest and grow?
- Which structure supports my long-term goals, not just convenience today?

Decision Output

Based on my goals, I will buy my next property _____ (in my personal name / through a limited company / seek professional advice before deciding).

FIVE

MORTGAGES & LENDING

What It really Means

Mortgages are not just about interest rates.
They are about **fit**.

Different strategies need different lending. A common beginner mistake is being sold a mortgage that suits the broker, not the strategy. For example, a holiday let shouldn't default to a standard buy-to-let without understanding the implications.

Most investment properties require a **20–25% deposit**, with the remaining 75–80% funded through finance.

- **Repayment mortgages** reduce the loan over time by paying capital and interest.
- **Interest-only** mortgages cover interest only; the loan balance remains the same.
- **Bridging loans** are short-term, higher-cost finance used to buy or refurbish quickly, with a clear exit needed.

FIVE

This is why it matters who you work with.

A good investment-focused mortgage broker:

- Has access to a wide range of lenders and products. Through my network, I can also introduce my 1:1 mentees to specialised brokers.
- understands buy-to-let, holiday lets, HMOs and other strategies
- asks about your **intent**, not just your income
- explains risk clearly instead of selling you the cheapest option

A poor broker:

- only works with residential or ‘vanilla’ BTL mortgages
- forces your strategy to fit their limited product range
- doesn’t ask how you plan to use the property
- has access to only a limited range of lenders

This decision affects cashflow, stress levels and long-term flexibility. Always get three quotes from three mortgage brokers before you commit to one.

FIVE

A Mistake I Made: Working with the Wrong Brokers

Early on, I worked with advisers who focused mainly on residential mortgages and had limited access to investment products. This restricted my options unnecessarily.

What I learned:

If you are investing, work with investment-focused mortgage brokers, not advisers who only deal with residential lending.

FIVE

✍️ Pause & Decide

- Do my advisers understand investment property?
- Have I stress-tested interest rate changes?
- Do I understand my lending options clearly?

Decision Output

Before proceeding, I will speak to an **investment-focused** mortgage broker.

SIX

DEAL SOURCING

Deals are not rare.
Good decision-making is.

You can find opportunities:

- on-market (Rightmove, Zoopla, OnTheMarket)
- off-market (direct to vendor, sourcers, networking)

Many beginners believe all good deals are hidden. In reality, plenty of solid deals are publicly listed, if you know what to look for.

When assessing a deal, always consider:

- the location
- transport links
- nearby amenities
- the neighbourhood feel

A simple rule I use:

If I wouldn't feel comfortable living there myself, I wouldn't expect guests or tenants to.

Once a property passes the "location test", it should go through a **deal analysis spreadsheet** to check numbers calmly and objectively.

This is where systems matter.
(👉 This is also where a reliable spreadsheet saves time and prevents emotional decision-making, which is why I offer mine separately).

A Mistake I Made: Letting Emotion Drive Offers

When early offers were rejected, I increased them too quickly, sometimes by £5,000 at a time, because I was afraid of losing the deal. Sometimes, I didn't offer a proper price and lost a deal. But I survived. Just learned the lesson and moved on.

I learned this both through auctions and private sales.

What I learned:

There are **always** deals available. Emotional urgency usually costs money.

✍️ Pause & Decide

- Which areas should I target for an investment property?
- Can I afford it?
- What amenities are available in this area?
- What system will I use to analyse the deal?
- How will I handle rejected offers?
- What is my plan for my first offer?
- What is my walk-away price?
- Am I negotiating calmly or emotionally?

Decision Output

I will negotiate with **patience**, not urgency.

SEVEN

DEAL ANALYSIS

Deal analysis is not about perfection.
It is about protecting yourself from optimism.

A good deal analysis checks:

- purchase price realism
- renovation costs (with contingency)
- income assumptions
- ongoing costs
- worst-case scenarios

If a deal only works when:

- everything goes to plan
- costs don't increase
- occupancy is always high

... it's not a safe deal.

The purpose of analysis is **not to talk yourself into a deal**, but to give yourself permission to walk away calmly.

SEVEN

A Lesson I Learned Early

Always rely on **conservative numbers**.

If a deal only works with best-case assumptions, it **doesn't really work**.

What I learned:

Boring deals protect you. Exciting ones often expose you.

SEVEN

✍️ Pause & Decide

- What margin makes me feel safe?
- What assumptions am I making?
- What happens if things go wrong?
- What can possibly go wrong?
- What are my exit strategies?

Decision Output

I will **only** proceed if the deal works conservatively.

EIGHT

SYSTEMS & OPERATIONS

Property is not passive at the beginning.
It becomes easier after systems are in place.

Operations include:

- cleaning
- maintenance
- guest communication
- pricing
- compliance
- problem-solving

Without systems, self-managing becomes stressful quickly.

With systems, even multiple properties can feel manageable.

This section exists to help you understand:

- what needs systems
- what can be automated
- what must be delegated

This is not about perfection.
It is about **reducing friction**.

EIGHT

A Near Mistake: Underestimating Systems

Especially when self-managing, not having systems in place creates unnecessary stress.

It's important to build teams and systems based on recommendations from professional operators, not landlords who cut corners.

What I learned:

The property landscape has changed. Systems protect quality and sanity.

EIGHT

✍️ Pause & Decide

- Do I have systems or chaos?
- What needs automating?
- Who supports my standards?

Decision Output

I will prioritise systems before scaling up.

NINE

YOUR PROPERTY TEAM

Property is a people business.

Your core team typically includes:

- a **solicitor** experienced in property investment
- a **mortgage broker** who understands your strategy
- a **handyman** you trust
- **cleaners** you trust
- builders, electricians, and plumbers
- an **accountant** who understands property structures

These are not one-off transactions.
They are l**ong-term relationships**.

Trust matters, but so do boundaries.

If you see red flags, act early.

Professionalism matters, especially when large sums of money and concrete timelines are involved.

NINE

A Costly Lesson

Not all professionals understand property investment. Poor advice early on can slow or limit growth later.

What I learned:

Do not assume your professional team is managing risk for you. Stay actively involved, especially when tight deadlines and bridging finance are involved.

If a solicitor is highly active on social media while emails and deadlines go unanswered, it may indicate their focus is on acquiring new clients rather than supporting existing ones.

I experienced this during a purchase funded by a bridging loan, where poor timeline management almost caused completion to slip. With bridging finance, going even one day over the interest period can trigger a full extra month of interest, potentially resulting in paying two sets of interest at once.

NINE

✍️ Pause & Decide

- Who is currently in my team?
- Who do I need to replace or add?
- Do they understand long-term growth?

Decision Output

I will only work with property-focused **professionals**.

TEN

TIMELINE & PATIENCE

What this Really Means

Property projects rarely go exactly to plan.

Delays happen.
Costs change.
Unexpected issues arise.

This does not mean you've failed.

Over time, I learned to:

- allow 10% **extra time**
- allow 10% **extra budget**
- get three quotations, not estimates, from three reputable / recommended builders
- remove unnecessary pressure

Patience is not passivity.
It is **risk management.**

TEN

A Mistake Many Investors Make

Rushing timelines creates stress and mistakes.

What I learned:

Patience is not weakness, it is risk management.

It’s tempting to start refurbishment the next day after the purchase, but only move forward once you’re confident your systems and processes are in place.

TEN

✍️ Pause & Decide

- Am I rushing unnecessarily?
- What would calm progress look like?
- What is my next sensible step?

Final Decision Output

My next step is _____, and I will review progress in _____ weeks.

Closing Thought

If you've worked through this guide properly, you've done something many people skip entirely:

you've slowed down, reflected and made decisions before spending serious money.

That alone **puts you ahead**.

You don't need to rush the next step.
You don't need to force action.
You need clarity, confidence and the **right level of support**.

Next Steps

If this guide has helped you think more clearly about property, you may be wondering what support from me looks like if you decide to move forward.

I work with people at different stages, depending on how involved they want to be.

1. Portfolio building, with ownership

For investors who want the asset in their own name but value **expert sourcing and honest advice about what it is really worth.**

- Access to below-market opportunities before they are listed
- The real numbers, including the ones that make a deal fail
- Refurbishment handled end to end
- Handed over tenanted, without you visiting

The fee is agreed upfront, so there are no surprises.

2. Passive investment

For investors who want a return without owning or managing anything.

Your capital replaces the bridging finance on a project I am already running. You are not a landlord here, you are a secured lender, and you see the deal and the numbers before anything moves.

- **Secured: by a first legal charge over that property.**
- **Documented: loan agreement and legal charge prepared by solicitors.**
- **Hands off: no tenants, no operations, no day-to-day involvement.**
- **Agreed in writing: term, rate and security, before anything moves.**

3. Joint venture, built together

For investors who want a portfolio rather than one property, and want someone running the work rather than doing it themselves.

This is a true partnership designed for capital growth and long-term income. We build a scalable portfolio using my systems and your capital, rather than buying a single property.

- **The Partnership: You bring the capital, I bring the time and the trades.**
- **Shared Success: Rental income and capital growth, both shared.**
- **Day to day: I run the buying and the day to day, working the 10 Decisions on your behalf to the standards of a professional operator.**
- **In writing: Terms agreed before anything moves. Your involvement is limited to high-level decisions and signing documents, while I handle the firefighting, the management and the maintenance.**

Case Study













Case Study













Numbers

The BRRRR Power Move

The Strategy: BRRRR (Buy, Refurbish, Refinance, Rent, Repeat).
Initial Cash Injected:

- **25% Deposit:** £34,875
- **Refurbishment:** £44,000
- **Legals/Fees/Bridging:** £15,000

Total Cash Invested: £93,875

The Exit (Refinance):

- **New Valuation:** £220,000
- **New Mortgage (75% LTV):** £165,000
- **Gross Equity Released:** £58,000 (This is released equity, borrowed against the new value. It is not profit.)

The 25% deposit of £34,875 sits against a purchase price of £139,500, so bridging covered the remaining £104,625. The new £165,000 mortgage clears that bridge plus the interest and fees on it, leaving £58,000 back in cash.

The work added just over £80,000 to the value, for £44,000 spent, and refinancing pulled £58,000 of that back out to go again.

4. One to one, with me

For investors who want to do it themselves, and want someone honest to check the thinking before the money goes anywhere.

I look at your own numbers properly, assess your deals conservatively, including the ones to walk away from, and apply the ten decisions to your situation. You keep control, and you keep what you learn.

Final Note

You don't need to choose anything now. This page simply shows what is available if and when you are ready.

If you'd like to explore any option, apply at seventerraces.co.uk/apply.html

I read every application myself. If we look like a fit, the first call is free and lasts 20 minutes.