



Rental Cashflow Optimization Checklist

INCOME

- ☐ **Review your rent annually**
Check local comps every 6–12 months. Even modest increases compound over time.
 - ☐ **Create income beyond rent**
Parking, pet fees, storage, and furnished add-ons can strengthen monthly margins.
 - ☐ **Pass through utilities when possible**
Tenant-paid utilities reduce unpredictable operating costs.
 - ☐ **Reduce vacancy before it starts**
Market renewals early and give good tenants a reason to stay.
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EXPENSES

- ☐ **Re-shop your mortgage rate**
Small rate improvements can meaningfully improve monthly cashflow.
 - ☐ **Compare insurance every renewal**
Rates change constantly. Bundling policies can lower premiums significantly.
 - ☐ **Challenge your property tax assessment**
Overassessed properties quietly drain cashflow year after year.
 - ☐ **Stay ahead of maintenance**
Routine upkeep costs less than emergency repairs. Every time.
 - ☐ **Build a real reserve fund**
Set aside 5–10% of rent for large repairs before they become a crisis.
 - ☐ **Negotiate recurring vendor costs**
Landscaping, pest control, and cleaning contracts are often more flexible than they look.
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TAX & FINANCING

- ☐ **Track every deductible expense**
Repairs, mileage, professional fees, and interest all impact your bottom line.
 - ☐ **Explore accelerated depreciation strategies**
Cost segregation can create major near-term tax advantages for some investors.
 - ☐ **Review your entity structure**
The right setup can improve protection, flexibility, and tax treatment.
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OPERATIONS

- ☐ **Screen tenants like cashflow depends on it**
Because it does. Verify income, credit, rental history, and references carefully.
- ☐ **Know your numbers monthly**
A simple profit-and-loss tracker makes waste, trends, and opportunities easier to spot.

