

Renters' Rights Act Broker Guide

What every broker and landlord needs to know

The Renters' Rights Act is reshaping how Buy-to-Let works in England - with new tenancy rules and compliance requirements that impact landlords and directly influence how mortgage cases are assessed.

Here's a simple guide to what's changed, what it means, and how to stay ahead.



What's changed?

These changes are designed to create more stability for tenants while reshaping how landlords manage their portfolios.

Recent updates include:

1 Fixed terms removed - all tenancies now rolling

- Assured Shorthold Tenancies (ASTs) are abolished
- All tenancies become assured periodic (rolling) - no fixed end date

Tenancies continue until:

- The tenant gives notice, or
- A landlord uses a valid legal ground to regain possession

What this means: landlords need to plan for longer-term occupancy and less certainty around exit timing.

2 Abolition of Section 21 ('no fault') evictions

- Landlords can no longer evict without reason
- All possession must go through Section 8 with a valid legal ground

What this means: every exit now needs clear justification and documentation.

3 Strengthened Section 8 grounds

New and expanded grounds allow possession where:

- The landlord wants to sell the property
- The landlord or family wants to move in
- There is anti-social behaviour or rent arrears
- Some grounds now have restrictions (e.g. can't be used in the first 12 months)

What this means: more structure - but also more complexity in how and when landlords exit.

4 Longer and standardised notice periods

- Many landlord notice periods extended (often up to 4 months)
- Tenants must now give 2 months' notice to leave

What this means: slower timelines to exit - potential impact on refinancing or sale strategies.

5 Rent increases tightened

Rent can only be increased:

- Once per year
- Using the statutory Section 13 process
- Landlords must give at least 2 months' notice

What this means: more predictable income - but less flexibility.

6 Upfront rent and bidding restricted

- Rent in advance capped at 1 month
- Rental bidding banned - must advertise a fixed rent price

What this means: tighter regulation of cash flow and tenant onboarding.

7 Stronger tenant rights

Tenants can:

- Request to keep a pet (must be reasonably considered)
- Expect no discrimination (e.g. benefits or children)

What this means: landlords need to align with evolving expectations and compliance standards.



Need support?

We're here to help you and your clients adapt with confidence - and keep cases moving.

If you've got a case-specific question or want to talk through a scenario:



Find your BDM

What does this mean for your mortgage cases?

For brokers placing Buy-to-Let business, these changes directly impact how cases are structured and assessed.

We've updated our letting-related Special Conditions across relevant BTL offers to:

- Ensure properties are let in line with new legislation
- Help protect both borrower and lender
- Keep cases aligned with evolving regulatory requirements
- Getting the tenancy right is now a core part of getting the mortgage right

Why it matters

- Reduces risk of non-compliant tenancies impacting lending
- Helps ensure cases progress without delay
- Supports sustainable, long-term landlord strategies in a more regulated market

For brokers, it's about getting cases right first time - and helping clients adapt with confidence.

What brokers should do now

To keep your cases moving smoothly:

- Familiarise yourself and your client with the updated Special Conditions
- Ensure your clients understand the new letting requirements
- Check existing landlords are aware they may receive updated conditions directly

Or Speak to our Intermediary Support Team
[Get in touch | Saffron for Intermediaries 01799 582925](tel:01799582925)

Further detail available via official government guidance:
[View the Renters' Rights Act legislation](#)
[View the Renters' Rights Act Government Information Sheet](#)