

# Are You Ready for the Renters' Rights Act 2025?

England's biggest private rented sector reform since the 1980s. Phase 1 takes effect **1 May 2026**. Penalties for non-compliance can reach **£40,000**. Work through this checklist to see where you stand.

## KEY TERMS — Plain-English Glossary

<b>Section 21</b>	The old 'no-fault' eviction notice that let landlords end a tenancy without giving a reason. Abolished from 1 May 2026 — you can no longer use it.
<b>Section 8</b>	A court-based eviction notice used when a tenant has broken the tenancy agreement — for example, owing three months' rent (Ground 8, raised from two months under the new Act) or causing serious anti-social behaviour. This is now the only route to regaining possession.
<b>Section 13 notice</b>	The official government form (Form 4) that landlords must use to propose a rent increase. Clauses written into tenancy agreements are no longer valid for this purpose.
<b>Periodic tenancy</b>	A rolling tenancy with no fixed end date — it continues month-to-month until the landlord or tenant gives notice. All new tenancies are periodic from 1 May 2026.
<b>Prescribed information</b>	A specific set of documents the law requires you to give a tenant when you take their deposit: the deposit protection certificate, the scheme's information leaflet, and a written explanation of what the deposit covers and how disputes are handled.
<b>LHA (Local Housing Allowance)</b>	The maximum housing benefit paid to tenants renting privately. Landlords cannot charge benefit-receiving tenants above the LHA rate for their area. Rates are published by the Valuer Office Agency at <a href="http://voa.gov.uk">voa.gov.uk</a> .
<b>No DSS</b>	An outdated term meaning 'no tenants receiving benefits' (DSS was the old Department of Social Security). Blanket 'No DSS' policies are now unlawful — see Section 5.
<b>MTD ITSA</b>	Making Tax Digital for Income Tax Self Assessment. A legal requirement to submit quarterly income and expense records to HMRC using approved software, rather than a single annual self-assessment return.
<b>PRS Database</b>	The new mandatory Private Rented Sector Database that all landlords in England must register their properties on. Launching Phase 2 (late 2026).



**Red items**

Urgent — act before 1 May 2026, or carries the highest penalty risk.



**Teal items**

Standard ongoing compliance — important, but not specifically deadline-critical.

## SECTION 1 | New Tenancy Rules (Phase 1 — 1 May 2026)

■ **URGENT:** From 1 May 2026, all new tenancies must comply with these rules. Existing periodic tenancies transition automatically on that date. Fixed-term tenancies continue until their end date or 1 May 2027, whichever is sooner.



**Section 21 'no-fault' evictions are abolished — you cannot serve one after 1 May 2026**

Section 21 was the standard notice used to end a tenancy without giving a reason. It no longer exists. Any Section 21 notices served before 1 May 2026 will be honoured for six months from that date.



**Switch to Section 8 for all possession claims**

Section 8 is the court-based route requiring a specific legal ground — for example, two months' rent arrears (Ground 8), anti-social behaviour, or wishing to sell or move in. See [gov.uk/evict-tenant](http://gov.uk/evict-tenant) for the full list of grounds.

- All new tenancies are now periodic (rolling month-to-month) — fixed terms are abolished  
 'Periodic' means the tenancy rolls on indefinitely until either party gives notice. Tenants can leave with two months' written notice at any time. Landlords must use Section 8 to end the tenancy.
- Grounds 1 and 1A (sell or move in) cannot be used within the first 12 months of a tenancy  
 Ground 1 (landlord or close family member moving in) and Ground 1A (landlord selling the property) are mandatory Section 8 grounds that cannot be invoked until the tenancy has been in place for at least 12 months. Both also require 4 months' notice to the tenant. Mandatory grounds for serious breaches — such as rent arrears or anti-social behaviour — can still be used from day one.
- Written tenancy agreement provided to tenant before or on the start date  
 The agreement must be in writing (a signed PDF or paper document is best — email alone is risky, as it is harder to prove both parties agreed identical terms). Without it, you may be unable to enforce certain tenancy terms.
- Current edition of the 'How to Rent' guide given to tenant at the start of the tenancy  
 Download the latest edition free at [gov.uk/government/publications/how-to-rent](https://gov.uk/government/publications/how-to-rent) — check the date on the cover, as new editions are released periodically. You do not need to re-serve it mid-tenancy if a new edition is published.
- Deposit taken within legal limits and protected in an approved scheme within 30 days  
 The deposit cap is 5 weeks' rent (where annual rent is under £50,000) or 6 weeks' rent (annual rent £50,000 or more). The three approved protection schemes are: Tenancy Deposit Scheme (TDS), Deposit Protection Service (DPS), and MyDeposits.
- Deposit certificate and required documents given to tenant within 30 days of receiving the deposit  
 You must give the tenant: (1) the deposit protection certificate showing it is protected, (2) the scheme's information leaflet, and (3) a written explanation of what the deposit covers, how disputes are handled, and how the tenant gets it back. This bundle is called 'prescribed information' in the legislation.

**SECTION 2 | Safety Certificates — Track Every Expiry Date**

Missing safety certificates are one of the most common — and costly — compliance failures. A landlord who does not hold a valid Gas Safety Certificate or EICR at the start of a tenancy may be unable to use certain Section 8 grounds, even if the tenant owes rent.

Certificate	Required?	Frequency	Expiry Date	Done?
Gas Safety Certificate (CP12)	Yes — gas appliances	Every 12 months	__ / __ / ____	■
EICR — Electrical Installation Condition Report	Yes — all rentals	Every 5 years	__ / __ / ____	■
EPC — Energy Performance Certificate (min. Band E)	Yes — minimum Band E to let legally	Every 10 years	__ / __ / ____	■
Smoke alarm on every floor of the property	Yes	Test at start of each tenancy	N/A	■
Carbon monoxide alarm — rooms with solid fuel appliances	Yes	Test at start of each tenancy	N/A	■
PAT test — portable electrical appliances you supply	Best practice (no fixed legal period)	Recommended every 1–4 years	__ / __ / ____	■
Legionella risk assessment	Yes — duty of care under COSHH	On change of tenancy or if risk identified	__ / __ / ____	■

**SECTION 3 | Rent Increases — Section 13 Rules**

Rent review clauses written into a tenancy agreement are no longer valid under the new Act. Every rent increase must go through the official Section 13 notice process — no exceptions.

- Rent can only be increased once in any 12-month period — and not within the first 52 weeks of a tenancy**

The first rent increase cannot take effect until at least 52 weeks (one full year) from the start of the tenancy. After that, you must wait at least 12 months between each subsequent increase. All increases must go through the Section 13 notice process.
- All rent increases must use the official Section 13 notice (Form 4) — not a tenancy agreement clause**

Form 4 is the government-prescribed notice form, available free at [gov.uk/government/publications/notice-of-rent-increase](https://gov.uk/government/publications/notice-of-rent-increase). Any clause in the tenancy agreement purporting to increase rent automatically is no longer valid.
- Two months' written notice given to the tenant before the new rent takes effect**

The Section 13 notice must be received by the tenant at least two months before the proposed new rent start date. Serve it by email and post to be safe.
- For tenants receiving Housing Benefit or Universal Credit: new rent does not exceed the LHA rate**

The Local Housing Allowance (LHA) is the maximum benefit paid towards rent in your area. Look up your rate by postcode at [voa.gov.uk](https://voa.gov.uk). Charging above the LHA rate does not become unlawful in itself, but it may make the tenancy unaffordable and lead to arrears.
- Tenant's right to challenge the increase at the First-tier Tribunal (Property Chamber) is understood**

The tenant must apply to the Tribunal before the new rent takes effect — not after. The Tribunal will set a market rate, but it cannot set a figure higher than the amount you proposed. Apply online at [gov.uk/courts-tribunals/first-tier-tribunal-property-chamber](https://gov.uk/courts-tribunals/first-tier-tribunal-property-chamber).
- A record of all Section 13 notices served is kept**

Retain a copy of each notice and a record of when and how it was given to the tenant. You may need this evidence if a rent dispute reaches the Tribunal.

## SECTION 4 | PRS Database Registration (Phase 2 — expected late 2026)

**Coming soon:** The Private Rented Sector (PRS) Database will require every landlord in England to register their properties. Letting without registration will be a criminal offence. The exact launch date is expected Q3/Q4 2026. Sign up for government housing updates so you do not miss the registration window.

- Signed up for government housing updates to receive the PRS Database launch date**

Subscribe to updates from the Ministry of Housing at [gov.uk/email-signup](https://gov.uk/email-signup). Select 'Housing' as your topic. Also bookmark the dedicated guidance page: [gov.uk/government/collections/renters-reform-bill](https://gov.uk/government/collections/renters-reform-bill).
- Property details gathered and ready — including (but not limited to):**

Full property address · EPC certificate and rating · Gas Safety Certificate · EICR · HMO licence number (if applicable) · Proof of ownership. The exact list of required fields will be confirmed when the portal launches.
- If you use a letting agent: confirmed they will register on your behalf**

Letting agents can register on a landlord's behalf, but the landlord remains legally responsible. Get written confirmation from your agent that they will handle registration.
- Ready to join a government-approved Private Landlord Ombudsman scheme**

All landlords will be required to belong to an approved ombudsman scheme — separate from your deposit protection scheme. The two currently approved schemes are The Property Ombudsman ([tpos.co.uk](https://tpos.co.uk)) and the Property Redress Scheme ([theprs.co.uk](https://theprs.co.uk)). The government will formally designate the required landlord scheme alongside the PRS Database launch.

## SECTION 5 | Pets, Discrimination & Other Key Changes

- Cannot refuse a pet request without a recognised reason**

Tenants now have a legal right to request permission to keep a pet. You must respond in writing within 28 days. Refusal is only permitted on recognised grounds, such as: the property is genuinely unsuitable (e.g. a small studio flat or high-rise with no outdoor space); the headlease or freeholder prohibits pets; other residents in the building have severe allergies; or the tenant has a documented history of pet-related damage. Blanket 'no pets' policies are no longer valid.

- **Pet insurance can be required as a condition of granting permission for the pet**  
 You may make your consent conditional on the tenant taking out a pet damage insurance policy at their own cost. This is the only financial condition you can attach — you cannot charge a higher deposit to cover pet risk (the deposit cap still applies).
- **Not advertising or operating a 'No DSS' or 'No children' policy**  
 'No DSS' means refusing tenants who receive Housing Benefit or Universal Credit (DSS was the old name for the benefits department). Both policies are now explicitly unlawful — not just in how you advertise a property, but in how you assess applications. You can still apply normal affordability checks; you simply cannot use benefit status or having children as an automatic reason to refuse.
- **Not advertising a property without a stated asking rent, or encouraging a bidding war**  
 You must advertise a specific rent figure. You cannot invite offers above the asking rent or create a situation where tenants bid against each other.
- **The expanded Section 8 grounds for possession are understood**  
 The Act introduces new and revised grounds, including: landlord wishing to sell (Ground 1A), landlord or close family member moving in (Ground 1), and anti-social behaviour (strengthened). See [gov.uk/evict-tenant](http://gov.uk/evict-tenant) for the full updated schedule.
- **12-month restriction on re-letting after reclaiming via certain Section 8 grounds**  
 If you recover possession on the grounds that you intend to sell or move in, you cannot re-let the property to a new tenant for at least 12 months. Breaching this restriction is a criminal offence.

**SECTION 6 | Making Tax Digital for Income Tax (MTD ITSA — from April 2026)**

**What is MTD ITSA?** Making Tax Digital for Income Tax Self Assessment replaces the single annual Self Assessment tax return for landlords above the income threshold. Instead, you submit four quarterly digital reports to HMRC throughout the year, plus a final end-of-year declaration — all using HMRC-approved software.

- **Check whether your gross rental income (before expenses) exceeds £50,000 per year**  
 If yes, MTD ITSA is mandatory for you from 6 April 2026. The threshold drops to £30,000 from 6 April 2027, and to £20,000 from April 2028. Use your gross rental income figure — not profit after mortgage and expenses.
- **Register for MTD ITSA with HMRC before 6 April 2026**  
 Sign up via your Government Gateway account at [tax.service.gov.uk](http://tax.service.gov.uk), or let your accountant or MTD-compatible software provider register on your behalf.
- **Choose and set up HMRC-approved MTD-compatible software**  
 You must use software from HMRC's approved list — a spreadsheet on its own is not compliant. The full list is at [gov.uk/guidance/find-software-thats-compatible-with-making-tax-digital-for-income-tax](http://gov.uk/guidance/find-software-thats-compatible-with-making-tax-digital-for-income-tax). Options range from free tools to full accountancy packages.
- **Income between £30,000–£50,000? Plan ahead — MTD ITSA mandatory from April 2027**  
 You are not required to comply from April 2026, but it is worth setting up compatible software now so the transition is not rushed.

**PENALTY SUMMARY — Know What's at Stake**

Breach	Maximum Penalty	Who Enforces
Serving a Section 21 notice after 1 May 2026	Up to £7,000 (first offence); up to £40,000 for repeat or serious breaches	Local authority
Unlicensed HMO	Unlimited fine (criminal)	Local authority
No valid Gas Safety Certificate	£6,000 + potential criminal prosecution	HSE / local authority

Breach	Maximum Penalty	Who Enforces
No valid EICR	Up to £40,000 (raised from £30,000 from 1 Nov 2025)	Local authority
Deposit not protected within 30 days	Return deposit + 1–3x deposit amount (court's discretion)	County court (tenant claim)
Letting without PRS Database registration (Phase 2)	£5,000+ (criminal offence)	Local authority
Refusing a pet without a recognised reason (Phase 2)	Up to £5,000	First-tier Tribunal
Discriminatory advertising or letting (No DSS / No children)	Up to £7,000 civil penalty	Local housing authority

### USEFUL LINKS — Official Sources

Renters' Rights Act guidance (MHCLG) <a href="https://gov.uk/government/collections/renters-reform-bill">gov.uk/government/collections/renters-reform-bill</a>	How to Rent guide (latest edition — check date before serving) <a href="https://gov.uk/government/publications/how-to-rent">gov.uk/government/publications/how-to-rent</a>
Section 8 grounds for possession — full list <a href="https://gov.uk/evict-tenant">gov.uk/evict-tenant</a>	Section 13 notice — Form 4 (official rent increase form) <a href="https://gov.uk/government/publications/notice-of-rent-increase">gov.uk/government/publications/notice-of-rent-increase</a>
First-tier Tribunal (Property Chamber) — rent challenge applications <a href="https://gov.uk/courts-tribunals/first-tier-tribunal-property-chamber">gov.uk/courts-tribunals/first-tier-tribunal-property-chamber</a>	Local Housing Allowance rates by area <a href="https://voa.gov.uk">voa.gov.uk</a>
HMRC-approved MTD ITSA software list <a href="https://gov.uk/guidance/find-software-thats-compatible-with-making-tax-digital-for-income-tax">gov.uk/guidance/find-software-thats-compatible-with-making-tax-digital-for-income-tax</a>	Tenancy Deposit Scheme (TDS) <a href="https://tenancydepositscheme.com">tenancydepositscheme.com</a>
Deposit Protection Service (DPS) <a href="https://depositprotection.com">depositprotection.com</a>	MyDeposits <a href="https://mydeposits.co.uk">mydeposits.co.uk</a>
The Property Ombudsman <a href="https://tpos.co.uk">tpos.co.uk</a>	Property Redress Scheme <a href="https://theprs.co.uk">theprs.co.uk</a>
Gov.uk email updates — subscribe to housing updates <a href="https://gov.uk/email-signup">gov.uk/email-signup</a>	

### Stay compliant automatically — without the spreadsheet chaos.

We're building a purpose-built compliance dashboard for UK landlords: automated certificate expiry reminders, Section 13 rent increase tracking, PRS Database preparation, and MTD ITSA integration — all in one place from £29/month.

Join the early-access list at [landlordcertvault.co.uk](https://landlordcertvault.co.uk) and lock in founding-member pricing.