

Renters' Rights Act 2025

Lee Power | Mishka Simpson | Louis Peace

What we'll cover:

1. Renters' Rights Act – The purpose and what to expect
2. Key dates and timelines
3. Managing rent reform risk with insurance
4. Questions



Lee Power –

Head Of Strategic Partnerships

With over 20 years of experience in the UK property and insurance sectors, across PropTech, SaaS, tenant referencing, and insurance.

Specialised in emerging property-focused risk solutions that provide measurable value to agents, landlords, and tenants.



Louis Peace – Business Account Handler

Louis started his career at ABG in our landlord insurance department and later moved into our property owners team, broadening his expertise in commercial and residential property insurance.

In 2024, Louis transitioned to the lettings team, where he now specialises in rent guarantee insurance, supporting clients with tailored protection and dependable advice.



Mishka Simpson – Partner

Mishka is a solicitor and head of Lyons Davidson's Landlord and Tenant team. She deals with a wide variety of landlord and tenant disputes and has done so for over 14 years.

Mishka manages a team of lawyers who act on behalf of both landlords and tenants and has regularly written and spoken about all aspects of the Renters' Rights legislation.

The Renters' Rights Act 2025

- Strengthen the rights of people who rent their home
- Abolition of 'no fault' evictions, increasing tenants' rights to challenge rent increases
- Pet friendly rights for tenants
- Improve the standard of private rented properties
- Better access to information about landlords and properties
- New ombudsman created to resolve disputes between landlords and tenants
- All of the changes will impact England, with only a small proportion of the changes impacting Wales, e.g. ban on discriminatory practices

Implementing the Renters' Rights Act 2025

- Ministry of Housing, Communities and Local Government roadmap published in November 2025
- Guidance for Tenants to be published April 2026
- REMINDERS
 - The majority of the changes apply to England only
 - Purpose built student accommodation is not affected by the changes being discussed today

From 27th December 2025

- Enforcement powers of local authorities strengthened
 - Inspection of properties and documents
 - Crack down on rogue landlords
 - Enforce housing standards

From 1st May 2026

- Landlords will need to provide certain information about the tenancy to their tenants in writing. Draft secondary legislation just published.
 - Section 21 'no fault' evictions are to be abolished
 - New Section 8 grounds for possession to be introduced
 - New prescribed forms
- Rent in advance limited to one month
- Rental bidding (the practice of asking for or encouraging tenants to bid on properties, or accepting higher than the advertised rent) banned
- Discrimination against tenants with children or in receipt of benefits banned
- Tenants' rights to request a pet will be strengthened

From 1st May 2026 – Periodic Tenancies

- All existing tenancies will become periodic
- New tenancies will be periodic from the start, meaning they will be “rolling” agreements, rather than for a specific agreed period.
- Tenancy period will be equal to the rent period e.g. weekly rent will mean weekly periodic
- Tenants will be able to end their tenancy by giving two months’ notice
- Rent increases limited to once per year

From 1st May 2026 - Pets

- New s16A Housing Act 1988
- Tenants requests to keep a pet must be dealt with within 28 days
- Request must be in writing and include a description of the pet
- 'Reasonable'
- If a pet would be a breach of a superior lease, it will be reasonable to refuse
- Damage – tenancy terms apply

From 1st May 2026 – New Schedule 2

- New grounds
 - Landlord selling
 - Landlord (or family) want to occupy
- Amendments to existing grounds
 - Ground 8 – threshold now 3 months (12 weeks) rent

By 31st May 2026

- Existing Tenants must be provided with a copy of a new government published 'Information sheet' explaining the changes to their tenancy
- Information sheet to be published in March 2026

From late 2026

- The introduction of a Private Rented Sector Database
- Secondary legislation
- Private Rented Sector landlords must sign up to the database
- Registration fee payable
- Certain Grounds for possession won't be available to Landlords who aren't registered
- Gas, Electric and Energy Performance certificates (as a minimum) will be needed

After the introduction of the PRS Database (likely 2028)

- The introduction of a Private Rented Sector Landlord Ombudsman
- Decent Homes Standard and Awaab's Law will be applied to the private rented sector

Landlords and Letting Agents

- Responsibility for compliance with the new rules ultimately rests with the Landlord
- We recommend Landlords and Agents review their existing agreements to ensure it is clear who will do what

4 important dates

- 30 April 2026 – last date to “serve” notices under current s.8 grounds or under s21. A s21 notice served 30 April will expire 30 June (or a few days later) and proceedings will need to be issued/sent to Court by 31 July 2026
- 1 May 2026 – Renters’ Rights Act 2025 effective
- By 31 May 2026 – Information to be provided to existing tenants about how the new law affects their tenancy (government to produce template)
- 31 July 2026 – last date for possession claims based on notices served up to 30 April 2026 to be issued by the Court

Managing Rental Reform Risk with Insurance

Legal & Rent Guarantee Insurance

- Monthly rental cover up to £2,500pcm
- Claim for maximum of 15 months' rental income
- Legal expenses cover up to £100,000
- 24/7 legal helpline
- Cover for property legal disputes / repair & renovations / Health & Safety prosecutions
- No excess

We also offer the following post a successful eviction:

- Vacant possession cover – capped at 75% of the rent for three months
- Replacement locks – (£250 limit)
- Storage of tenant's contents – 21 days (£315 limit)

Cost

- Standalone cost per policy is £250 a year
- Reduced to £195 if we insure the property via other landlord insurances

Purchasing criteria

- No adverse credit in the past three years (settled or otherwise)
- A Right to Rent check
- Affordability of 2.5x the rental amount
- Options for: savings, guarantors, payment history

How to purchase:

- Existing customers can get the cover added over the phone
- Or standalone cover can be purchased online

Please call [01603 216399](tel:01603216399) and speak to our team.

Pet damage – extension of cover

Currently

Provides cover for damage that occurs for sudden, unintentional, and unexpected physical loss, breakage, or damage. It does not cover everyday wear and tear. For example, replacing the carpet due to repeated fouling or a flea infestation would not be covered. The policy would cover if a pet destroys something in one occurrence (subject to the standard excesses).

Find out more [here](#).

Cover

£5,000 limit on Landlords/Property Owners and Tenants Contents.

Cost

AVIVA will include the cover within their Landlords/Property Owner policies as a standard cover. You can add pet damage cover to a **SAGIC** (The Salvation Army General Insurance Corporation) Landlords/Property Owners/Tenants Contents policy for £25 including IPT.

How to purchase

Call us on 01603 216399 if you'd like to add this cover.

Q&A

Thanks for attending.

For questions about your insurance, speak to our team on 01603 216399.



Lyons Davidson
SOLICITORS