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# Top 5 Things Every Landlord Needs to Know Before Letting RIGHT NOW



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Whether you're gearing up to find a new tenant in the next few months or already have viewings lined up, there are some major changes happening in 2025 that landlords can't afford to ignore.

This quick-read guide is your essential checklist — designed to help you stay compliant, attract the right tenant, and avoid costly mistakes.

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**1. THE LEGAL LANDSCAPE IS CHANGING: ENSURE YOU'RE FULLY COMPLIANT FROM THE START**

**2. TENANT SELECTION: THIS IS NOW A LONG-TERM COMMITMENT**

**3. FINES ARE RISING: DON'T LET ADMIN SLIP**

**4. MARKET YOUR PROPERTY LIKE A PRO**

**5. GET CLEAR ON YOUR FINANCIALS AND TAX IMPLICATIONS**



## 1. The Legal Landscape is Changing: Ensure you're fully compliant from the start

The UK rental market is going through its biggest shake-up in years, thanks to the Renters' Reform Bill. That means landlords need to double down on compliance before listing their property.

Here's what to stay on top of:

- **End of 'no fault' evictions.** You'll no longer be able to evict tenants without giving a valid reason.
- **Rolling tenancies.** These will replace fixed terms, which may affect how long tenants stay.
- **New Property Portal.** All landlords will soon need to register their property and prove the compliance of their rentals.
- **Mandatory ombudsman scheme.** Even private landlords will be accountable for how disputes are handled.



Find out how to get ahead...





## UPDATE YOUR LEGAL DOCUMENTS AND PROCESSES.

Ensure your tenancy agreements are updated to reflect the end of Section 21. Familiarise yourself with the new Section 8 grounds for possession, and consider how this might affect who you let to and how you manage the tenancy over time.

## STAY PROACTIVE ON ROLLING TENANCIES.

With fixed terms being phased out, consider how your tenancy strategy may need to change. Think about how to build long-term relationships with tenants and structure rent increases or property improvements under a more fluid agreement.



## PREPARE FOR THE PROPERTY PORTAL.

Although not fully launched yet, it's expected to go live soon. You'll need to upload evidence of EPC ratings, gas and electrical safety certificates, deposit protection, and more. Start gathering all your documents now and ensure they're valid and easy to access.



## UNDERSTAND THE OMBUDSMAN REQUIREMENT.

Every landlord will need to be part of a redress scheme. If a tenant lodges a complaint, it can now be formally investigated. Start thinking now about how you respond to tenant concerns, how you document those interactions, and whether your processes are fair, fast, and clear.



## AUDIT YOUR CURRENT COMPLIANCE CERTIFICATES.

Make sure your EPC (Energy Performance Certificate) is up to date and meets minimum standards (currently E or above), your Gas Safety Certificate is renewed annually, and your EICR (Electrical Installation Condition Report) is no more than 5 years old. If you've recently refurbished, double-check that your certificates reflect the current state of the property.



## CHECK YOUR DEPOSIT PROTECTION SCHEME.

Ensure any deposit has been registered with a government-approved scheme (like TDS, DPS or MyDeposits) within 30 days of receiving it — and that your tenant has been served the correct paperwork. Failing to do this properly can make it much harder to regain possession of your property down the line.







## 2. Tenant Selection: This is now a long-term commitment

Once 'no fault' evictions (Section 21) are abolished, removing a problem tenant will be much harder. That's why it's more important than ever to choose the right tenant from the outset.

### Look for:

- A solid tenant referencing check
- Rent Guarantee Insurance options to protect your income
- Clear, professional tenancy agreements that set the tone

## HOW TO GET AHEAD NOW:

### STRENGTHEN YOUR REFERENCING PROCESS.

Go beyond a basic credit check. Ask for employer references, landlord history, and proof of income. Look for red flags like erratic job history, late rent payments, or short tenancies. If you're unsure, a letting agent can help vet applicants more thoroughly.

### CONSIDER RENT GUARANTEE INSURANCE.

In a post-Section 21 world, recovering lost rent can be trickier. Rent Guarantee Insurance (RGI) can help cover unpaid rent and legal costs if things go wrong – but only if you've followed strict referencing procedures, so get this right from day one.

### THINK ABOUT COMPATIBILITY, NOT JUST AFFORDABILITY.

Ask yourself: Is this tenant likely to treat the property well? Do they communicate clearly? Are they planning to stay in the area? Choosing tenants who fit with your expectations and who plan to stick around helps reduce voids and admin long-term.





## 2. Tenant Selection: This is now a long-term commitment (cont'd)

### USE A DETAILED TENANCY AGREEMENT.

Your agreement should include clear clauses on rent payment dates, maintenance expectations, communication, subletting rules, and more. A watertight contract sets the tone and gives you leverage if things do go wrong.

### BE TRANSPARENT FROM THE START.

If you're looking for a long-term tenant, say so. Outline your expectations for property care, communication, and how you handle rent reviews or maintenance. Being upfront builds mutual trust and filters out tenants who aren't aligned.

### PLAN FOR SECTION 8 FROM DAY ONE.

Since this is now your main route for eviction, make sure your paperwork is precise. Keep a log of communications, issues, and any breaches of contract. If you ever need to serve notice, this evidence will be critical.



### 3. Fines Are Rising: Don't let admin slip

More local authorities are **actively fining landlords** for missing paperwork, illegal evictions, and licensing breaches. Some landlords have received penalties of £5,000+ for what they thought were “minor” errors.

**Here's how to avoid them:**

- Keep **digital records** of all interactions with tenants
- Document all **compliance checks** and certificates
- Double-check your **licensing obligations**, especially if you rent to sharers or operate in a selective licensing area





# How to Get Ahead NOW:

## **STAY UP-TO-DATE WITH SAFETY CERTIFICATES.**

You legally need an up-to-date Gas Safety Certificate, EICR (Electrical Installation Condition Report), and a valid EPC (Energy Performance Certificate) before a new tenancy starts. These aren't optional and failing to have them can invalidate your ability to serve notice later.

## **PROTECT THE DEPOSIT THE RIGHT WAY.**

You must protect your tenant's deposit in a government-approved scheme within 30 days and provide them with the prescribed information. Miss this step, and you could lose your right to evict and face a fine of up to three times the deposit.

## **KEEP DIGITAL RECORDS OF EVERYTHING.**

Whether it's repair requests, payment receipts, or tenancy agreements – keep a digital trail. Many councils now ask for proof before they act in a dispute. Being able to quickly show a timeline of events protects you from false claims and builds trust.

## **WATCH OUT FOR NEW LICENSING RULES.**

More local councils are introducing Selective Licensing or Additional HMO Licensing, even for single lets. These schemes can come with surprise fees and obligations – and if you're not registered, you're at risk of heavy fines or repayment orders.

## **BE CAREFUL WITH POSSESSION.**

Illegal evictions – even unintentional ones – are being prosecuted more often. If you need to regain possession, make sure you follow due legal process and serve notice correctly. A letting agent or legal advisor can help you avoid missteps.

## **SET CALENDAR REMINDERS FOR KEY DATES.**

Renewal dates, safety checks, license expiries – they can creep up quickly. Use a digital calendar or letting software to stay on top of what's due and avoid last-minute panic (or worse – legal consequences).



## 4. Market Your Property Like a Pro

To get the best tenant (and the best rent), you need to stand out – especially if your property is listed alongside 10 others in the same postcode.

### Things that make a difference:

- High-quality, well-lit **photos** of a clean and staged home. A video tour is also something that you should consider, if you are able to do so.
- Clear, concise listing copy that highlights key features, both in the property and in the local area (transport links, schools, etc.)
- A good understanding of **current rental pricing** in your area
- If you're not confident doing this yourself, a **good letting agent** can handle the marketing, viewings, and vetting – and make your life a lot easier.



Find out how to get ahead...





## MAKE A STRONG FIRST IMPRESSION ONLINE.

Your online listing is your shop window. Use high-quality photos, ideally in natural light, and show the space clean, tidy, and clutter-free. Lead with your best feature — a bright kitchen, a garden, or a stylish bathroom.

## STAGE THE PROPERTY – EVEN IF IT’S UNFURNISHED.

Add subtle touches like cushions, throws, lamps, or even a plant or two to give a sense of warmth and scale. If it’s vacant, consider virtual staging — it helps prospective tenants visualise the space as a home.



## WRITE A COMPELLING LISTING.

Highlight the key benefits: proximity to transport, local schools, fast broadband, smart features, or recent refurbishments. Use clear, upbeat language — and make sure the essentials (rent, deposit, EPC rating, council tax band) are front and centre.



## PRICE IT RIGHT.

Overpricing will leave you with a longer void and potentially a lower final rent after weeks of drop-downs. Research similar listings nearby, or get advice from a letting agent who knows your local market. A competitive price gets you more interest, faster.



## CONSIDER PROFESSIONAL MARKETING SUPPORT.

Using a letting agent can unlock wider listing exposure across portals like Rightmove and Zoopla, and they often include photography, listing copy, and initial vetting. This can save you time — and get a stronger tenant in faster.

## RESPOND QUICKLY TO ENQUIRIES.

Speed matters. The best tenants are often viewing multiple places — if you're slow to reply, you could lose out. Have viewing windows ready, reply to questions fast, and make sure your phone and inbox are being monitored.







# 5. Get Clear on Your Financials and Tax Implications

Letting a property isn't just about rent in vs. mortgage out – your tax position can change depending on:

- Whether the property is furnished or unfurnished
- Whether you offer discounts or rent-free periods
- What **expenses** you claim (and how well you keep records)
- Recent changes to **Mortgage Interest Relief** and the introduction of **Making Tax Digital** also mean landlords need to be more on the ball with their bookkeeping.

## HOW TO GET AHEAD NOW:

### KNOW YOUR BREAK-EVEN POINT.

With mortgage rates still fluctuating and repairs getting more expensive, it's vital to understand how much rent you need to cover your costs – and what margin you're realistically making. Don't guess – crunch the numbers.

### UNDERSTAND TAX ON RENTAL INCOME.

The Mortgage Interest Relief changes mean you can no longer fully deduct mortgage interest from your rental income – instead, you get a basic rate (20%) tax credit. This can dramatically change your tax bill, especially for higher-rate taxpayers.

### FURNISHED OR UNFURNISHED? IT MATTERS FOR EXPENSES.

You can claim more allowable expenses on a furnished let (like replacements for worn-out furniture or appliances), but an unfurnished property may attract longer-term tenants. Balance tax benefits with tenant appeal.





## 5. Get Clear on Your Financials and Tax Implications (cont'd)

### THINK AHEAD ABOUT RENT DISCOUNTS OR VOIDS.

Rent-free periods (e.g. as a move-in incentive) still count against your income — and voids, of course, earn you nothing. Factor this into your financial planning, especially if you're switching tenants now or offering a deal to get someone in.

### KEEP EXCELLENT DIGITAL RECORDS.

From deposit schemes to expense receipts, HMRC and local authorities are increasingly expecting a digital paper trail. Use software or apps to track rent payments, repair invoices, and all communications — you'll thank yourself later.

### PLAN FOR MAKING TAX DIGITAL.

This new system is rolling out to landlords gradually. Soon, you'll need to submit quarterly updates to HMRC, not just one return at year-end. Now is a great time to get organised and start using compliant software.

### TALK TO A TAX ADVISER IF NEEDED.

If you've got multiple properties, are letting through a company, or are offering rent discounts — get tailored advice. A 30-minute consultation could save you thousands (and a lot of stress).



# The Final Checklist: Get ready to let with confidence

If you're looking to find a tenant in the next 3–4 months, now's the time to:

- Get compliant
- Tighten up your admin
- Present your property well
- Choose your tenant wisely
- And get your finances in shape

Letting in 2025 isn't harder – but it is more serious. A bit of upfront prep can save you thousands later.

Need help finding the right tenant, staying compliant, or navigating your options? We'll be in touch to help you out!

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