Fleet Mortgages

Renters' Rights Act 2025:
A Guide for Advisers

Version 7.

INTERMEDIARY USE ONLY

fleetmortgages.co.uk

Table of Contents

What is the Renters' Rights Act 2025? 3

1. The end of Assured Shorthold Tenancies (ASTs) 4

2. Rent: New rules and regulations 5

3. Prohibiting Rental Discrimination 6

4. Pets and the Renters' Rights Act 7

5. Extending the Decent Homes Standard (DHS) to the PRS 8

6. New Regulatory Obligations 10

7. Renter's Rights Act: Key dates & phases 12

8. What advisers should be discussing with landlords now 13

9. Where to find more information 14

Fleet Mortgages: The specialist buy-to-let lender 15

What is the Renters' Rights Act 2025?

The Renters' Rights Act 2025 is the most significant reform of the private rented sector in a generation. The legislation is designed to improve the renting experience for both the 11 million private renters and 2.3 million landlords in England by creating a fairer, more secure and more transparent private rental market.

The Act received Royal Assent on 27th October 2025, and is being implemented in phases, with the new tenancy regime taking effect from 1st May 2026. The government has also published a roadmap outlining how the remaining reforms will be introduced over the coming years.

The legislation introduced wide-ranging changes, including the abolition of Section 21 'no-fault' evictions, the move to periodic tenancies, stronger protections for tenants, and new compliance obligations for landlords.

For advisers, the Renters' Rights Act represents a major shift in how landlords manage their properties, tenancies and legal responsibilities. Many landlord clients are looking for guidance on compliance requirements, possession processes, rent increases, tenancy management and the wider impact on their property portfolios.

How advisers can use this guide

This guide has been designed to help advisers understand the reforms and support landlord clients through the transition. We explain the key changes, what they mean in practice, and the steps landlords may need to take to adapt.

You can use this guide as a reference tool for client conversations, portfolio reviews and compliance discussions, helping you identify opportunities to add value and provide informed support to landlords navigating the new regulatory environment.

For advisers, the Act creates a significant opportunity to deepen relationships with landlord clients through portfolio reviews, refinancing discussions and compliance planning.

1. The end of Assured Shorthold Tenancies (ASTs)

One of the most significant changes introduced as part of the Act was the abolition of all fixed-term tenancies. All tenancies are now **Assured Periodic Tenancies (APTs)** and instead of agreeing to a fixed term of six or twelve months, tenancies roll on a month-to-month basis by default.

-

What does this mean for landlords?

- No more fixed-term tenancies
- No more "renewals" as the tenancies will automatically continue until either the landlord or the tenant brings them to an end
- Tenants will have greater flexibility and will be able to terminate at any time with 2 months' notice
- Section 21 "no fault evictions" have been abolished, and landlords will only be able to terminate if they are able to rely on a statutory ground for possession under Section 8, e.g. they wish to sell up, move in themselves, or there are rent arrears

2. Rent: New rules and regulations

Under the Renters' Rights Act, new rules which govern how landlords can set, collect, and increase rents have been introduced. The aim is to provide tenants with greater predictability and fairness while allowing landlords to adjust rents in line with market conditions.

- All rental listings must contain a proposed rent, and landlords and agents cannot accept offers above the advertised price, putting an end to rental bidding wars
- Landlords won't be able to require tenants to pay rent for multiple months in advance, and instead will only be able to ask for one month's rent at a time
- Landlords can now increase rent only once every 12 months using the statutory Section 13 process. Tenants retain the right to challenge increases through the First-tier Tribunal where they believe the proposed rent exceeds market levels

What does this mean for landlords?

Landlord checklist

Landlords should:	
☑	Collect evidence of the market rent before making rent increases. Landlords should be aware that they can increase rents – but only once per year – and any increase must align with market rates
☑	Familiarise themselves with section 13 of the Act. Rent rises will have to be communicated to tenants via section 13 giving at least 2 months' notice
☑	Be aware that tenants may challenge a proposed rent increase if they think it's unfair by applying to the First-tier Tribunal, which could lower the amount of the increase if it would take the rent above the market rate
☑	Introduce a formal reference process for new tenants, including credit checks, if not already doing so, to help assess whether they are likely to be good long-term tenants who will pay the rent on time

BROKER TIP

Rent increases can now only be implemented once every 12 months.

Encourage landlords to review cashflow projections and ensure rising costs can be absorbed if rental growth slows.

3. Prohibiting Rental Discrimination

The Renters' Rights Act addresses rental discrimination practices which means landlords will not be able to turn down prospective tenants just because they receive benefits or have children, unless they have a good reason to do so.

- It is illegal for landlords to discriminate against tenants who receive benefits – it is not possible to have a blanket "No DSS" or "Professionals Only" policy
- Landlords need to take into account the money received through benefits when assessing affordability
- Landlords can take into account credit referencing reports when selecting tenants
- It is still possible to ask for guarantors
- Landlords cannot refuse tenants who have children

What does this mean for landlords?

Landlord checklist

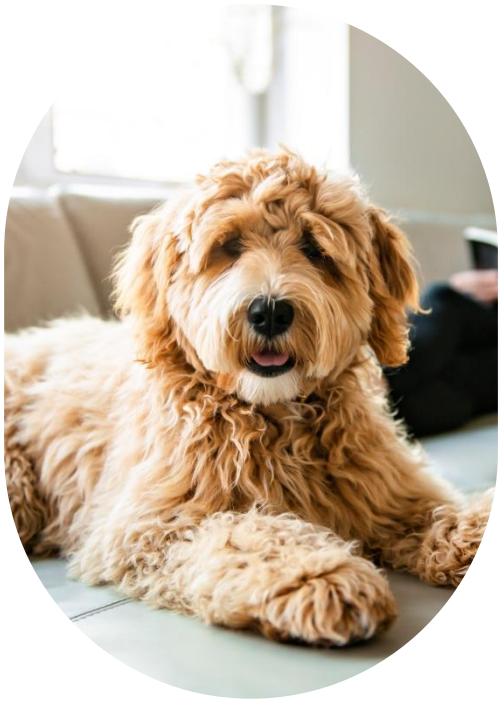
Landlords should:	
☑	Continue to have the final say on who they let their property to but should carry out referencing checks
☑	Consider applicants on their individual circumstances and assess whether there are objective reasons not to accept tenants with children. For example, if the property is an HMO, or if it's a one-bedroom flat and the tenant has teenage children
☑	Decide on selection criteria that are not directly or indirectly discriminatory, for instance, income from all sources including benefits not to be less than 2.5 x rent, no CCJs, good credit history

BROKER TIP

Ask your landlord clients whether they have reviewed affordability criteria and tenant referencing procedures. Stronger tenant selection may become increasingly valuable given the removal of fixed terms.

4. Pets and the Renters' Rights Act

The Renters' Rights Act gives tenants the right to request permission to keep a pet in their rented property. Landlords must consider requests and cannot unreasonably refuse consent. Blanket "no pets" policies are no longer an effective way to automatically prevent pets in rental properties.



For landlords, this change increases the importance of understanding potential property risks, reviewing insurance arrangements, and maintaining clear tenancy management processes.

Landlords may still refuse a request where there is a legitimate and reasonable justification, such as lease restrictions, property suitability concerns, or health and safety considerations.

What does this mean for landlords?

Landlord checklist

Landlords should:	
☑	Review the tenant's written request for a pet
☑	Check any lease, freeholder or covenant restrictions
☑	Assess whether the property is suitable for the pet
☑	Review landlord insurance and discuss any implications with their broker
☑	Respond in writing within 28 days
☑	Keep a record of the request and their decision

BROKER TIP

Remind landlords to review insurance arrangements. Some insurers now offer pet-related cover extensions.

5. Extending the Decent Homes Standard (DHS) to the PRS

Originally developed for social housing, the DHS sets out criteria for what constitutes a 'decent' home and will ensure tenants benefit from homes that are safe and decent.

The detail is expected to come into effect during phase three of the Act rollout, but a property is likely to require reasonably modern facilities and be in a reasonable state of repair.

What will change?
There will be a stronger focus on ensuring properties are proactively maintained and don't fall below the minimum standard.

Key areas of focus are expected to include:

- Greater emphasis on property condition and ongoing maintenance
- Increased attention on damp, mould and other health-related hazards
- Enhanced enforcement powers for local authorities, including the ability to impose higher civil penalties for non-compliance
- A greater expectation that landlords undertake regular inspections and address issues before they become serious problems

The 5 criteria for the new **Decent Homes Standard**.

A property must:

- **Criterion A:** Be free of the most dangerous hazards
- **Criterion B:** Be in a reasonable state of repair
- **Criterion C:** Provide core facilities and services
- **Criterion D:** Provide thermal comfort
- **Criterion E:** Be free of damp and mould

BROKER TIP

Encourage landlords to prioritise energy efficiency upgrades before refinance deadlines become critical.

What does this mean for landlords?

Landlord action plan

Landlords should:	
☑	Carry out regular property inspections and keep clear records of findings
☑	Act promptly on repair reports and maintenance issues raised by tenants
☑	Review properties for signs of damp, mould, condensation and ventilation problems
☑	Ensure heating systems, insulation and windows support adequate thermal comfort Check that kitchens, bathrooms and other key facilities meet modern living standards
☑	Maintain accurate records of inspections, repairs and contractor works
☑	Consider undertaking a property condition review ahead of the new standards being introduced
☑	Keep up to date with guidance and implementation timelines as further details of the DHS are published
☑	Budget and plan for future funding requirements, including any improvement works needed to meet Decent Homes Standard and EPC obligations

6. New Regulatory Obligations

The Renters Rights Act will introduce two new regulatory obligations that will be compulsory for landlords to comply with, once launched:

1) 'Register your rental property' service
The Government's new 'Register your rental property' service will create a national register of private landlords and privately rented properties in England.

The service is intended to:

- Help tenants access information about landlords and rental properties
- Help landlords understand and demonstrate compliance with their legal obligations
- Help local authorities target enforcement activity more effectively

The Government has confirmed that the rollout of the **'Register your rental property' service** will begin on **15th December 2026**, starting in the West Midlands before being introduced across England on a phased regional basis over the following 12 months. Registration will be mandatory for all private sector landlords in England, with landlords required to pay a fee of **£65 per property per year**.

Landlords will have a three-month window to register once the service opens in their region. The rollout is expected to be completed by **14th November 2027**, by which point all landlords will need to have registered their properties and complied with the new requirements. The service forms a key part of Phase 2 of the Renters' Rights Act implementation programme.

2) Introduction of a PRS Ombudsman:
All private landlords in England who let residential property will be required to join the PRS Ombudsman scheme, an independent body designed to provide a fair and impartial dispute resolution service for both landlords and tenants. The Government expects mandatory landlord membership of the PRS Landlord Ombudsman to commence in 2028, although the exact implementation date has not yet been confirmed.

The Ombudsman will have the authority to:

- Investigate complaints raised by tenants
- Make legally binding decisions
- Award compensation where appropriate
- Require landlords to take corrective action

What does this mean for landlords?

Landlord action plan

Landlords should:	
☑	**Next 30 days** • Review tenancy paperwork • Review rent increase strategy • Undertake compliance audits and documentation reviews to ensure records, certificates and tenancy information are ready for future regulatory requirements
☑	**Next 6 months** • Review property condition • Assess EPC performance • Prepare information needed for the new **'Register your rental property'** service
☑	**Next 2 years** • Register each rental property within three months of the 'Register your rental property' service opening in their region, and no later than 14th November 2027 • Implement complaint handling process • Plan for Ombudsman membership • Budget for future property improvements

7. Renter's Rights Act: Key dates & phases

The government has published a phased timeline outlining when each provision of the Renters' Rights Act will come into effect, summarised below.

27 October 2025: Act received Royal Assent

Since 1st May 2026: What is already in force

- ASTs abolished
- All tenancies are periodic
- Section 21 abolished
- Annual rent increase limit
- Ban on rental bidding wars
- Ban on excessive rent in advance
- Right to request a pet
- Ban on discrimination against benefit recipients and families with children
- New possession grounds
- Stronger local authority enforcement powers

PHASE 2: 15 December 2026 onwards

- **Launch of 'Register your rental property' service**
  - The service will roll out across England from **December 2026**, starting in the West Midlands
  - Landlords will need to have active entries for themselves and each of their rental properties
  - Signing up to the Register your rental property service will be **mandatory** for all PRS landlords and they will be required to pay an annual fee of **£65 per property**

PHASE 2: 2028

- **Establishment of PRS Landlord Ombudsman**
  - The launch of the **PRS Landlord Ombudsman** that landlords will be obliged to join

PHASE 3

Phase 3 will focus on raising standards in the private rented sector:

- Private landlords will be required to ensure their properties have an **EPC rating of C or above** (or have a valid exemption) by 1st October 2030
- Introduction of the **Decent Homes Standard** for the private rented sector – the government has proposed that the DHS is brought into force in either 2035 or 2037
- **Awaab's Law** will be extended during Phase 3 of the Renters' Rights Act 2025

8. What advisers should be discussing with landlords now

Adviser Conversation Checklist

☑ Have you updated **tenancy documentation** for the periodic tenancy regime?

☑ Do you understand the revised **Section 8 possession grounds**?

☑ Are your **rent review processes** compliant with the once-per-year Section 13 process?

☑ Have you reviewed **portfolio cashflow resilience** under the new regime and completed cashflow stress testing?

☑ Have you considered **protection insurance**, including Rent Guarantee Insurance, to help mitigate rent arrears risks?

☑ Have you considered whether **portfolio restructuring** could improve compliance, efficiency or future borrowing capacity?

☑ Have you started preparing for the new **your rental property' service** coming into force in late 2026 and the information you may need to register?

☑ Have you reviewed **property standards**, particularly around damp, mould and repairs?

☑ Have you scheduled **regular annual reviews** to ensure portfolios remain compliant and fit for purpose?

Landlords should begin organising compliance documentation now, including EPCs, gas safety records, EICRs and property information that may be required for registration.

-

Advisers who stay informed and proactive will be well-positioned to support their clients and grow their reputations in the sector.

9. Where to find more information

GOV.UK
Guide to the Renters' Rights Act - GOV.UK

GOV.UK
Renters' Rights Act: an overview for landlords - GOV.UK

GOV.UK
Get ready: 'Register your rental property' service - Housing Hub

NRLA (National Residential Landlords Association)
The Renters' Rights Act Hub | NRLA

Fleet Mortgages: The specialist buy-to-let lender

We're a specialist intermediary only buy-to-let lender and we're owned by Starling Bank. We offer specialist criteria for both professional and semi-professional landlords, providing bespoke solutions on an Individual or Limited Company basis for regular residential properties as well as HMOs and MUFBs.

Get in touch with our team today

Tel: 01252 916 800

Email: sales@fleetmortgages.co.uk

Find your BDM

www.fleetmortgages.co.uk

The information contained in this guide is provided for information only and should not be construed as legal advice on any matter. You should not rely on the information published in this guide. Whilst we have tried to ensure that the information in this guide is accurate, the information in this guide does not take account of individual circumstances and may not reflect recent changes in the law.

Do not act or refrain from acting upon this information without seeking professional legal advice: you are strongly advised to obtain specific, personal legal advice about your circumstances or matter and not to rely on the information or comments in guide.

We do not accept any responsibility for any loss which may arise from accessing or relying upon the information in this guide and to the fullest extent permitted by English law, we exclude all liability for loss or damages, direct or indirect, arising from use of this guide.

Fleet Mortgages

See how we can help **01252 916 800**
fleetmortgages.co.uk

Fleet Mortgages is a trading name of Fleet Mortgages Ltd. Registered in England (08663979)
Registered Office: 2nd Floor, Flagship House, Reading Road North, Fleet, Hampshire, GU51 4WP