

# Renters' Rights Act: Broker checklist for landlord clients

The Renters' Rights Act is set to reshape England's private rented sector. This practical checklist is designed to help brokers guide landlord clients through the key areas of change, highlighting where action may be needed to stay compliant and protect borrowing power.

## 1. Portfolio & strategy check

Review which properties are affected (England-only legislation)

Identify tenancies most likely to turn over in the next 12–24 months

Sense-check long-term hold vs. exit plans given reduced flexibility

Revisit yield assumptions with rent increases limited to once per year

**Broker tip:** Encourage landlords to model more conservative rental income when refinancing or expanding portfolios.

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## 2. Tenancy & eviction readiness

Understand that Section 21 will no longer apply

Familiarise with Section 8 grounds and evidence requirements

Ensure tenancy agreements and records are up to date

Keep clear audit trails of rent arrears, complaints, and property condition

**Broker tip:** Well-documented tenancies will matter more to both courts *and* lenders.

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## 3. Rent review planning

Confirm rent reviews are limited to once per year

Allow for two months' notice on increases

Prepare for possible tribunal challenges to rent increases

Avoid relying on aggressive rent growth in affordability assessments

**Broker tip:** Stress test affordability on current rent, not projected increases.

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## 4. Property standards & compliance

Check properties meet the Decent Homes Standard

Review safety certificates, EPCs and maintenance records

Budget for potential upgrades or remediation works

Address recurring maintenance issues proactively

**Broker tip:** Poor property condition is now a bigger risk, both operationally and reputationally.

## 5. Registration & oversight

- Prepare to register properties on the new PRS portal/database
- Understand landlord obligations under the new framework
- Be ready for increased local authority enforcement
- Factor in mandatory Landlord Ombudsman membership

**Broker tip:** Poor property condition is now a bigger risk, both operationally and reputationally.

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## 6. Tenant communication & management

- Review policies around tenants with children or on benefits
- Ensure fair, non-discriminatory letting practices
- Strengthen communication processes with tenants
- Consider whether a managing agent is now more appropriate

**Broker tip:** Stable, well-managed tenancies reduce income volatility, a positive signal for lenders.

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## 7. Financing & lending implications

- Review existing mortgage terms and upcoming refinances
- Check lender appetite for portfolio vs. single-asset landlords
- Consider funding options for property improvements
- Ensure affordability reflects new regulatory realities

**Broker tip:** Lenders increasingly value quality of management, not just rental yield.

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## 8. Broker value-add

- Position yourself as a strategic adviser, not just a rate finder
- Share lender guidance, checklists and education
- Encourage early conversations – not last-minute reactions
- Align landlords with lenders who understand complex portfolios

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