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The self-managing landlord's guide

Correct as at 22 November 2026 | **Assured periodic tenancies in England**

What you need to do to let and manage a property yourself under the new rules.

1 Is self-managing right for you?

Self-managing saves agency fees, but you take on every legal duty yourself, and the penalties for getting it wrong are now much higher.

You are likely to manage well if you:

- live near the property, or have someone reliable who does
- can answer tenant calls and emergencies, including evenings and weekends
- have trusted, qualified tradespeople you can call on
- are organised with paperwork, deadlines and record keeping
- are willing to keep up with frequent changes in the law

WHAT'S AT STAKE

BREACH	POSSIBLE CONSEQUENCE
Most first breaches of the Renters' Rights Act	**Civil penalty of up to £7,000**
Serious or repeat breaches, including unlawful eviction or harassment	**Civil penalty of up to £40,000, or prosecution**
Certain offences, such as illegal eviction or letting an unlicensed property	**Rent repayment order for up to 24 months' rent**
Deposit not protected on time	**Up to 3 times the deposit, and difficulty regaining possession**

First, check whether your property needs a licence

Renting without a licence where one is required is a criminal offence. Three regimes can apply and they overlap, so getting one right does not protect you on the others.

Mandatory HMO licence	Anywhere in England, for five or more people from two or more households sharing a toilet, bathroom or kitchen.
Selective licence	Parts of Braunstone Park and Rowley Fields, Fosse, Westcotes, Stoneygate and Saffron in Leicester, and parts of Wigston and South Wigston. Applies to ordinary buy-to-lets, not just HMOs.
Additional HMO licence	The whole of Charnwood borough, catching HMOs of three or four unrelated people.

Only parts of the named areas are covered, so check the address on the council's map, never the area name. Penalties reach £40,000, plus a rent repayment order of up to two years' rent.

This list is not exhaustive. Other councils run their own schemes and designations change, so carry out your own checks with the local council for your property, including the current licence fee.

2 Finding and choosing a tenant

You can choose the tenant you think is most suitable, but you must advertise fairly, check every applicant the same way, and pay for those checks yourself.

ADVERTISING

- State the asking rent in every advert.
- Don't invite or accept offers above the advertised rent.
- Don't use blanket bans such as "no children" or "no DSS". Judge each applicant on their own circumstances, such as affordability and references.
- Most portals, including Rightmove and Zoopla, only accept listings from agents. Self-managing landlords usually list through an online agent or on sites that accept private listings.

CHECKS

- Carry out Right to Rent checks on every adult who will live there, before the tenancy starts, and keep copies.
- A new Right to Rent code took effect on 1 October 2026. You can check documents manually with the person present or on a live video call, use a Home Office share code, which is compulsory where the occupier holds only an eVisa, or use a digital provider listed on the OfDIA register. Document-checking apps that are not on that register no longer give you the statutory excuse.
- Reference applicants for affordability, employment, credit history and previous landlord. You pay for this, as tenants cannot be charged.
- If you require a guarantor, apply that rule to every applicant and reference the guarantor too.

HOLDING DEPOSIT

- Take no more than one week's rent (monthly rent × 12 ÷ 52).
- Set a deadline for signing, normally 15 days.
- Refund it within 7 days unless the tenant gave false information, failed Right to Rent, withdrew, or didn't take reasonable steps to sign.

3 Starting the tenancy

All new tenancies are now rolling (periodic) assured tenancies with no fixed term, and the paperwork you give at the start protects you later if anything goes wrong.

GIVE THE TENANT BEFORE THEY MOVE IN

- ○ Written statement of terms, before the tenancy is agreed
- ○ Gas Safety Certificate
- ○ Electrical Installation Condition Report (EICR)
- ○ Energy Performance Certificate (EPC) rated E or above
- ○ Your name and an address in England or Wales where notices can be served

MONEY AT THE START

- ○ No rent taken before the agreement is signed
- ○ No more than one month's rent in advance after signing
- ○ Deposit capped at 5 weeks' rent (6 weeks if annual rent is £50,000 or more)
- ○ Deposit protected in a government-approved scheme within 30 days
- ○ Deposit prescribed information, within 30 days of taking the deposit

MOVE-IN DAY

- ○ Detailed inventory and check-in report, with dated photos, signed by the tenant
- ○ Smoke and carbon monoxide alarms tested and recorded
- ○ Meter readings taken and utility companies and council tax informed
- ○ Keys signed for
- ○ Tenant told how to pay rent, report repairs and reach you in an emergency

4 Running the tenancy

Most of a self-managing landlord's time goes on rent, repairs and keeping records.

RENT AND ARREARS

- Collect rent only for the current rental period, not in advance.
- Chase late rent straight away, in writing, and keep a record of every payment and conversation.
- Agree a repayment plan early if the tenant is struggling, and contact any guarantor.
- You can charge interest on rent 14 days or more overdue, at up to 3% above the Bank of England base rate, if the tenancy agreement allows it.
- Mandatory possession for arrears (Ground 8) now needs at least 3 months' arrears, both when you serve notice and at the court hearing, with 4 weeks' notice. Where the tenant is entitled to the housing element of Universal Credit and the only reason it is unpaid is that the payment has not arrived, that amount is ignored.

REPAIRS AND SAFETY

- Respond to repair requests quickly, especially damp, mould, heating, hot water and security.
- Have an emergency plan and an out-of-hours contact for burst pipes, boiler failures and lockouts.
- Renew the gas safety check every 12 months and the EICR at least every 5 years, giving the tenant a copy within 28 days.

ACCESS AND INSPECTIONS

- Give at least 24 hours' written notice before visiting, except in a genuine emergency.
- Inspect every 3 to 6 months, with photos, and note anything the tenant should fix.
- Don't enter without the tenant's permission except in a genuine emergency, and never harass a tenant or try to force them out. Harassment and illegal eviction are criminal offences and can lead to a civil penalty of up to £40,000.

PETS

- Reply to a written pet request within 28 days.
- You can only refuse with a reasonable reason, such as a lease that bans pets or a property unsuitable for the animal.
- You cannot require the tenant to take out pet insurance, and you cannot take a pet deposit. The deposit cap still applies.

RENT INCREASES

- Increase the rent no more than once a year, using a section 13 notice (Form 4A) with at least 2 months' notice.
- Keep the new rent in line with the market. Tenants can challenge an increase at the First-tier Tribunal, which cannot set a rent higher than you proposed. While a challenge is ongoing, the tenant keeps paying the old rent until the Tribunal decides.

5 Ending a tenancy

Tenants can leave with two months' notice, or less if you have agreed a shorter period in writing, but you can only end a tenancy using a section 8 notice (Form 3A) on a valid ground, because section 21 has been abolished. Some of the most common grounds are below. There are others, such as breach of the tenancy agreement or damage to the property, so check the full list before serving notice.

REASON	GROUND	MINIMUM NOTICE
You or a close family member want to move in	**Ground 1**	4 months. Notice can be served in the first 12 months but cannot expire before the first anniversary
You want to sell	**Ground 1A**	4 months. Notice can be served in the first 12 months but cannot expire before the first anniversary
At least 3 months' rent arrears	**Ground 8 (mandatory)**	4 weeks
Some arrears, or persistent late payment	**Grounds 10 and 11 (discretionary)**	4 weeks
Serious antisocial behaviour	**Ground 7A or 14**	Court proceedings can start straight after notice

If you serve notice on Ground 1 or 1A, you cannot market or re-let the property until 12 months after the date your notice specifies. On the minimum four months' notice that is around 16 months from the day you serve. It applies even if you change your mind, withdraw the notice, or never get possession. The only exception is if the court gives you possession on a different ground.

AT THE END OF THE TENANCY

- ○ Check-out inspection compared against the check-in inventory and photos
- ○ Keys returned and meter readings taken
- ○ Deductions agreed in writing, allowing for fair wear and tear
- ○ Deposit returned within 10 days of agreeing deductions
- ○ Disputed deductions referred to the deposit scheme's free dispute service

6 Money, tax and what's coming

Tax rules for landlords are tightening, and landlord registration starts rolling out from 15 December 2026.

Making Tax Digital	Since 6 April 2026, landlords with qualifying income over £50,000 must keep digital records and send quarterly updates to HMRC. The threshold falls to £30,000 in April 2027 and £20,000 in April 2028. If you join in April 2027, there are no late submission penalty points for quarterly updates in 2027 to 2028, but you must still send them before you can file your tax return.
Property income tax rates	From 6 April 2027 property income will be taxed at 24%, 44% and 49%, four percentage points above the normal rates of 20%, 40% and 45%. Rates of 22%, 42% and 47% are already law in Finance Act 2026, and the Budget on 28 October 2026 added a further two percentage points, due to be legislated in the Finance Bill 2026-27. The tax reduction for residential mortgage interest is given at the property basic rate, so it is due to rise from 20% to 24% at the same time. That is not a concession: the higher rates apply to your rental profit while the relief stays at the basic rate, so most geared higher-rate landlords will pay more. From the same date, allowances and reliefs, including the personal allowance, must be set against your other income before your property income. These rates apply to individual landlords, not to companies.
Landlord database	Every landlord and rented property must be registered on the government's new Register your rental property service. It opens region by region from 15 December 2026. In the East Midlands, registration opens on 15 February 2027 and must be done by 14 May 2027. Every actively let property in England must be registered by 14 November 2027. Registration costs £65 per property per year, reduced pro rata if you register during the regional rollout, and you will need evidence of your gas and electrical safety certificates and EPC. Fines start at up to £7,000 and reach £40,000 or prosecution for repeat breaches. Once the register is live, an unregistered landlord cannot get a possession order except on the antisocial behaviour grounds.
Landlord Ombudsman	Expected in 2028, after the database launches, with membership mandatory for all landlords.
Higher standards	A higher energy efficiency standard from 1 October 2030, broadly equivalent to EPC C, with a £10,000 cost cap per property. Money spent on qualifying work since 1 October 2025 counts towards the cap. The reformed EPC it will be measured against is not expected until the second half of 2027, and the detailed rules still need new legislation. The Energy Independence Bill, introduced on 4 November 2026, would let the government raise the maximum fine for breaking the energy rules to £30,000. The Decent Homes Standard is expected to apply to private rentals from 2035.

SOURCES

- Renters' Rights Act 2025 and Housing Act 1988 as amended
- Renters' Rights Act: an overview for landlords (GOV.UK)
- Right to rent code of practice, 1 October 2026
- Housing Act 2004 Parts 2 and 3
- Grounds for possession guidance (GOV.UK)
- Register your rental property guidance (GOV.UK)
- Finance Act 2026, Budget 2026 and its rates overview
- Council licensing: Leicester, Oadby and Wigston, Charnwood

This guide is general information about letting property in England, correct as at 22 November 2026. The tax position in section 6 reflects the Budget on 28 October 2026. Some Budget measures, including the property income rates of 24%, 44% and 49% from April 2027, are not yet law and could change before the Finance Bill 2026-27 is passed. It is not legal or tax advice and should not be relied on as such. The law changes often, so take advice from a qualified solicitor or tax adviser before acting on anything in it. So far as the law allows, Relio accepts no liability for any loss arising from reliance on this guide.

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When to get help

Many landlords self-manage happily for years. It may be time to consider a managing agent if you live far from the property, are struggling to keep up with legal changes, have a tenant in arrears, or simply want your time back. A fully managing agent takes on compliance, repairs, rent collection and tenant contact on your behalf.

We know the self-managing side of this. Relio's founder has managed his own rental homes for years without an agent.

Relio fully manages every property it lets. Talk to us about yours.

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