ALEXANDER JACOB
ESTATE AGENTS & COMPANY

LANDLORD'S GUIDE · ALEXANDER JACOB

The UK Property Landlord's Guide.

A practical, step-by-step handbook for first-time landlords, experienced investors and anyone letting a home. From preparing your property to managing a successful tenancy.

Honest. Human. Here for You.

01777 566400 · alexanderjacob.co.uk

Contents.

—	Your Letting at a Glance:	2
01	Understanding the Responsibilities of a Landlord	5
02	Preparing Your Property for the Rental Market	7
03	Understanding the Financial Costs of Letting	8
04	Setting the Right Rental Price	9
05	Choosing a Letting Agent	10
06	Legal Requirements and Safety Regulations	11
07	Marketing Your Property Effectively	14
08	Finding and Referencing Suitable Tenants	15
09	Tenancy Agreements, Deposits and Move-In	16
10	Managing Your Property and Tenancy	19
11	Repairs, Maintenance and Property Inspections	21
12	Rent Payments, Arrears and Rent Reviews	22
13	Ending a Tenancy and Regaining Possession	23
14	Tax, Insurance and Long-Term Investment	25
15	Common Landlord Mistakes and Your Action Plan	26

Your Letting at a Glance: Plan and Prepare.

Lettings law in England changed on 1 May 2026 under the Renters' Rights Act 2025. Here's the short version. The full guide has the detail.

01 Know the New Rules.

Every private tenancy is now an assured periodic tenancy. It rolls on month to month with no end date, section 21 has gone, and you need a legal reason to take the property back.

TAKEAWAY

Letting is now a long-term commitment.

02 Understand Your Role.

You're responsible for a safe, legal home, for repairs to the structure and services, and for treating tenants fairly. That applies even if an agent manages the property.

TAKEAWAY

Letting is a responsibility, not just monthly income.

03 Prepare the Property.

Clean it thoroughly, fix small faults, deal with damp and leaks at the cause and make sure heating and hot water work reliably.

TAKEAWAY

Well cared for beats expensively refurbished.

04 Run the Numbers.

Count the mortgage, insurance, agent fees, maintenance, safety checks, empty periods and tax. Gross yield is useful for comparison, but it isn't profit.

TAKEAWAY

Rental income is not the same as rental profit.

05 Price on Evidence.

Compare similar homes and recently agreed rents, not just asking rents. You must advertise a clear rent and can't accept offers above it.

TAKEAWAY

A realistic rent finds a good tenant sooner.

Your Letting at a Glance: Comply and Let.

06 Choose Your Level of Help.

Tenant find, rent collection or full management. Compare what's included, the total fee with VAT, and the agent's client money protection and redress scheme.

TAKEAWAY

Clear responsibilities matter more than the lowest fee.

07 Get Compliant Before You Market.

Annual gas safety check, electrical report every 5 years, an EPC rated E or above, smoke and carbon monoxide alarms, Right to Rent checks and any licence the council requires.

TAKEAWAY

Set up a compliance calendar before your first viewing.

08 Market Accurately.

Good photos, a floor plan, the rent, the deposit, the EPC rating and council tax band. Keep descriptions honest.

TAKEAWAY

Accurate adverts mean fewer wasted viewings.

09 Reference Fairly.

Check identity, income and rental history the same way for everyone. You can't refuse people because they have children or receive benefits.

TAKEAWAY

Fair, consistent checks protect you as well as applicants.

10 Paperwork and Deposit.

Give the required written terms before the tenancy is agreed. Protect any deposit within 30 days and send the prescribed information.

TAKEAWAY

An unprotected deposit can stop you getting possession.

11 Hand Over Properly.

Complete repairs, test the alarms on day one, read the meters and agree a photographic inventory with the tenant.

TAKEAWAY

Good records prevent disputes later.

Your Letting at a Glance: Manage and Move On.

12 Manage and Maintain.

Keep records, respond to repairs promptly and give at least 24 hours' notice before routine visits. Investigate damp and mould properly.

TAKEAWAY

Small problems fixed early stay small.

13 Rent and Rent Increases.

Talk early if rent is late. Rent can only go up once a year, using Form 4A with at least 2 months' notice.

TAKEAWAY

Early, calm contact usually works best.

14 Ending a Tenancy.

Use a section 8 notice with a valid ground. You can't use the selling or moving in grounds to make a tenant leave within the first 12 months, and both need 4 months' notice.

TAKEAWAY

Never attempt an informal or forced eviction.

15 Plan for What's Coming.

The landlord database is due to start rolling out from 15 December 2026. A landlord ombudsman, a Decent Homes Standard and higher energy standards follow later.

TAKEAWAY

Budget now for registration and upgrades.

16 Tax and Insurance.

Declare rental profits, keep records and use landlord insurance. Mortgage interest relief is limited to the basic rate for individual landlords.

TAKEAWAY

Take tax advice before you buy or sell.

Call 01777 566400 for more information.

01

Understanding the Responsibilities of a Landlord.

Becoming a landlord is more than collecting rent. You're providing someone's home, so you need to keep it safe and legal, maintain it, manage the finances and treat your tenants fairly. Those responsibilities last for the whole tenancy, not just the day you hand over the keys.

This guide takes you through each stage, with links to official guidance.

Who this guide is for: people letting a house, flat or other residential property privately in England, whether it's their first let or part of a portfolio.

IMPORTANT

Lettings law differs across the UK. The step-by-step guidance here is for England, where the Renters' Rights Act 2025 changed the rules on 1 May 2026. Wales has its own system of occupation contracts: see GOV.WALES: Renting homes, landlords (gov.wales/renting-homes-landlords) and Rent Smart Wales (rentsmart.gov.wales/en). Scotland uses private residential tenancies and landlord registration: see mygov.scot: Your responsibilities as a private landlord (mygov.scot/landlord-responsibilities). Northern Ireland has separate rules: see nidirect: Private renting [1].

The Seven Stages of Letting.

01

Prepare Your Property

Make sure the home is safe, clean, compliant and well maintained.

02

Understand Your Finances

Work out rent, mortgage costs, insurance, fees, maintenance and tax.

03

Meet Your Legal Obligations

Arrange safety checks, the EPC, any licence and the right tenancy documents.

04

Find the Right Tenant

Market accurately, hold viewings and carry out fair, lawful checks.

05

Start the Tenancy Properly

Give the written terms, protect the deposit, agree the inventory and hand over.

06

Manage and Maintain

Keep up with repairs, inspections, safety renewals, rent and communication.

07

Plan for the End of the Tenancy

Follow the correct notice procedure, inspect, settle the deposit and prepare to relet.

Key Responsibilities.

- Keep the structure and exterior of the property in repair.
- Keep the installations for water, gas, electricity, sanitation, heating and hot water in repair and working order.
- Meet fire, gas and electrical safety requirements.
- Keep the property free from serious hazards.
- Respect your tenants' right to live in their home without unlawful interference.
- Respond properly to repair reports and complaints.
- Protect any deposit you take.
- Follow the law when increasing rent or seeking possession.

→ **Official guidance: GOV.UK: Renting out your property, landlord responsibilities** [2]

What Changed on 1 May 2026.

All assured shorthold tenancies became assured periodic tenancies, which roll on with no end date. Section 21 "no fault" evictions ended, so you now need a ground for possession. Existing tenants with a written agreement had to be given the government's Information Sheet by 31 May 2026. The other changes are covered in the sections that follow.

→ **Official guidance: GOV.UK: Renters' Rights Act, an overview for landlords** [3]

LINKS IN THIS SECTION

1. nidirect: Private renting nidirect.gov.uk/information-and-services/buying-selling-and-renting-home/private-renting
2. GOV.UK: Renting out your property, landlord responsibilities gov.uk/renting-out-a-property/landlord-responsibilities
3. GOV.UK: Renters' Rights Act, an overview for landlords gov.uk/guidance/renters-rights-act-an-overview-for-landlords

02

Preparing Your Property for the Rental Market.

Presentation affects demand, the rent you can achieve and how well the property is looked after. Before you market it, walk round as if you were the tenant.

Internal Preparation.

Clean thoroughly, including the kitchen, bathroom, carpets and appliances. Repair damaged fittings, fix dripping taps and check that doors, windows and locks work properly. Neutral decoration, good lighting and practical storage appeal to more people.

Damp, Heating and Hot Water.

Investigate damp, mould, leaks and poor ventilation rather than painting over the signs. Make sure the heating and hot water work reliably before anyone moves in.

External Preparation.

Look after the garden, paths, boundaries, gates, gutters and outside areas. Agree in writing which outdoor spaces the tenant will maintain.

Furnished or Unfurnished?

An unfurnished home may suit longer-term tenants who already own furniture. Furnished lets can suit some professional, student or relocation markets.

Think about the upfront cost, replacing items, local demand and safety. Any furniture and furnishings you supply must meet fire safety rules.

A well-presented, properly maintained property can attract strong interest without an expensive refurbishment.

03

Understanding the Financial Costs of Letting.

Before you advertise, check that the expected rent makes financial sense.

Costs to Budget For.

EXPENSE	WHAT TO BUDGET FOR
Mortgage	Payments and lender fees. You need your lender's permission to let
Letting Agent	Tenant find, rent collection or management charges, including VAT
Insurance	Landlord buildings, contents and liability cover
Maintenance	Routine repairs and unexpected bills
Compliance	Safety checks, the EPC, alarms, any licence and the landlord database fee
Service Charges	Leasehold charges, ground rent and estate costs, where they apply
Empty Periods	Mortgage and bills while no rent comes in
Tax	Income Tax on rental profits and any other liabilities
Major Works	Boilers, roofing, refurbishment and energy improvements

Worked Example.

EXAMPLE

Rent of £950 pcm gives £11,400 a year. Less illustrative running costs of £2,400 a year, that leaves £9,000 before mortgage payments and tax.

This is an illustration, not a market rent estimate.

Gross Rental Yield.

Gross yield compares the annual rent with the property's value: annual rent divided by property value, multiplied by 100. Annual rent of £11,400 on a property worth £200,000 gives a gross yield of 5.7%.

Yield helps you compare investments, but it doesn't show what you'll actually take home. Work out a realistic net return that allows for repairs and empty periods.

04

Setting the Right Rental Price.

A competitive rent reflects local demand and the property's condition, size, location, energy performance and features. Set it too high and you'll get fewer enquiries and longer empty periods. Set it too low and you lose income you didn't need to.

Research Comparable Properties.

Compare homes with similar bedrooms, floor area, parking, outdoor space, furnishing and condition. Where you can, use recently agreed rents rather than asking rents.

Review Market Demand.

Consider how many similar homes are available, who usually rents in the area and whether demand changes with the seasons.

Advertise One Clear Rent.

You must state the rent in any written advert or offer. It's illegal to encourage applicants to bid against each other, and you can't accept an offer above the advertised rent. Choose your figure carefully, because that's the rent you'll be letting at. Once the tenancy starts, you can only increase it once a year, and not in the first 12 months.

05

Choosing a Letting Agent.

A letting agent can handle marketing, viewings, referencing, compliance administration, rent collection and ongoing management. Services vary, so check exactly what's included.

Managing the property yourself gives you direct control, but it takes time, organisation and up-to-date legal knowledge. An agent can provide continuity, contractor coordination and administrative support. Either way, agree the scope of the service in writing.

Common Service Options.

SERVICE	TYPICAL SCOPE
Tenant Find	Marketing, viewings, applications and setting up the tenancy
Rent Collection	Tenant find, plus collecting and accounting for the rent
Fully Managed	Ongoing tenancy administration, maintenance coordination and communication, as set out in the agreement

Questions to Ask.

- What services are included and what costs extra?
- What are the fees, including VAT?
- Where will the property be advertised?
- Who carries out viewings and references tenants?
- How are repairs authorised and contractors chosen?
- How are safety renewal dates tracked?
- How often will I get statements and updates?
- What are the contract's notice and termination terms?
- Which client money protection scheme and redress scheme does the agent belong to?

Whoever manages the property, you remain legally responsible as the landlord. Ask us what our lettings service includes.

06

Legal Requirements and Safety Regulations.

Getting compliance wrong can lead to fines, rent repayment orders and problems recovering your property.

Check what applies to your property before you market it, and keep evidence of everything.

Safety Checks.

REQUIREMENT	WHAT YOU MUST DO
Gas Safety	Have a Gas Safe registered engineer check gas appliances and flues every year. Give the tenant the record before they move in, or within 28 days of each check
Electrical Safety	Have the installation inspected and tested by a qualified person at least every 5 years. Give a new tenant the report before they move in, and an existing tenant within 28 days. Complete any required remedial work within 28 days, or sooner if the report says so
Smoke Alarms	Fit at least one on every storey with a room used as living accommodation. Check it works on the first day of a new tenancy
Carbon Monoxide Alarms	Fit one in every room used as living accommodation with a fixed combustion appliance, such as a boiler or wood burner, but not a gas cooker. Repair or replace faulty alarms once you're told
Furniture	Make sure any furniture and furnishings you supply are fire safe
Housing Standards	Keep the property free of serious hazards, including damp and mould

- GOV.UK: Your landlord's safety responsibilities [1]
- GOV.UK: Electrical safety standards guidance [2]
- GOV.UK: Smoke and carbon monoxide alarm guidance [3]

Tenancy and Licensing Checks.

REQUIREMENT	WHAT YOU MUST DO
EPC	Give the tenant a valid Energy Performance Certificate. The property must be rated E or above, unless a valid exemption is registered
Right to Rent	Check every adult aged 18 or over before the tenancy starts
Written Terms	Give the required written information before the tenancy is agreed
Deposit Protection	Protect the deposit in a government-approved scheme within 30 days and give the prescribed information
Property Licensing	Get any HMO, additional or selective licence the council requires

→ **Official guidance: GOV.UK: Checking your tenant's right to rent** (gov.uk/check-tenant-right-to-rent-documents)

Energy Efficiency Rules.

Today, you can't let or continue to let a property rated F or G unless you've registered a valid exemption. The government has confirmed plans to raise the minimum to EPC C, or an equivalent standard, for all private rented homes by 1 October 2030. Those regulations haven't been made yet, so check the latest position before you plan major works.

- GOV.UK: Minimum energy efficiency standard, landlord guidance [4]
- GOV.UK: Improving the energy performance of privately rented homes [5]
- Check the EPC register
  gov.uk/find-energy-certificate

Licensing.

You must have a licence for a large house in multiple occupation (HMO): one rented to 5 or more people who form more than one household and share a kitchen, bathroom or toilet. Councils can also require licences for smaller HMOs (additional licensing) or for other private rented homes in certain areas (selective licensing). In Retford and the rest of the district, check with Bassetlaw District Council before you let.

- GOV.UK: House in multiple occupation licence
  gov.uk/house-in-multiple-occupation-licence
- Bassetlaw District Council: Information for private tenants and landlords [6]

What's Coming Next.

Some parts of the Renters' Rights Act are being introduced in phases.

CHANGE	CURRENT POSITION
Landlord Database	The government's "Register your rental property" service is due to open on 15 December 2026, rolling out region by region. Under current plans, landlords of let properties in the East Midlands, which includes Bassetlaw, will need to register from 15 February 2027, with a deadline of 14 May 2027. The government has said the fee will be £65 a year per property, pro-rated during the rollout. The regulations are still in draft and need Parliament's approval, so dates and details could change. In future, registration numbers will also need to appear on adverts
Landlord Ombudsman	Membership is expected to become compulsory for private landlords in 2028
Awaab's Law	Not yet in force for private rentals. The government is consulting on how and when to apply it until 18 December 2026
Decent Homes Standard	The government plans to apply it to private rented homes from 2035. The regulations haven't been made yet

- GOV.UK: Renters' Rights Act implementation roadmap [7]
- GOV.UK Housing Hub: Get ready to register your rental property [8]
- GOV.UK: Extending Awaab's Law to private rented tenancies [9]
- GOV.UK: The new Decent Homes Standard [10]

LINKS IN THIS SECTION

1. GOV.UK: Your landlord's safety responsibilities gov.uk/private-renting/your-landlords-safety-responsibilities
2. GOV.UK: Electrical safety standards guidance gov.uk/government/publications/electrical-safety-standards-in-the-private-and-social-rented-sectors-guidance/electrical-safety-standards-in-the-private-and-social-rented-sectors-guidance
3. GOV.UK: Smoke and carbon monoxide alarm guidance gov.uk/government/publications/smoke-and-carbon-monoxide-alarms-explanatory-booklet-for-landlords/the-smoke-and-carbon-monoxide-alarm-england-regulations-2015-qa-booklet-for-the-private-rented-sector-landlords-and-tenants
4. GOV.UK: Minimum energy efficiency standard, landlord guidance gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance
5. GOV.UK: Improving the energy performance of privately rented homes gov.uk/government/consultations/improving-the-energy-performance-of-privately-rented-homes-2025-update
6. Bassetlaw District Council: Information for private tenants and landlords bassetlaw.gov.uk/environmental-health/information-for-private-tenants-and-landlords
7. GOV.UK: Renters' Rights Act implementation roadmap gov.uk/government/publications/renters-rights-act-2025-implementation-roadmap/implementing-the-renters-rights-act-2025-our-roadmap-for-reforming-the-private-rented-sector
8. GOV.UK Housing Hub: Get ready to register your rental property housinghub.campaign.gov.uk/renting-is-changing/get-ready-to-register
9. GOV.UK: Extending Awaab's Law to private rented tenancies gov.uk/government/consultations/extending-awaabs-law-to-private-rented-tenancies-and-to-licences
10. GOV.UK: The new Decent Homes Standard gov.uk/government/consultations/consultation-on-a-reformed-decent-homes-standard-for-social-and-privately-rented-homes/outcome/the-new-decent-homes-standard-policy-statement

07

Marketing Your Property Effectively.

Good marketing helps the right people understand the property before they book a viewing.

What a Strong Advert Includes.

- Clear, professional photographs.
- An accurate floor plan.
- Bedrooms, bathrooms and usable rooms.
- The rent, stated as a clear figure.
- The deposit.
- Whether it's furnished, part furnished or unfurnished.
- The EPC rating and council tax band.
- Parking, garden and other relevant features.
- Any important restrictions or limitations.

Avoid misleading descriptions, exaggerated room sizes and photos that don't show the property as it is now. Don't word an advert in a way that puts off families or people who receive benefits.

Preparing for Viewings.

Keep the property clean, aired and easy to access. If someone is still living there, respect their rights and arrange viewings with them in advance.

08

Finding and Referencing Suitable Tenants.

Choose tenants in a way that is consistent, based on evidence and within the law on equality, data protection and tenancies.

Referencing Checks.

- Identity.
- Income and affordability.
- Employment or other sources of income.
- Rental history.
- Credit information, where lawfully obtained.
- Right to Rent checks for every adult aged 18 or over, carried out for everyone, not just people you think may not be British citizens.
- A guarantor, where appropriate.

Assessing Affordability.

Check whether the applicant can reasonably pay the rent alongside their other commitments. Assess each person on the evidence.

You can't refuse someone, or make it harder for them to rent, because they have children or receive benefits. That includes withholding information, stopping them viewing or refusing a tenancy. Equality law also protects people from discrimination.

Choosing Between Applicants.

The best applicant is not the person offering the most money. You can't accept offers above the advertised rent anyway. Consider suitability, verified affordability and who will live there.

09

Tenancy Agreements, Deposits and Move-In.

A tenancy agreement sets out the main rights and responsibilities of you and your tenant, alongside the rights the law gives them.

The Tenancy Itself.

New private tenancies in England are assured periodic tenancies. You can't create an assured shorthold tenancy or a fixed term. If an agreement includes an end date, it doesn't apply and you could be fined.

Written Information.

For tenancies created on or after 1 May 2026, you must give the tenant certain written information about the key terms before the tenancy is agreed. You can include it in a written tenancy agreement. If you don't, you could be fined up to £7,000.

Old agreements written for assured shorthold tenancies can contain terms that no longer apply, such as an end date or a rent review clause. Make sure your documents reflect the new system.

The How to Rent guide was withdrawn on 1 May 2026, so you no longer give it to new tenants. It stays on GOV.UK only for tenancies where a section 21 notice was served before 1 May 2026. For guidance on the new system, see the government's Easy Read guides and its guidance on assured tenancies.

- GOV.UK: Tenancy agreements, written information for your tenant [1]
- GOV.UK: Easy Read guides to private renting in England [2]
- GOV.UK: Assured tenancy agreements, a guide for landlords [3]
- GOV.UK: The Renters' Rights Act Information Sheet 2026 [4]

Tenancy Deposits.

Under the Tenant Fees Act 2019, a tenancy deposit can be no more than 5 weeks' rent where the annual rent is below £50,000, or 6 weeks' rent where it's between £50,000 and £100,000. A deposit must be money. You can't take valuable items instead.

Within 30 days of receiving the deposit, you must:

- protect it with the Deposit Protection Service, MyDeposits or the Tenancy Deposit Scheme
- give the tenant the prescribed information, including the scheme details, how the deposit is protected and how to get it back

Return the deposit within 10 days of agreeing how much the tenant gets back. If it isn't properly protected, a court won't make a possession order on most grounds.

- GOV.UK: Deposit protection schemes and landlords
  gov.uk/deposit-protection-schemes-and-landlords
- GOV.UK: Information landlords must give tenants [5]

Fees You Can Charge.

You can only ask tenants for the payments the Tenant Fees Act allows:

PAYMENT	THE RULE
Rent	Only after the tenancy agreement is signed, and no more than 1 month in advance
Tenancy Deposit	Up to 5 weeks' rent, or 6 weeks' rent if the annual rent is £50,000 to £100,000
Holding Deposit	Up to 1 week's rent. Agree the tenancy within 15 days unless you agree otherwise in writing. If you keep it, explain why in writing within 7 days
Changing the Tenancy at the Tenant's Request	Up to £50, or more if you can show the higher cost is reasonable
Leaving Without the Correct Notice	No more than the rent you'd have received
Utilities, Communications and Council Tax	Where the tenancy agreement says so
Late Rent	Only once rent is 14 days overdue, at no more than 3% above the Bank of England base rate
Lost Keys or Security Devices	The reasonable cost, with written evidence

Any other fee is banned, including referencing, admin and check-out fees.

→ **Official guidance: GOV.UK: Fees you can charge as part of a tenancy** [6]

Moving In.

A detailed inventory records cleanliness, condition, furnishings, appliances and meter readings, with photographs. It's your main evidence in a deposit dispute.

Move-In Checklist.

- [ ] Confirm the agreed start date
- [ ] Finish outstanding repairs and cleaning
- [ ] Test the smoke and carbon monoxide alarms on the day the tenancy starts
- [ ] Give the tenant the gas safety record, electrical report and EPC
- [ ] Give the written tenancy information and deposit details
- [ ] Record the meter readings
- [ ] Prepare the inventory and photographic condition report
- [ ] Provide keys, access details and appliance instructions
- [ ] Explain how to report repairs and emergencies

Give the tenant time to check the inventory and report anything wrong.

LINKS IN THIS SECTION

1. GOV.UK: Tenancy agreements, written information for your tenant gov.uk/guidance/tenancy-agreements-written-information-for-your-tenant
2. GOV.UK: Easy Read guides to private renting in England gov.uk/government/publications/easy-read-private-renting-in-england
3. GOV.UK: Assured tenancy agreements, a guide for landlords gov.uk/assured-tenancy-agreements-a-guide-for-landlords
4. GOV.UK: The Renters' Rights Act Information Sheet 2026 gov.uk/government/publications/the-renters-rights-act-information-sheet-2026
5. GOV.UK: Information landlords must give tenants gov.uk/tenancy-deposit-protection/information-landlords-must-give-tenants
6. GOV.UK: Fees you can charge as part of a tenancy gov.uk/guidance/fees-you-can-charge-as-part-of-a-tenancy

10

Managing Your Property and Tenancy.

Good management means looking after the property and keeping communication clear.

Ongoing Management.

Keep accurate records of rent, safety certificates, inspections, contractor invoices and correspondence. Be respectful with tenants and respond promptly to genuine concerns.

Access and Privacy.

Your tenant has the right to live in the property undisturbed. For routine inspections and repairs, give at least 24 hours' notice and visit at a reasonable time. Only enter without notice in a genuine emergency.

Pets.

Tenants can ask in writing to keep a pet, with a description of the animal. You must reply in writing within 28 days. If you need more information, ask within those 28 days. Once the tenant gives it to you, you have until the end of the original 28 days or 7 days after receiving it, whichever is later. If they don't provide it, you don't have to decide. If you need a freeholder's or superior landlord's consent and ask for it within the 28 days, you have until 7 days after you get their answer. You and the tenant can also agree a longer time.

You can only refuse with a fair reason, such as a lease that bans pets or a property that's too small for the animal. Not liking pets is usually not a fair reason. If you refuse, explain why in writing. Once you agree, you can't change your mind.

→ Official guidance: GOV.UK: If a tenant wants a pet [1]

Record Keeping.

Keep a secure record of:

- Rent received and any arrears.
- Deposit protection details.
- Repairs and contractor visits.
- Safety certificates and renewal dates.
- Tenancy correspondence.
- Inspection reports.
- Insurance documents and financial statements.

Good organisation reduces disputes and helps you show you've complied.

LINKS IN THIS SECTION

1. GOV.UK: If a tenant wants a pet gov.uk/assured-tenancy-agreements-a-guide-for-landlords/if-a-tenant-wants-a-pet-to-live-with-them

11

Repairs, Maintenance and Property Inspections.

Separate routine maintenance from urgent repairs and emergencies.

TYPE	EXAMPLES
Routine	Minor wear, loose fittings, non-urgent maintenance
Urgent	Loss of heating in cold weather, serious leaks or failure of an essential service
Emergency	Gas leaks, dangerous electrical faults, severe flooding or other immediate risks

How quickly you need to act depends on the problem and the risk to the people living there.

Damp and Mould.

Investigate every report of damp and mould properly. The cause may be a leak, poor ventilation, a building defect or several things together. Don't blame the tenant's lifestyle without evidence.

→ **Official guidance: GOV.UK: Damp and mould guidance for rented housing providers** [1]

Property Inspections.

Regular inspections help you spot maintenance needs early and protect the property's condition. Arrange them with notice and keep them reasonable in frequency.

If a council finds a serious hazard, it can serve an improvement notice, do the work and bill you, or stop the property being used.

LINKS IN THIS SECTION

1. GOV.UK: Damp and mould guidance for rented housing providers gov.uk/government/publications/damp-and-mould-understanding-and-addressing-the-health-risks-for-rented-housing-providers

12

Rent Payments, Arrears and Rent Reviews.

Clear rent arrangements help you and your tenant know what to expect.

When Rent Is Late.

Check the payment really is overdue, contact the tenant and find out whether the problem is temporary. Keep written records of conversations, balances and any repayment plan you agree. If your tenant receives Universal Credit or Housing Benefit, you may be able to have the rent paid to you directly.

If arrears continue, get advice on your legal options. Never harass a tenant or pressure them to leave. Put any change to how or when rent is paid in writing.

Rent Increases.

You can only increase the rent once a year, and not in the first 12 months of a tenancy. Use Form 4A and give at least 2 months' notice. This is the section 13 process, and you must use it every time, even if your tenant has already agreed the new rent. You can no longer rely on a rent review clause to raise the rent.

If your tenant thinks the new rent is above the open market rent, they can apply to the First-tier Tribunal. While a challenge is ongoing, they don't pay the higher rent until the tribunal decides.

- GOV.UK: Rent increases for assured periodic tenancies [1]
- GOV.UK: Stronger protections for renters [2]

LINKS IN THIS SECTION

1. GOV.UK: Rent increases for assured periodic tenancies gov.uk/assured-tenancy-agreements-a-guide-for-landlords/rent-increases
2. GOV.UK: Stronger protections for renters gov.uk/government/news/stronger-protections-and-greater-confidence-for-renters

13

Ending a Tenancy and Regaining Possession.

Ending a tenancy is legally sensitive. Since 1 May 2026, you can't use section 21 to evict a tenant in England. You need a legal reason, called a ground for possession.

Possession, Step by Step.

01 **Check the Ground**
Make sure it applies, you can prove it and any deposit is protected.

02 **Serve a Section 8 Notice**
Use Form 3A, give the ground and reasons in full, and the right notice.

03 **Apply to Court**
If the tenant stays, apply for a possession order, usually within 12 months.

04 **Attend the Hearing**
On a mandatory ground, the court must make an order if it's proved. On a discretionary ground, the judge decides.

05 **Enforce Lawfully**
If the tenant still stays, apply for a warrant for county court bailiffs.

Common Grounds and Notice Periods.

GROUND	NOTICE	KEY CONDITIONS
Moving In (Ground 1)	4 months	Notice can't end in the first 12 months
Selling (Ground 1A)	4 months	Notice can't end in the first 12 months
Serious Arrears (Ground 8)	4 weeks	3 months' rent owed when you serve notice and at the hearing
Other Arrears (Grounds 10, 11)	4 weeks	Discretionary
Breach of Tenancy (Ground 12)	2 weeks	Discretionary
Antisocial Behaviour (Ground 14)	None	You can apply to court straight away

After using Ground 1 or 1A, you can't relet or market the property for letting for 12 months after the notice ends. Breaking this rule can lead to a fine of up to £40,000.

- GOV.UK: Grounds for possession, guidance for landlords [1]
- GOV.UK: Repossessing your privately rented property after 1 May 2026 [2]
- GOV.UK: Enforcement measures for landlords [3]

A notice doesn't give you the right to remove a tenant. Only a court order, enforced by bailiffs, can do that. Changing the locks, removing belongings or cutting off services can be harassment or illegal eviction, which are criminal offences. See GOV.UK: Harassment and illegal evictions [4].

When Tenants Leave.

Tenants can end the tenancy by giving at least 2 months' written notice, or a shorter period if you've agreed it in writing, timed so the tenancy ends on a rent day or the day before. You can't ask for more than 2 months' notice or tell them how to give it. Arrange a check-out inspection, compare the condition with the original inventory, allow for fair wear and tear and agree any deposit deductions fairly. If you can't agree, the deposit scheme's dispute service can decide.

LINKS IN THIS SECTION

1. GOV.UK: Grounds for possession, guidance for landlords gov.uk/government/publications/grounds-for-possession-guidance-for-landlords-and-letting-agents/grounds-for-possession-guidance-for-landlords-and-letting-agents
2. GOV.UK: Repossessing your privately rented property after 1 May 2026 gov.uk/guidance/repossessing-your-privately-rented-property-after-1-may-2026
3. GOV.UK: Enforcement measures for landlords gov.uk/guidance/enforcement-measures-for-landlords-renters-rights-act-2025
4. GOV.UK: Harassment and illegal evictions gov.uk/private-renting-evictions/harassment-and-illegal-evictions

14

Tax, Insurance and Long-Term Investment.

A rental property is an investment with financial and legal responsibilities.

Rental Income and Tax.

You pay Income Tax on your rental profit, which is your rent less allowable expenses. Keep records for at least 5 years after the 31 January filing deadline for each tax year.

How you're taxed depends on how you own the property, your income, your expenses and your finance. If you own as an individual, tax relief on mortgage interest and other finance costs is restricted to the basic rate.

Since 6 April 2026, landlords and sole traders with qualifying income over £50,000 must use Making Tax Digital for Income Tax.

When you sell a rental property, Capital Gains Tax may apply. You must report and pay any Capital Gains Tax on most sales of UK property within 60 days.

- GOV.UK: Work out your rental income [1]
- GOV.UK: Making Tax Digital for Income Tax [2]
- GOV.UK: Tax when you sell property
  gov.uk/tax-sell-property

Insurance and Planning Ahead.

Standard home insurance may not cover a let property. Look at landlord buildings insurance, contents cover where you supply furniture, and property owner's liability.

Budget for major maintenance, changing legislation, empty periods and borrowing costs, plus the landlord database fee and any work to meet future energy and Decent Homes standards.

LINKS IN THIS SECTION

1. GOV.UK: Work out your rental income gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income
2. GOV.UK: Making Tax Digital for Income Tax gov.uk/guidance/find-out-if-and-when-you-need-to-use-making-tax-digital-for-income-tax

15

Common Landlord Mistakes and Your Action Plan.

Whether you're letting your first property or managing a portfolio, we're here to help at every stage. Our lettings team is on 01777 566400 and rentals@alexanderjacob.co.uk.

Common Mistakes to Avoid.

- Advertising before the property is compliant.
- Overpricing, or inviting offers above the advertised rent.
- Underestimating maintenance costs.
- Failing to protect a deposit or send the prescribed information.
- Using old assured shorthold tenancy paperwork with end dates or rent review clauses.
- Keeping an incomplete inventory.
- Ignoring repairs or tenant complaints.
- Entering the property without notice.
- Using the wrong rent increase or possession procedure.
- Failing to budget for tax and empty periods.

My Letting Planner.

01 Before You Let

- [ ] Confirm mortgage consent, insurance and any lease restrictions
- [ ] Assess the property's condition and arrange essential repairs
- [ ] Check licensing and safety obligations
- [ ] Calculate rent, costs and a contingency

02 Finding a Tenant

- [ ] Agree the letting and management arrangements
- [ ] Prepare accurate marketing with a clear rent
- [ ] Complete fair, lawful applicant checks and referencing

03 Starting the Tenancy

- [ ] Give the written tenancy information
- [ ] Protect the deposit and send the prescribed information
- [ ] Agree the inventory and complete the handover

04 During and After

- [ ] Keep compliance, repairs and financial records up to date
- [ ] Register on the landlord database when your region opens
- [ ] Follow the correct procedures for rent increases and possession

Call 01777 566400 for more information.