Renters' Rights Act 2025

Conversations to have with landlords

The Renters' Rights Act introduced significant changes to the private rented sector, reshaping tenancy management, possession processes and landlord responsibilities. While many landlords focused on the immediate compliance requirements, the legislation also created an opportunity to review portfolio performance, strengthen resilience and reassess long-term investment plans.

These conversation starters can help brokers add value and support landlord clients as they adapt to the new operating environment.

1. How has the move to periodic tenancies affected your portfolio?

The abolition of fixed-term assured shorthold tenancies changed how many landlords manage tenant relationships and property occupancy.

Conversation starters

- Have your tenancy agreements and management processes been updated?
- Do you fully understand the revised Section 8 possession grounds?
- Have you reviewed how the changes have affected your approach to tenant management?

Value-add opportunity: A review of borrowing arrangements and portfolio objectives may help identify properties that no longer fit a client's long-term strategy.

2. How resilient is your rental income?

With rent increases now subject to a statutory process and limited frequency, forecasting cashflow has become increasingly important.

Conversation starters

- Have you reviewed rental income levels across your portfolio?
- Have you stress-tested cashflow against arrears, void periods or rising costs?
- Do your current mortgage arrangements remain appropriate?

Value-add opportunity: Cashflow reviews can highlight refinancing opportunities or areas where additional financial resilience may be beneficial.

3. What protection do you have in place?

With Section 21 gone, regaining possession of the property now relies on Section 8 grounds through the courts, which can take time so protecting rental income matters more than ever.

Conversation starters

- How would your portfolio perform if a tenant fell into arrears?
- Have you reviewed your insurance arrangements recently?
- Would rent guarantee insurance provide additional peace of mind?

Value-add opportunity: Protection discussions help landlords understand potential risks and explore options to safeguard rental income.

4. Is your portfolio structured for the future?

The new regulatory landscape has prompted many landlords to reassess their portfolio and long-term goals.

Conversation starters

- Are all rental properties delivering the returns you expected?
- Have your objectives changed over the past 12 months?
- Could restructuring or refinancing improve efficiency or borrowing capacity?

Value-add opportunity: Regular portfolio reviews can uncover opportunities to improve performance and support future growth plans.

5. Are your compliance standards up to date?

Property standards and record keeping have come under greater scrutiny, making proactive compliance more important than ever.

Conversation starters

- Are all compliance certificates current?
- Have you addressed any concerns relating to damp, mould or repairs?
- Are your property records and documentation fully up to date?

Value-add opportunity: Helping clients identify potential compliance gaps can reduce risk and support smoother portfolio management.

6. When was the last time you reviewed your portfolio?

The landlords best positioned for success are often those who regularly review their portfolio, finances and long-term objectives rather than simply responding to regulatory changes.

Conversation starters

- When did you last complete a full portfolio review?
- Have your investment goals changed over the last 12 months?
- Is your borrowing still aligned with your long-term plans?
- Are there opportunities to improve income, efficiency or borrowing capacity?

Value-add opportunity: Annual portfolio health checks can help identify refinancing opportunities and strengthen cashflow resilience, ensuring property investments are aligned with future objectives.

Broker Insight

The Renters' Rights Act provides a valuable reason to reconnect with landlord clients. By broadening discussions beyond compliance and focusing on portfolio performance, funding arrangements and future plans, brokers can reinforce their role as trusted advisers and deliver ongoing value throughout the client relationship.

Get in touch with our team today

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