

# LANDLORD SURVIVAL GUIDE

Expert advice for UK Landlords in 2025 and beyond



A STRAIGHT TO THE POINT GUIDE



# Landlord Rules in 2025

#### 'What You Need to Know'

If you're managing property in the UK and the words "new regulations" make your blood pressure spike — you're not alone.

The rules seem to change every year, and not just minor tweaks — we're talking major changes that affect how you let, manage, and even sell a rental.

Let's strip away the noise and get straight to what actually matters in 2025.





# The Renters Reform Bill Key things to know

- Section 21 is being scrapped
- No more "no-fault" evictions. You'll need proper grounds like rent arrears or anti-social behaviour to remove tenants.
- Tenancies will be periodic from the start
   That means: No more fixed terms!
- Tenants can leave anytime with 2 months' notice.
- Landlords must use proper Section 8 grounds to regain possession.

#### Can you still ask tenants to commit to 12 months?

Not officially. But you can include clauses like a 6-month minimum stay. Just know they're not enforceable in the same way.

#### **Tenants and Pets**

 If a tenant asks to bring a pet, you'll need a solid reason to say no. Just "not liking cats" won't stand up anymore.





# ENERGY RULES CHANGE <u>AGAIN!!!</u>

# We're still on the march toward net zero — and landlords are under pressure.

 The 2025 EPC 'C' rating target has been shelved, but the <u>2030 target</u> for all rentals still stands.

If your property is a D or below, now's the time to plan upgrades:

- Loft insulation (270mm+)
- Cavity wall insulation
- Modern boilers or heat pumps
- Double glazing
- LED lighting
- Solar panels (if viable)

Fines for non-compliance? Up to £30,000.

**Tip:** Look into green grants. Don't burn cash upgrading things if there's funding out there.





## Tax Is Going Digital – Like It or Not

### What is Changing?

#### Quarterly digital tax returns

Coming in from April 2026 (for £50k+ income), and 2027 (for £30k+). No more Excel. You'll need to use HMRC-approved software.

#### Capital Gains Tax changes

If you're planning to sell, be aware that Lettings Relief and Private Residence Relief have changed. Speak to your accountant before listing.





## Licensing Rules – Read the Small Print

Councils are tightening up on licensing, especially with selective licensing schemes.

That's not just for HMOs — single lets in some areas now need a licence too.

Don't assume your area is exempt just because it wasn't before.

Always check your local council's requirements.

⚠ Fines are increasing — and local authorities will name and shame





#### **Landlord Ombudsman**

All landlords in the UK (whether using an agent or not must sign up to a Private Rented Sector (PRS) Landlord Ombudsman

You'll sign up online (or offline if you're not techfriendly), pay a small annual fee per property, and register on the PRS database at the same time

To find out more about how this work or help with registration, we are helping landlords here at Keystones Property

Email us: scott@key-stones.co.uk with the word







### Fire & Safety

## It's Not Just Smoke Alarms Anymore

From 2025, expect stricter compliance standards around:

- Fire doors (especially in HMOs/flats)
- Carbon monoxide alarms in every room with a gas appliance
- Regular safety checks and documented inspections

Safety's always been essential — but now it's under the spotlight more than ever.





# SHORT LETS/AIR BNBs They're Coming for You Too

If you're running Airbnbs or other short lets, watch this space.

More councils are capping usage or demanding:

- Planning permission
- Property registration on national databases
- New planning use class for short-term lets

This varies by location, so check with your local council before taking bookings. The days of "just whack it on Airbnb" are fading.





#### The Final Word

### Get Ahead, Not Caught Out

# ITS NOT ALL DOOM AND GLOOM

#### Reasons to stay positive!

- More landlords selling meaning less supply and high demand = More Rent £££
- Less Landlords buying due to costs and legislation, meaning higher barrier to entry
   More Money for Landlords who stay £££
- People always need places to live
- You own a TANGIBLE ASSET which itself is an inflation hedge





# Why USE an AGENT THIS IS A BUSINESS

#### **My Opinion:**

Gone are the Mr & Mrs Smith Landlords, the time is NOW for landlords who are serious and professional

- Who, Not How Time is money, get an agent to manage your properties, you just manage the agent.
- Management & Agency Fees are tax deductible - play the game\*
- A GOOD agent is the emotional buffer between Landlord & Tenant, it pays to use an agent so you have control





### Why Keystones

#### **FACTS**

We are ACTUALLY good at what we do and how we manage properties

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- FREE MANAGEMENT TRANSFERS
   Unhappy with your current agency?

We will handle the transfer with ZERO COST to you

 A FREE Rent Review with every conversation from our Director

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