ProPixa

THE FREE HANDBOOK FOR UK LANDLORDS

The UK Landlord Handbook 2026

Everything you need to stay compliant, avoid the fines, and run your rentals with confidence — in plain English.

19 guides · one place · always free

Written & kept up to date by ProPixa · propixa.co.uk · Updated August 2026

Welcome

Being a landlord in 2026 means keeping track of more than ever — safety certificates, deposit rules, a whole new law, and tax going digital. Miss one deadline and the fines can dwarf a month's rent. Not because you're a bad landlord, but because it's a lot to hold in your head.

We wrote this handbook to fix that. It brings together our nineteen most useful guides into one place — the certificates you need, the deadlines that matter, what the Renters' Rights Act changed, and how to keep more of what you earn. Every fact was checked against the current 2026 rules, and it's all in plain English, with no jargon and no fluff.

Keep it, search it, share it. And when you're ready to stop tracking it all by hand, that's exactly what we built ProPixa for.

Important: This handbook is general information for UK landlords (primarily England), not legal, tax or financial advice. Rules change and individual circumstances differ — always check the current position on GOV.UK or with a qualified professional before you act. ProPixa is a trading name of Bajubair Labs Ltd, registered in England and Wales, company number 17364857.

What changed in this edition. Two penalty ceilings rose after the first edition went out and are corrected here: the maximum penalty under the electrical safety regulations is now **£40,000** (raised from £30,000 on 1 November 2025), and the same £40,000 ceiling now applies to licensing breaches under the Housing Act 2004. Everything else is unchanged.

What's inside

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PART ONE

Getting started

Before your first tenant

GETTING STARTED

How to become a landlord in the UK: a step-by-step guide

Renting out a property is more than handing over the keys. Here are the eight things every new UK landlord needs to sort — from finance to safety to tax — before the first tenant moves in.

Becoming a landlord can be a great way to build income, but it comes with real legal duties.

Miss one and the fines can dwarf a month's rent. The good news: once you know the checklist, it's very manageable — and the right tools keep it that way. Here's the path, in order.

1 Sort the finance and the property

If you're buying to let, you'll usually need a buy-to-let mortgage, which has different rules from a residential one (bigger deposit, rent-to-interest checks). Factor in stamp duty, and remember a rental property should be safe, sound and in a lettable state before you advertise it.

2 Check whether you need a licence

There's no single national landlord licence, but many councils run selective licensing schemes for ordinary rentals in certain areas, and any larger shared house (a House in Multiple Occupation, or HMO) needs a mandatory licence. Check your local council's rules for the property's postcode — letting without a required licence is a serious offence.

3 Get your safety certificates in place

This is where most of the legal weight sits, and it's non-negotiable:

An annual gas safety certificate if the property has any gas.

An EICR electrical safety report, renewed at least every five years.

A valid EPC of at least E (and rising to C by 2030).

Working smoke alarms on every storey and a carbon monoxide alarm in any room with a fixed combustion appliance.

4 Do the right to rent check

In England you must check that every adult tenant has the legal right to rent in the UK before the tenancy starts, and keep evidence. It applies to everyone, not just people you think might need it.

5 Use a proper tenancy agreement

Put the tenancy in writing with a clear assured shorthold tenancy (AST) agreement covering rent, deposit, responsibilities and notice. Give the tenant the government's "How to Rent" guide too — it's a legal requirement in England.

6 Protect the deposit

Take a deposit and you have 30 days to place it in a government-backed scheme and serve the prescribed information. Get this wrong and you can owe the tenant up to three times the deposit. See our full deposit protection guide.

7 Get the tax right

Rental profit is taxable and must be declared to HMRC. Under Making Tax Digital, landlords above the income threshold must keep digital records and submit quarterly updates — so good record-keeping from day one saves real pain later.

8 Insure it properly

Standard home insurance won't cover a let property. You'll want specialist landlord (buy-to-let) insurance covering buildings and landlord liability, and often optional cover for loss of rent or malicious damage.

ProPixa tip — Where ProPixa fits in

That's a lot to track for one property — never mind several. ProPixa keeps all of it in one place: your certificates with expiry warnings, deposits, rent, documents and the Making Tax Digital records HMRC wants. It even lets you book vetted engineers for the safety checks above. Start free and get set up in minutes.

A note on the 2026 rules

The Renters' Rights Act reshaped the rental landscape in 2026 — most notably by abolishing Section 21 "no-fault" evictions in England and moving to a grounds-based possession system. For a new landlord the takeaway is simple: get your paperwork and compliance right from the start, because it matters more than ever if you ever need to regain your property.

Common questions

How much does it cost to get started?

Beyond the deposit and purchase costs, budget for safety certificates (gas, EICR, EPC), landlord insurance, any licensing fee, and referencing. Ongoing, you'll have maintenance, tax and possibly management or software costs.

Do I need an agent?

No — many landlords self-manage, especially with one or two properties. An agent adds convenience at a cost (often 8–12% of rent for full management). Software like ProPixa is a middle path: you stay in control but nothing gets forgotten.

What's the single biggest mistake new landlords make?

Missing a deadline — an expired gas certificate, an unprotected deposit, a lapsed EICR. They're all avoidable with reminders, and they're exactly what turns a smooth let into a fine or a failed possession claim.

BUYER'S GUIDE

Landlord software in the UK: how to choose the right one

The right software turns property management from a shoebox of paperwork and a nervous diary into something calm and under control. Here's what it should do, what to look for, and how to pick.

> **In short:** Good landlord software tracks rent, stores your documents, reminds you before certificates expire, keeps the digital tax records HMRC wants, handles repairs, and gives tenants a portal. When comparing options, weigh it on compliance reminders, ease of use, whether the tenant is included, tax/MTD support, and price per property.

Why a spreadsheet stops working

Most landlords start with a spreadsheet and a folder of PDFs, and for a while that's fine. It falls apart at exactly the wrong moment: the gas certificate that quietly expired, the deposit paperwork you can't find, the rent you're not sure arrived, the tax figures you're reconstructing at midnight in January. A spreadsheet stores information — it doesn't warn you, and warnings are the whole game in lettings.

What good landlord software actually does

Whatever you choose, these are the jobs worth paying for:

Compliance reminders. Tracks your gas, electrical and EPC certificates and warns you before they expire.

Rent tracking. Shows what's due, what's paid and what's late, at a glance.

Document storage. Tenancy agreements, certificates and deposit records in one place, not five inboxes.

Tax & Making Tax Digital. Keeps the digital records HMRC wants and produces the figures ready for you or your accountant.

Repairs. A clear way for tenants to report issues and for you to act on them.

A tenant portal. Your tenant can see their rent, documents and repairs — which cuts the back-and-forth for both of you.

What to look for when comparing

There are several capable UK products, and the "best" one depends on your situation.

Judge any option on these five points:

Does it actually remind you? Storage isn't enough — you want alerts before deadlines, not a filing cabinet.

Is it genuinely easy? If it feels like accounting software, you won't keep it up to date. Simple wins.

Is the tenant included? Software that puts you and your tenant on the same page saves the most time.

Does it handle tax properly? With Making Tax Digital, digital records matter — make sure it keeps them.

What's the real price per property? Watch for per-tenant add-ons and tiers that jump as you grow.

ProPixa tip — How ProPixa approaches it

ProPixa was built around the one thing that costs landlords the most: missed deadlines.

It watches your certificates and warns you months ahead, tracks rent, stores your documents, keeps your Making Tax Digital records, handles repairs, and puts your tenant on the same page in their own free app — plus you can book vetted, insured engineers right where you spot the job.

Pricing is simple: £7/month for one property, £15 for two to five, £29 for six or more, the first two months free, and tenants are always free. Pay yearly and take 10% off.

Free vs paid — what's the catch?

Free tools exist and can be a fine starting point, but they usually trade away the parts that matter most: reliable reminders, tax records, support, or a tenant portal. The question isn't "what's cheapest" — it's "what's the cost of one missed gas certificate or one unprotected deposit?" Against a £40,000 EICR penalty or a deposit claim worth three times the deposit, a few pounds a month is rounding error.

Common questions

Will it replace my accountant?

No, and it shouldn't claim to. Good software keeps clean digital records and produces the figures your accountant needs — it makes their job (and your bill) smaller, but tax advice still comes from a professional.

Can I move my data if I switch later?

You should always be able to export your own records. It's a fair question to ask any provider before you commit — your data is yours.

PART TWO

Safety & compliance

The certificates and checks you can't skip

LANDLORD COMPLIANCE

Gas safety certificate for landlords (CP12): the 2026 rules

If you rent out a home with any gas appliance, the law says it must be checked every year. Here is exactly what you need, when, and what happens if you miss it — in plain English.

> **The quick answer:** A Gas Safe registered engineer must check every gas appliance, flue and pipe in your rental at least every 12 months. You give the record (the CP12) to existing tenants within 28 days, and to any new tenant before they move in. Keep each record for at least two years. Missing the check is a criminal offence with an unlimited fine.

What is a gas safety certificate?

A gas safety certificate — its official name is a Landlord Gas Safety Record, and most people call it a CP12 — is the document a qualified engineer gives you after checking the gas in a property. It confirms the boiler, cooker, fire, flues and pipework are safe to use.

Only an engineer on the Gas Safe Register is allowed to do the check and issue the record.

How often do you need one?

Once every 12 months, on every gas appliance and flue in the property. You can have the check done up to two months before the current one runs out without losing those two months — the new certificate's expiry still runs from the old deadline, so your annual date never drifts later. If there is no gas at the property at all, you do not need a certificate.

Who gets a copy, and when?

This is where landlords most often trip up, so it is worth being precise:

- Existing tenants must receive a copy of the new record within 28 days of the check being done.
- New tenants must be given a copy before they move in.
- You must keep a copy yourself until two further annual checks have been carried out (so, at least two years of records on file).

ProPixa tip — How ProPixa handles this for you

The hard part isn't the check — it's remembering the date a year from now. ProPixa stores each property's gas safety certificate, reads the expiry, and warns you months before it runs out, while there's still time to book someone. Your tenant can see the valid certificate in their own app, so the 28-day copy rule takes care of itself.

What does it cost?

A gas safety check for a typical home with a boiler and a couple of appliances usually costs somewhere around £60–£90, depending on where you are and how many appliances you have. It is a business expense you can set against your rental income for tax.

The penalties for getting it wrong

This is a criminal matter, not paperwork. Failing to arrange the annual gas safety check is an offence under the Health and Safety at Work Act 1974. It carries an unlimited fine in the magistrates' court, and in serious cases — especially where a tenant is harmed — landlords can face prosecution. A missing or out-of-date certificate can also void your landlord insurance, leaving you exposed if anything goes wrong.

There's a second, quieter consequence. Since Section 21 "no-fault" evictions were abolished in England in 2026, possession now runs through the grounds-based process — and a landlord who hasn't met safety duties like the gas certificate is in a far weaker position if a dispute or possession claim ever arises. Staying compliant protects you, not just your tenant.

Your gas safety checklist

1. Book a Gas Safe registered engineer — check their ID card shows the appliances they're qualified for.

1. Have every gas appliance, flue and pipe checked, once a year.
2. Give existing tenants the record within 28 days; give new tenants theirs before move-in.
3. Keep every record for at least two years.
4. Set a reminder for next year's date — or let ProPixa watch it for you.

Common questions

Can I do the check myself?

No. Only an engineer on the Gas Safe Register can legally carry out the check and issue the record, no matter how experienced you are.

What if my tenant won't let the engineer in?

You must show you made repeated reasonable attempts — put requests in writing and keep a record. Courts recognise that a landlord who genuinely tried has met their duty, so document everything.

Does a property with only electric heating need one?

No. If there is no gas supply or gas appliance in the property, a gas safety certificate isn't required. You'll still need an electrical safety check (an EICR) though.

LANDLORD COMPLIANCE

EICR for landlords: the electrical safety rules for 2026

Since 2020, every rented home in England needs an electrical safety report at least every five years. Here's what an EICR is, what the codes mean, and the £40,000 penalty for skipping it.

> **The quick answer:** An EICR is an electrical safety inspection of the property's fixed wiring. In England you need one at least every 5 years, done by a qualified person. Give the report to existing tenants within 28 days, and to new tenants before move- in. If the report flags a C1, C2 or FI, the work must be fixed within 28 days. Get it wrong and the council can fine you up to £40,000.

What is an EICR?

EICR stands for Electrical Installation Condition Report. A qualified electrician inspects and tests the property's fixed electrical installation — the wiring, sockets, consumer unit (fuse board), light fittings and so on — and reports whether it's safe. It's not about your tenant's kettle or lamps; it's about the electrics built into the property.

How often do you need one?

Under the Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020, the installation must be inspected and tested at least every five years — or more often if the previous report says so. The rules applied to new tenancies from 1 July 2020 and to all existing tenancies from 1 April 2021, so by now they cover essentially every private rental in England.

Scotland and Wales have their own electrical safety requirements, so if your property is there, check the position that applies to you.

Who gets a copy, and when?

- Existing tenants: a copy within 28 days of the inspection.
- New tenants: a copy before they move in.
- Prospective tenants: a copy within 28 days of a request.
- The local authority: within 7 days if it asks for one.

ProPixa tip — How ProPixa handles this for you

Five years is a long time to remember a date. ProPixa files each property's EICR, tracks the five-year expiry, and warns you well before it lapses. Your tenant sees the valid report in their own app, so the 28-day copy rule is handled automatically — no chasing, no printing.

What the EICR codes mean

Your report will come back as either satisfactory or unsatisfactory. If it's unsatisfactory, it's because the electrician found one or more of these:

C1 — Danger present. A risk of injury exists right now. Immediate action is required.

C2 — Potentially dangerous. Urgent remedial work is needed.

FI — Further investigation. Something needs looking into without delay.

C3 — Improvement recommended. Not a failure — the report can still be satisfactory — but worth doing.

If your report shows a C1, C2 or FI, you must have the work carried out within 28 days (or sooner if the report specifies) and get written confirmation it's done.

What does it cost?

An EICR typically costs somewhere around £120–£300, depending on the size of the property and the number of circuits. Any remedial work is on top. Like other safety checks, it's an allowable expense against your rental income.

The penalty for getting it wrong

Up to £40,000. A local authority can impose a financial penalty of up to £40,000 on a landlord who breaches the Electrical Safety Standards regulations — for example, letting a property with no valid EICR or failing to do the remedial work. As with gas, a missing certificate can also affect your insurance and leaves you on the back foot if you ever need to regain possession under the post-2026 grounds-based rules.

Your EICR checklist

1. Book a qualified, competent electrician (ideally registered with a scheme like NICEIC or NAPIT).

1. Get the EICR done at least every five years.
2. Fix any C1, C2 or FI within 28 days and keep the confirmation.
3. Give tenants their copy within the deadlines above.
4. Diary the five-year renewal — or let ProPixa watch it for you.

Common questions

My property is brand new — do I still need one?

A new installation comes with an Electrical Installation Certificate (EIC), which satisfies the requirement initially. Your first EICR is then due within five years.

Does an EICR expire early if I get a new tenant?

No. The report is valid for up to five years (or less if it says so) regardless of tenant changes — but every new tenant must still be given a copy before they move in.

Who is a "qualified person"?

Someone competent to carry out the inspection and testing — in practice an electrician registered with a recognised competent-person scheme such as NICEIC, NAPIT or ELECSA. Always check credentials before booking.

LANDLORD COMPLIANCE

EPC rules for landlords in 2026 — and the C-by-2030 deadline

Your rental needs a valid Energy Performance Certificate, and the standard is about to rise. Here's the minimum rating today, what's coming by 2030, the cost cap, and the fines for falling short.

> **The quick answer:** To let a property today it needs a valid EPC of at least E. An EPC lasts 10 years. The government has confirmed the standard will rise to EPC C by 2030 for privately rented homes, with a proposed £10,000 cost cap on the upgrades required. Letting below the minimum can bring a penalty — currently up to £5,000, with far higher fines proposed under the new rules.

What is an EPC?

An Energy Performance Certificate rates how energy-efficient a property is, from A (best) to G (worst), and suggests improvements. You need a valid EPC to market a property to let and to grant a tenancy. It's produced by an accredited domestic energy assessor and, once issued, is valid for 10 years.

The minimum rating today

Under the Minimum Energy Efficiency Standards (MEES), it's been unlawful since 2018 (and since 2020 for all existing tenancies) to let most properties in England and Wales with an EPC below E. If your property is rated F or G, you can't legally let it unless you've made improvements or registered a valid exemption on the national PRS Exemptions Register.

What's changing: EPC C by 2030

This is the big one, and it's why EPC is back in every landlord's inbox. The government has confirmed that privately rented homes will need to reach EPC C by 2030, raising the bar from today's E. The finer detail is still being set out in legislation, but the direction is settled — so the sensible move is to know your current rating now and plan improvements over the next few years rather than face a scramble.

Now → Minimum EPC E to let (F and G unlawful without an exemption).

By 2030 → Privately rented homes expected to need EPC C, subject to the final regulations.

Cost cap → A proposed £10,000 per property, reduced where that exceeds 10% of the property's value.

The £10,000 cap was itself lowered from an earlier £15,000 proposal, so it's a moving picture — one worth watching rather than assuming today's numbers are final.

ProPixa tip — How ProPixa handles this for you

ProPixa stores each property's EPC, shows you the current rating at a glance, and warns you before the 10-year certificate expires. As the 2030 deadline approaches, you'll know exactly which of your properties are already at C and which still need work — instead of finding out too late.

How to improve your EPC rating

Most homes climb a band or two with a handful of measures. The usual wins are loft and cavity-wall insulation, a more efficient boiler or a heat pump, LED lighting throughout, draught-proofing, and double or secondary glazing. Your EPC itself lists recommended improvements and their estimated impact — it's the cheapest bit of advice you'll get, so start there.

The penalty for falling short

Don't let below the minimum. Letting a property that breaches MEES can currently bring a penalty of up to £5,000, and the government has proposed raising maximum fines substantially — figures up to £30,000 have been floated — under the new regime. On top of the fine, you simply can't legally grant a tenancy on a sub-standard property, which means lost rent while it sits empty.

Your EPC checklist

1. Check each property's current rating and expiry (an EPC lasts 10 years).
2. Make sure every let is at least E today — or has a registered exemption.
3. Read the improvement recommendations on the certificate and plan toward C.
4. Budget for upgrades ahead of the 2030 deadline while grants and time are on your side.
5. Keep an eye on the final regulations — or let ProPixa flag the dates for you.

Common questions

Are any properties exempt from the minimum rating?

Some are — for example where all relevant improvements have been made but the property still falls short, or where improvements would damage the property. Exemptions must be registered on the PRS Exemptions Register and generally last five years; they aren't automatic.

Does the 2030 C deadline definitely apply to my property?

The government has confirmed the C standard for privately rented homes by 2030, but the detailed regulations — including any exemptions and the final cost cap — are still being finalised. Treat C by 2030 as the planning assumption and check the confirmed rules as they land.

Where can I find my property's current EPC?

Existing EPCs are on the government's EPC register (search by postcode on GOV.UK). If there isn't a valid one, you'll need to book an accredited assessor.

LANDLORD COMPLIANCE

Smoke and carbon monoxide alarms: the landlord rules

It's one of the cheapest legal duties a landlord has — and one of the easiest to fail on a technicality. Here's exactly how many alarms you need, where, and what you must do.

The quick answer: Fit at least one smoke alarm on every storey with living space, and a carbon monoxide alarm in any room with a fixed combustion appliance (boiler, gas fire, wood burner — not gas cookers). Make sure they work on day one of each tenancy, and repair or replace any reported faulty — batteries included. Fail and the council can fine you up to £5,000.

What the law requires

Under the Smoke and Carbon Monoxide Alarm regulations for England, every private rental must have working alarms in the right places. The rules were tightened in 2022 to cover more appliances and to put the repair duty firmly on the landlord — so older assumptions ("the tenant sorts the batteries") no longer hold.

Where the alarms go

Smoke alarms — at least one on every storey that has a room used as living accommodation. A three-storey house needs at least three; a flat over one floor needs at least one.

Carbon monoxide alarms — one in any room with a fixed combustion appliance — a gas boiler, gas fire, oil-fired boiler or wood-burning stove. Gas cookers are excluded.

It's good practice (and often required by newer standards) to go beyond the minimum — for example an alarm near sleeping areas — but the above is the legal floor.

Your ongoing duties

Check they work on the first day of each new tenancy — and keep a dated, signed record that you did.

Repair or replace any alarm the tenant reports as faulty during the tenancy — this includes replacing batteries.

Position and maintain alarms per the manufacturer's instructions.

ProPixa tip — How ProPixa helps

ProPixa lets you log your start-of-tenancy alarm check with a date, so you've got the evidence if it's ever questioned — filed alongside your gas, electrical and other safety records, all in one place per property.

The penalty for getting it wrong

Up to £5,000. If you don't meet the alarm rules, the local authority can serve a remedial notice. Ignore it and they can impose a civil penalty of up to £5,000 — a lot of money for something a £20 alarm and a five-minute check would have prevented. And beyond the fine, this is the duty most directly tied to a tenant's life.

Your alarm checklist

1. Fit a smoke alarm on every storey with living space.
2. Fit a CO alarm in every room with a fixed combustion appliance (not gas cookers).
3. Test them on the first day of each tenancy and record it.
4. Fix or replace any faulty alarm the tenant reports — promptly.
5. Replace alarms per their expiry (most last around 10 years).

Common questions

Whose job is it to test alarms during the tenancy?

Day-to-day testing is sensibly the tenant's routine, but if they report a fault, the duty to repair or replace sits with you as the landlord.

Do I need a heat alarm in the kitchen?

Not under these specific regulations, but heat alarms in kitchens are good practice and may be required by other standards or in HMOs. Check your HMO conditions if relevant.

Does this apply to HMOs too?

Yes, and HMOs often have additional, stricter fire-safety requirements on top — including fire doors and escape routes as part of licensing.

LANDLORD COMPLIANCE

Landlord repairs responsibilities: who fixes what

"Is that my problem or the tenant's?" is one of the most common landlord questions. The law is clearer than you might think — here's who's responsible for what.

> **The quick answer:** By law (Section 11 of the Landlord and Tenant Act 1985) you must keep in repair the structure and exterior of the property and the installations for water, gas, electricity, sanitation, and heating & hot water. You can't contract out of this. The tenant handles minor upkeep and any damage they cause. The home must stay fit to live in throughout.

What the landlord must repair

These duties are implied into virtually every tenancy and you can't sign them away:

- Structure & exterior — walls, roof, windows, doors, guttering, drains.
- Water & gas pipes and electrical wiring.
- Basins, sinks, baths and toilets (sanitary fittings).
- Heating and hot water — the boiler and heating system.

You're also responsible for anything you've chosen to provide — appliances you supply, for example — and for keeping the property fit for human habitation.

What's the tenant's responsibility

- Minor day-to-day upkeep — changing lightbulbs, smoke-alarm batteries, keeping the place reasonably clean and ventilated.
- Using things responsibly ("tenant-like manner") — not blocking drains, reporting problems promptly.

Damage they or their guests cause — beyond fair wear and tear.

Fair wear and tear — a carpet that's simply aged, say — is the landlord's cost, not the tenant's. A good check-in inventory is what keeps that line clear at the end.

How quickly must you repair?

You must carry out repairs within a reasonable time of being told — what's "reasonable" depends on how serious it is. No heating in winter or a dangerous fault is urgent; a dripping tap is less so. You can't start the clock until the tenant tells you, which is why an easy way

for them to report matters. To do the work you must give the tenant proper notice (usually at least 24 hours) except in an emergency.

ProPixa tip — How ProPixa helps

ProPixa gives your tenant a simple way to report a repair — with a photo — and it lands with you time-stamped, so there's a clear record of when you were told and when you acted. You can book a vetted, insured engineer right from the report.

Common questions

Who fixes a blocked drain?

If the tenant caused it (e.g. by putting the wrong things down it), it's theirs; if it's a fault in the drains themselves, it's yours. Cause decides it.

What if the tenant reports something and I can't get in?

Keep a written record of your attempts to arrange access. You need notice to enter, so document requests carefully if a tenant blocks reasonable access.

Do I have to provide a certain standard of decoration?

The duty is about repair and fitness, not redecorating to taste. But the home must be safe and free of serious hazards throughout the tenancy.

LANDLORD COMPLIANCE

Damp, mould and Awaab’s Law: what landlords must do

Damp and mould aren’t just a tenant complaint — they’re a legal hazard, and the rules are getting stricter. Here’s your duty today, and what’s coming to the private sector.

The quick answer: A rented home must be fit to live in, and serious damp or mould is a recognised health hazard you must deal with. Today your duty comes from the Homes (Fitness for Human Habitation) Act and hazard rules — act promptly when a tenant reports it. Awaab’s Law, already in social housing, is expected to extend to private landlords (likely from around 2027) with strict fixed timescales to investigate and repair.

Your duty right now

Every rented home in England must be fit for human habitation for the whole tenancy.

Damp and mould that could harm a tenant’s health is a serious hazard under the housing health-and-safety rules, and if you don’t deal with it a tenant can take you to court to force repairs and claim compensation. “The tenant just needs to open a window more” is not a defence when there’s a genuine structural or ventilation problem.

What Awaab’s Law adds — and when

Awaab’s Law was introduced after a child died from prolonged exposure to mould. It sets legally binding timescales for landlords to act on hazards. It has applied to social housing since October 2025, and the Renters’ Rights Act gives the power to extend it to the private rented sector — expected from around 2027 once the regulations are confirmed. The private-sector version is likely to mirror the social one:

Emergency hazards — investigated and made safe within 24 hours.

Significant hazards (serious damp/mould) — investigated within 10 working days.

Written summary to the tenant — within 3 working days of the investigation ending.

Repairs start — within 5 working days of the investigation; if that's not possible, within 12 weeks.

Even before it's law for private landlords, treating reports on these kinds of timescales is simply good practice — and gets ahead of the change.

How to handle a damp or mould report

1. Respond quickly and in writing — don't let it sit.

2. Investigate the cause — is it condensation, a leak, rising damp, or poor ventilation?

The fix depends on it.

1. Do the actual repair, not just wipe the mould — fix the source (extractor fans, insulation, the leak).
2. Keep records of the report, your investigation and the work — dated.
3. Follow up to confirm it hasn't returned.

ProPixa tip — How ProPixa helps

When a tenant reports damp or mould through ProPixa, it's logged with a date and a photo, and you can book a vetted engineer right there — so you have a clear, timestamped record that you acted promptly, which is exactly what these rules reward.

Don't ignore it. Beyond the health risk, failing to deal with a serious hazard can bring council enforcement, compensation claims, and — once Awaab's Law extends to the private sector — breaches of statutory timescales. Acting fast is cheaper and safer than defending a claim.

Common questions

Does Awaab's Law apply to me now?

Not yet for private landlords — it's in force for social housing since October 2025. The power to extend it to the private sector exists under the Renters' Rights Act, with commentators pointing to around 2027. Your fitness-for-habitation duty applies now regardless.

Can a tenant withhold rent over damp?

Withholding rent is risky for tenants and isn't usually the right route — but they can take legal action to force repairs and seek compensation, so it's far better to fix the problem than to end up in court.

What if the tenant won’t let me in to inspect?

Document your attempts to arrange access in writing. You generally need to give notice, but a tenant repeatedly refusing access is something to record carefully in case a dispute arises.

LANDLORD COMPLIANCE

Tenancy deposit protection: the rules landlords can't skip

Take a deposit and you have 30 days to protect it properly — or risk paying your tenant up to three times the amount back. Here's exactly how to do it right.

> **The quick answer:** Put the deposit in a government-backed scheme and give your tenant the "prescribed information" within 30 days of receiving it. Use one of three schemes — DPS, MyDeposits or TDS. The deposit is capped at five weeks' rent (six if annual rent is £50,000+). Get it wrong and a court can order you to pay the tenant one to three times the deposit.

What deposit protection actually means

When you take a deposit for an assured shorthold tenancy, the law doesn't let you just hold the money in your account. You must place it in one of the government-approved Tenancy Deposit Protection (TDP) schemes, which keeps it safe and gives both sides a free, independent way to settle any dispute at the end of the tenancy. This protects the tenant's money — and, done properly, protects you too.

The 30-day rule — and the two things it covers

Within 30 days of receiving the deposit you must do both of these. Landlords often remember the first and forget the second:

1. Protect the money. Register the deposit with an approved scheme within 30 days.

2. Serve the prescribed information. Give the tenant the scheme's details, the amount protected, the property address, how to get it back, and how disputes are handled — also within 30 days.

Missing the prescribed-information step is the single most common — and most expensive — mistake. Protecting the money but never serving the paperwork still counts as non- compliance.

The three schemes

In England and Wales you can use the Deposit Protection Service (DPS), MyDeposits, or the Tenancy Deposit Scheme (TDS). Each offers two options:

Custodial — the scheme holds the deposit for the whole tenancy. Usually free to use.

Insured — you keep the deposit in your own account and pay the scheme a fee to insure it.

ProPixa tip — How ProPixa helps you stay on top of this

ProPixa records each tenancy's deposit — the amount, the scheme, the protection date and where the prescribed information is stored — so you always have proof you did it right and on time. No more digging through emails at the end of a tenancy to show you complied.

How much can you take?

Under the Tenant Fees Act, the deposit is capped:

Five weeks' rent where the annual rent is under £50,000.

Six weeks' rent where the annual rent is £50,000 or more.

Taking more than the cap is itself a breach, so work it out from the weekly rent (monthly rent × 12 ÷ 52 × 5) rather than guessing.

The penalty for getting it wrong

One to three times the deposit. If you don't protect the deposit or don't serve the prescribed information in time, a tenant can take you to court, and the court can order you to pay them between one and three times the deposit — on top of returning the deposit itself. With Section 21 "no-fault" evictions now abolished in England, deposit compliance is more important than ever: falling short weakens your position if you ever need to regain possession.

Your deposit checklist

1. Work out the cap (5 or 6 weeks' rent) and don't exceed it.
2. Register the deposit with DPS, MyDeposits or TDS within 30 days.
3. Serve the prescribed information on the tenant within 30 days — and keep proof.
4. At the end of the tenancy, agree deductions or use the scheme's free dispute service.

5. Record it all in one place — or let ProPixa keep the evidence for you.

Common questions

Do I need to re-protect the deposit when a fixed term rolls over?

Requirements can change when a tenancy renews or becomes periodic. It's good practice to confirm the deposit is still protected and, if needed, re-serve the prescribed information — the schemes explain their own rules for this.

What if I took the deposit years ago and never protected it?

Protect it as soon as possible and serve the prescribed information — but be aware the tenant may still have a claim for the earlier non-compliance. If you're unsure, take advice before serving any notices.

Does this apply to a holding deposit?

No — a holding deposit (to reserve a property) is different and is separately capped at one week's rent under the Tenant Fees Act. This guide is about the tenancy deposit that secures against damage and unpaid rent.

LANDLORD COMPLIANCE

Right to rent checks: a landlord's guide for 2026

Before anyone moves in, you must check they're legally allowed to rent in the UK. Get it wrong and the fine can be £10,000 per person. Here's how to do it properly.

> **The quick answer:** In England you must check that every adult occupier has the right to rent before the tenancy begins. Check original documents in person, use the Home Office online service with a share code, or use a certified IDVT provider. Get it wrong and the civil penalty is up to £10,000 per occupier — up to £20,000 for a repeat breach.

What a right to rent check is

Under the Immigration Act, landlords in England must confirm that everyone living in a rented property as their main home has the legal right to be in the UK. It applies to the whole household aged 18 or over — not only the person who signs the tenancy — and it's your responsibility, even if you use an agent (in which case, agree in writing who does it).

Who and when

Who: every adult (18+) who'll live there as their only or main home.

When: before the tenancy starts — you cannot let first and check later.

Follow-up: if someone has a time-limited right, check again before it runs out. If the right is unlimited, no repeat check is needed.

The three ways to check

Manual document check — see the original documents (e.g. passport) with the person present, check they're genuine and belong to them, and keep a clear copy with the date.

Home Office online service — the person gives you a share code, and you verify their status online. This is the norm for anyone with an eVisa or digital status.

IDVT — for British and Irish citizens with a valid passport, you can use a certified Identity Document Validation Technology provider to check digitally.

Whichever route you use, keeping dated evidence is what gives you the "statutory excuse" — the defence that protects you if a tenant's status later turns out to be a problem.

ProPixa tip — How ProPixa helps

ProPixa keeps each tenancy's paperwork — including your right to rent evidence — filed against the property, with the date, so if you're ever asked to prove you checked, it's there in seconds rather than lost in an inbox. (You still carry out the check itself via the Home Office service or in person.)

The penalties for getting it wrong

Up to £10,000 per occupier. Failing to carry out a compliant check before the tenancy can bring a civil penalty of up to £10,000 for each person — rising to up to £20,000 per occupier for a repeat breach within three years. Worse, knowingly renting to someone without the right to rent is a criminal offence carrying an unlimited fine or up to five years' imprisonment. This is one to get right every single time.

Your right to rent checklist

1. Identify every adult who'll live at the property.
2. Check each one before the tenancy begins — in person, by share code, or via IDVT.
3. Confirm the documents are genuine and belong to the person.
4. Keep a clear, dated copy of the evidence for the whole tenancy (and a year after).
5. Diary any follow-up check for time-limited rights before they expire.

Common questions

What if my letting agent does the checks?

You can agree in writing that the agent takes responsibility for right to rent checks. Without that written agreement, the responsibility — and the penalty risk — stays with you.

Can I refuse someone because of where they're from?

No. You must check everyone in the same way. Singling people out by nationality or ethnicity is discrimination — the check is about legal status only, applied equally to all applicants.

Does right to rent apply in Scotland, Wales or Northern Ireland?

The right to rent scheme currently applies in England only. If your property is elsewhere in the UK, this specific scheme doesn't apply — but other letting rules do.

LANDLORD COMPLIANCE

HMO licensing explained: what landlords need in 2026

Rent to a houseshare and you may need a licence you didn't know existed. Here's when an HMO licence is required, the three types of scheme, and the serious penalties for getting it wrong.

> **The quick answer:** A property needs a mandatory HMO licence when 5 or more people from 2 or more households share amenities like a kitchen or bathroom. Below that, your council may still require an additional licence (3+ people, 2+ households) or a selective licence (any rental in a designated area). Running an unlicensed HMO risks an unlimited fine or up to £40,000, plus a rent repayment order.

What counts as an HMO?

An HMO — House in Multiple Occupation — is, broadly, a property rented to people who aren't all one household and who share facilities. Think three friends sharing a flat, or a house let room-by-room to unrelated tenants. "Household" means a single person or members of one family, so unrelated sharers each count as a separate household.

The three types of licensing

Mandatory HMO licence. Required nationwide where 5+ people in 2+ households share amenities. The old "three storeys" rule is gone — the number of floors doesn't matter.

Additional licensing. A council can extend HMO licensing to smaller HMOs (typically 3+ people, 2+ households) in a designated area.

Selective licensing. A council can require a licence for any privately rented home — HMO or not — in a designated area, usually to tackle poor conditions locally.

Because additional and selective schemes are set by each local authority, two identical houses in different boroughs can have completely different requirements. Always check the council for the property's postcode.

ProPixa tip — How ProPixa helps

ProPixa keeps each property's licence — the type, the number and the expiry — on file with your other compliance, and warns you before an HMO licence runs out (they typically last up to five years, and it's easy to forget). One less deadline to hold in your head.

What a licence involves

You apply to the council and pay a fee (which varies widely by area). In return you must meet conditions covering the essentials of a safe, well-run shared home:

- Adequate room sizes and enough kitchen, bathroom and toilet facilities for the number of occupiers.
- Working fire safety measures — alarms, and often fire doors and clear escape routes.
- Up-to-date gas and electrical safety certificates.
- A named, "fit and proper" manager responsible for the property.

Licences generally last up to five years, after which you renew.

The penalties for getting it wrong

Up to £40,000 — and then some. Operating an HMO without a required licence can bring an unlimited fine on prosecution, or a civil penalty of up to £40,000. On top of that, tenants (or the council) can seek a Rent Repayment Order making you pay back up to 12 months' rent. And while a property is unlicensed, your ability to regain possession can be affected too. This is an expensive one to overlook.

Your HMO checklist

1. Count the occupiers and households — do you hit the mandatory 5/2 threshold?
2. Check the council for the postcode for any additional or selective scheme.
3. Apply for the right licence and pay the fee before letting.
4. Meet the conditions — room sizes, fire safety, certificates, management.

5. Diary the renewal date — or let ProPixa track it.

Common questions

Do I need a licence for a family renting my whole house?

A single family renting a whole property isn't an HMO, so no mandatory HMO licence — but a selective licensing scheme in that area could still require a licence for any rental.

Does each room need its own licence?

No — one licence covers the property, based on the number of occupiers and households it's approved for. You must not exceed the numbers your licence permits.

How long does it take to get a licence?

It varies by council and can take several weeks or months. Apply well ahead of letting — you shouldn't operate a licensable HMO while unlicensed.

PART THREE

The new law

What the Renters’ Rights Act changed

RENTERS' RIGHTS ACT

How to evict a tenant in 2026, now Section 21 has gone

"No-fault" evictions are over. Regaining possession now means using a Section 8 notice on the right ground — and the arrears rules and notice periods have changed. Here's how it works.

> **The quick answer:** Since Section 21 was abolished, you regain possession with a Section 8 notice citing a legal ground. For serious arrears (Ground 8) you need three months' unpaid rent and give four weeks' notice. To sell (Ground 1A) or move in (Ground 1) you give four months' notice, can't use it in the first 12 months, and can't re-let for 12 months after. If the tenant doesn't leave, you apply to court.

What changed: no more Section 21

The Renters' Rights Act ended Section 21 "no-fault" evictions in England in 2026. You can no longer end a tenancy just because you want to — you need a valid legal reason, set out as a "ground" in a Section 8 notice. Tenancies are now periodic (rolling), and the possession grounds and notice periods were rewritten at the same time. So the old playbook no longer applies.

The main grounds landlords use

There are many grounds; these are the ones that come up most:

Ground 8 — serious rent arrears (mandatory). At least three months' unpaid rent (13 weeks if rent is weekly), both when you serve notice and at the hearing. Four weeks' notice.

Grounds 10 & 11 — some arrears / persistent late payment (discretionary).

Four weeks' notice. The court decides whether it's reasonable to grant possession.

Ground 1A — you're selling the property. Four months' notice. Can't be used in the first 12 months of the tenancy.

Ground 1 — you or a close family member will move in. Four months' notice.

Same 12-month restriction.

For arrears, note that any delay caused by outstanding Universal Credit housing payments is generally excluded from the three-month calculation — so check the true figure carefully before serving.

ProPixa tip — How ProPixa helps

ProPixa tracks each tenancy's rent so you can see exactly how far a tenant is in arrears and whether the three-month threshold is met — and it can draft your Section 8 notice for you to review and serve. No guessing at figures, no wrong grounds.

The process, step by step

1. Choose the correct ground and check you genuinely meet it (e.g. three months' arrears at the date of service).

1. Serve a Section 8 notice on the government's current prescribed form, giving the right notice period for that ground.
2. Wait out the notice period — four weeks for arrears, four months for sale/move-in.
3. If the tenant hasn't left, apply to the court for a possession order.
4. If they still don't leave after an order, only a court-appointed bailiff can carry out the eviction — never do it yourself.

What you must never do

No DIY evictions. Changing the locks, removing belongings, cutting off utilities or harassing a tenant to leave is a criminal offence (illegal eviction). Possession must go through the proper notice-and-court process. The restrictions on the sale and move-in grounds also bite: use Ground 1 or 1A and you generally can't re-let or re-market the property for 12 months.

Common questions

Can the tenant fight it?

For mandatory grounds like Ground 8, if the ground is properly made out the court must grant possession. For discretionary grounds, the tenant can argue it isn't reasonable. Either way, your paperwork and evidence need to be right.

Do I still need to have protected the deposit and done my certificates?

Yes. Compliance failures — an unprotected deposit, a missing gas or electrical certificate — can undermine a possession claim. Get the basics right long before you ever need to rely on them.

Which form do I use?

A Section 8 notice must be served on the government's current prescribed form (the forms were updated under the Renters' Rights Act). Always download the latest version from GOV.UK before serving.

RENTERS' RIGHTS ACT

How to increase the rent: the rules landlords must follow in 2026

The Renters' Rights Act changed how — and how often — you can raise the rent. Here's the proper process, the notice you must give, and what happens if your tenant pushes back.

The quick answer: You can raise the rent on an assured tenancy once every 12 months, with at least two months' written notice, using the statutory Section 13 notice (Form 4A). The tenant can refer it to the First-tier Tribunal, which decides the market rent. Old rent-review clauses can no longer be used to push increases through.

What changed under the Renters' Rights Act

Since the Renters' Rights Act reshaped tenancies in England, all assured tenancies are periodic (rolling), and rent increases run through one single, statutory route. That means no more increases buried in a fixed-term rent-review clause, and no raising the rent whenever you like — there's now a clear, once-a-year process with tenant protections built in.

The three rules that matter

Once a year. You can increase the rent no more than once every 12 months.

Two months' notice. You must give the tenant at least two months' written notice before the new rent starts.

The right form. You use a Section 13 notice — the prescribed Form 4A — proposing the new rent and the date it takes effect.

The increase must be to a realistic market rent — you can't use a large "paper" increase as a back-door way to force a tenant out, and the tribunal exists precisely to check that.

How a tenant can challenge it

If your tenant thinks the proposed rent is above the going rate, they can refer it to the First-tier Tribunal (Property Chamber) before the increase takes effect. The tribunal looks at what similar local properties actually let for and sets the rent accordingly. The Act also strengthened tenant protections around this — so it pays to propose a fair, evidence- based figure rather than an optimistic one, because an inflated demand can simply be knocked back.

> **ProPixa tip — How ProPixa helps**
>
> ProPixa tracks each tenancy's rent and the date of the last increase, so you know exactly when the 12 months are up — and it can draft your Section 13 notice on the correct Form 4A, ready for you to review and serve. No wrong forms, no accidental early increases.

How to do it properly, step by step

1. Check it's been at least 12 months since the last increase (or since the tenancy began).

1. Decide a fair market rent — look at what comparable local properties actually let for.
2. Serve a Section 13 notice (Form 4A) giving at least two months' notice of the new rent and its start date.
3. If the tenant challenges it, be ready to show your evidence at the First-tier Tribunal.
4. Keep a record of the notice and the date — you'll need it before you can increase again next year.

Common questions

Can the tenant just refuse to pay the higher rent?

A tenant can't simply ignore a valid Section 13 increase, but they can challenge it at the tribunal before it takes effect. If they neither pay nor challenge, that becomes a separate matter of arrears — handled through the proper grounds-based process.

Do these rules apply across the whole UK?

This guide covers England under the Renters' Rights Act. Scotland and Wales have their own rent and tenancy rules, so check the position that applies where your property is.

What if my tenancy agreement has a rent-review clause?

For assured tenancies under the Act, rent increases must go through the statutory Section 13 route — you can't rely on an old rent-review clause to raise the rent instead.

RENTERS' RIGHTS ACT

Pets in rental properties: what landlords can and can't do

"No pets" is no longer a blanket you can throw over a tenancy. Under the Renters' Rights Act tenants can request a pet — and you need a genuinely reasonable reason to say no.

> **The quick answer:** Tenants now have a right to request a pet, and you must not unreasonably refuse. You should reply to a written request within about 28 days. You can say no where it's genuinely reasonable — an allergy, a property too small, an illegal pet, a freeholder ban — but not just because you'd rather not. You can't take an extra pet deposit beyond the normal cap.

What changed

The Renters' Rights Act gave tenants a right to keep a pet with the landlord's consent, and made clear that consent can't be withheld unreasonably. The old default — a flat "no pets" clause — no longer works for assured tenancies in England. In practice, more tenants are asking, so it's worth knowing exactly where you stand.

The process

The tenant makes a written request to keep a pet.

You should respond within about 28 days — this can be extended if you need more information from the tenant or consent from a superior landlord (for example, if you're a leaseholder).

You either agree, or refuse with a reasonable reason in writing.

Reasonable vs unreasonable refusals

✓ Can be reasonable ✗ Usually not reasonable Another occupier has a genuine allergy A general "I don't want pets" preference The property is too small for the pet (or for A vague worry the pet might cause several pets) damage The pet is illegal to keep A bad experience with a previous tenant's A freeholder or head-lease prohibits pets pet

A blanket no-pets clause with no specific reason

If a tenant thinks a refusal was unreasonable, they can challenge it — so put your reasoning in writing and make sure it genuinely fits one of the acceptable grounds.

ProPixa tip — How ProPixa helps

ProPixa keeps a clear record of each tenancy — including a pet request, your written response and the date — so if a decision is ever questioned, you've got the paper trail.

Everything filed against the property, not scattered across texts and emails.

Protecting your property

You can't take a bigger deposit for a pet — the deposit cap (five weeks' rent, or six above £50,000 annual rent) still applies. To manage pet-related risk instead:

- Check your own landlord insurance for accidental/pet damage cover, and consider adding it.
- Encourage the tenant to hold cover that includes pet damage.
- Do a thorough inventory at check-in so end-of-tenancy fair wear and tear vs damage is clear.
- Agree sensible house rules in writing when you consent.

Common questions

What about assistance dogs?

Assistance dogs are treated differently and are generally protected under equality law — refusing one can be unlawful discrimination, separate from the pet rules here.

Can I charge extra rent for a pet?

You can't take an extra deposit. Rules on "pet rent" are tighter than they used to be, so don't assume you can simply add a charge — check the current position before you try.

Does this apply to leasehold flats I let?

You still can't unreasonably refuse, but if your own lease bans pets you may need the freeholder's consent — which is a legitimate reason the process allows extra time for.

RENTERS’ RIGHTS ACT

The PRS Database: what landlords must register, and when

A new national database is coming for every private rental in England. Register, or you won’t be able to advertise, evict, or licence a property — and the fines reach £40,000.

> **The quick answer:** The Renters’ Rights Act creates a Private Rented Sector (PRS) Database. You must register yourself (a Landlord Registration Number) and each property (a Property Registration Number). It rolls out from late 2026, phased by region. Let or advertise without it and you can’t get a Section 8 possession order, can’t be advertised by agents/portals, can’t get an HMO licence — and face penalties up to £40,000.

What you’ll need to register

When the service is live, you register once as a landlord and then add each property. Expect to provide:

- Your details — name, address, contact details (and identifying information).
- Each property’s details — address, type, number of bedrooms, tenancy status and rent.
- Compliance references — your EPC rating, gas safety certificate and EICR details.

You get a Landlord Registration Number and, for each property, a Property Registration Number — and you’ll need to keep the information up to date.

When it goes live

- From late 2026 — the “register your rental property” service begins rolling out, phased by region.
- 2027 — the rollout widens as the system beds in.
- Later — mandatory sign-up to the PRS Landlord Ombudsman is expected to follow.

What happens if you don’t register

Up to £40,000 — and you’re stuck. An unregistered landlord can’t obtain a Section 8 possession order (except certain anti-social-behaviour grounds), can’t have the property advertised by agents or portals, and can’t get or renew an HMO licence.

Penalties run up to £7,000 for a first or less serious breach and up to £40,000 for serious, repeated or fraudulent breaches — and tenants can seek a rent repayment order of up to 24 months’ rent.

ProPixa tip — How ProPixa helps

ProPixa already stores your registration numbers alongside each property, together with the EPC, gas and electrical details you’ll need to hand over — so when the database asks for them, they’re in one place, current, and ready to enter.

Common questions

What if I use a letting agent?

You’re still responsible for being registered. Agents and portals won’t be able to advertise a property that isn’t on the database, so don’t assume the agent covers it.

Is there a fee to register?

A fee is expected, but the exact amount and process will be confirmed when the service launches — watch GOV.UK as the phased rollout reaches your region.

How does this connect to evicting a tenant?

Being registered is set to be a condition of obtaining a Section 8 possession order (with limited exceptions). So if you might ever need possession, staying registered matters.

PART FOUR

Money, tax & protection

Keeping more of what you earn

TAX

Making Tax Digital for landlords: dates, thresholds and what to do

Paper records and one big January tax return are on the way out. Here's when Making Tax Digital for Income Tax reaches you, and how to be ready without the panic.

> **The quick answer:** Making Tax Digital (MTD) for Income Tax means keeping digital records and sending HMRC quarterly updates with compatible software. It starts from 6 April 2026 for landlords with qualifying income over £50,000, 6 April 2027 for over £30,000, and 6 April 2028 for over £20,000. Qualifying income is your gross income before expenses.

What Making Tax Digital actually is

MTD for Income Tax is HMRC's shift away from the annual paper-style Self Assessment.

Instead of totting everything up once a year, you keep your rental income and expenses in digital form and send HMRC a short update every quarter, then a final declaration after the tax year ends. The aim is fewer errors and no more year-end scramble — but it does mean your record-keeping has to be tidy all year round.

When does it reach you?

It's being phased in by income level. Crucially, the threshold is your gross qualifying income — the total from self-employment and/or property before you take off expenses — as declared on your Self Assessment return.

From 6 April 2026 — qualifying income over £50,000.

From 6 April 2027 — qualifying income over £30,000.

From 6 April 2028 — qualifying income over £20,000.

HMRC identifies who's in scope from recent tax returns, but the responsibility to check is yours — so if your rents (before costs) are near a threshold, assume it applies and get ready early.

What you'll need to do

Keep digital records of every rental income and expense as you go.

Send HMRC a quarterly update of your figures through MTD-compatible software.

Submit a final declaration after the tax year to confirm everything and settle your tax.

ProPixa tip — How ProPixa fits in

ProPixa keeps your rental income and expenses in digital form all year and produces the quarterly and annual figures ready for you or your accountant — so when a deadline lands, the numbers are already done, not reconstructed from a shoebox.

Important: ProPixa keeps the records and figures, but it is not HMRC-recognised filing software and does not submit anything to HMRC — you or your accountant file using MTD-compatible filing software.

How to get ready now

1. Work out your gross property (and any self-employment) income and see which threshold you're near.

1. Start keeping digital records now, even before your start date — it makes the switch painless.
2. Separate rental income and expenses cleanly so quarterly figures are quick to produce.
3. Line up your MTD-compatible filing software (or confirm your accountant's).
4. Diary your quarterly update dates once your start date arrives.

Common questions

I'm below £20,000 — am I affected?

The announced thresholds currently stop at £20,000 (from April 2028). If your qualifying income is below that, you're not yet mandated — but keeping digital records is still good practice, and the rules may extend over time.

Does the threshold count each property separately?

No — it's your total gross income across all your property (and any self-employment) combined, not per property.

Do I still need an accountant?

That's your choice. Many landlords will keep an accountant for the final declaration and advice; good digital records simply make that work faster and cheaper. ProPixa produces the figures either way.

TAX

Landlord allowable expenses: what you can claim against tax

Every pound of genuine cost you don't claim is tax you didn't need to pay. Here's what UK landlords can deduct from rental income — and the one big rule that trips everyone up.

> **The quick answer:** You can deduct revenue costs — repairs, letting agent fees, insurance, ground rent/service charges, accountancy, advertising, and utilities or council tax you pay — from your rental income. Mortgage interest is different: since the Section 24 change, individual landlords get a 20% basic-rate tax credit on finance costs, not a full deduction. Capital improvements can't be claimed against income — only repairs.

What you can claim

If a cost is wholly and exclusively for running the let, it's usually allowable. The common ones:

- Repairs & maintenance — fixing the boiler, decorating, replacing a broken fixture. No minimum — even a £40 repair counts.
- Letting agent & management fees.
- Buildings and contents insurance (landlord policy).
- Ground rent and service charges on leasehold flats.
- Utilities and council tax — where you, not the tenant, pay them (e.g. between tenancies).
- Accountancy and legal fees for the letting (including possession costs and rent written off as bad debt).
- Advertising to find tenants.
- Travel to inspect or manage the property, at HMRC's approved mileage rate.

The big one: mortgage interest and Section 24

This is where most landlords lose money by misunderstanding the rules. Since the Section 24 change, individual landlords can no longer deduct mortgage (finance) interest from rental profit. Instead you get a tax reducer worth 20% of your finance costs, applied against your tax bill. So on £4,000 of mortgage interest you get an £800 reduction in tax — not £4,000 off your taxable profit. For higher-rate taxpayers that's a real cost, since the old rules gave relief at your full rate.

One exception: limited companies still deduct mortgage interest in full before corporation tax — which is why some portfolio landlords look at incorporating. That's a decision to take with an accountant, not lightly.

Replacement of Domestic Items relief

The old 10% wear-and-tear allowance is gone. Instead, you can claim the cost of replacing domestic items in a furnished let — sofa, fridge, carpets, curtains — minus anything you got for the old one. It's like-for-like: if you upgrade to something fancier, you can only claim what a similar replacement would have cost. And it's replacements only — not the first time you kit the place out.

Repairs vs improvements — the line that matters

A repair restores; an improvement betters. Repairing a worn worktop is an allowable repair. Fitting a brand-new kitchen or building an extension is a capital improvement — you can't claim it against this year's income, though it does add to your cost base and reduces Capital Gains Tax when you sell. Using a modern equivalent (double glazing to replace single) usually still counts as a repair.

ProPixa tip — How ProPixa helps

ProPixa keeps every expense and receipt against the right property all year, so at tax time your allowable costs are already totalled — not reconstructed from a shoebox in January. It produces the figures ready for you or your accountant (it keeps the records; it isn't HMRC filing software).

Common questions

Are mortgage arrangement fees allowable?

Finance-related costs generally fall under the Section 24 restriction (20% credit) rather than a full deduction. Check the specific fee with an accountant.

What records do I need to keep?

Keep evidence for every expense — invoices, receipts and bank records. Under Making Tax Digital these need to be digital, and you'll want them to hand for each quarterly update.

Do I pay tax if I make a loss?

No tax on a loss, and rental losses can generally be carried forward to set against future rental profits — so keep claiming even in a loss year.

TAX

The Rent a Room Scheme: £7,500 a year, tax-free

Got a spare room? Letting it to a lodger can earn you up to £7,500 a year without paying a penny of tax on it. Here's how the scheme works and what to watch for.

> **The quick answer:** The Rent a Room Scheme lets you earn up to £7,500 a year tax-free from letting a furnished room in the home you live in. Share the income (say with a partner) and it's £3,750 each. Your lodger is usually an excluded occupier, not a tenant — so the tenancy deposit and Section 8 rules don't apply in the same way, but you still owe them a safe home.

How the scheme works

The Rent a Room Scheme is a tax relief. If you let a furnished room in your own home, the first £7,500 of that income each tax year is tax-free — you don't even need to tell HMRC if you earn under the threshold and it's your only reason to file. Go over £7,500 and you have a choice: pay tax on the amount above £7,500, or work out your profit the normal way (income minus expenses) — whichever leaves you better off.

Who qualifies

You live there too. The scheme is for a room in the home you occupy yourself — not a separate, self-contained property you let out.

The room is furnished. It applies to furnished accommodation.

It's a lodger, not a whole-home let. You're sharing your home with them, not renting them their own place.

A lodger is not a tenant — why that matters

Because a lodger shares your home, they're usually an excluded occupier (a licensee) rather than an assured shorthold tenant. In practice that means:

The tenancy deposit protection schemes don't apply in the same way (though you should still handle any deposit fairly and keep records).

Ending the arrangement is simpler than evicting a tenant — you generally give reasonable notice rather than serving a Section 8 notice.

You still owe a duty of safety — gas appliances, electrics and furnishings must be safe.

ProPixa tip — How ProPixa helps

Even a lodger comes with income to record and a room to look after. ProPixa keeps your rent-a-room income in digital form for your tax records, and files any safety paperwork in one place — so if your total income ever crosses into needing a tax return or Making Tax Digital, you're ready, not scrambling.

Things worth checking first

Your mortgage or lease — some don't allow a lodger without consent.

Your insurance — tell your home insurer you have a lodger.

Benefits and council tax — a lodger can affect a single-person council tax discount.

A written lodger agreement — sets out rent, notice and house rules, and avoids misunderstandings.

Common questions

Can I use it if I rent my home rather than own it?

Potentially yes — but check your own tenancy agreement first, as many prohibit subletting or taking a lodger without the landlord's written permission.

What if two of us own the home?

The £7,500 allowance is halved to £3,750 each where the income is shared between two or more people.

Does the Rent a Room Scheme cover Airbnb-style lettings?

It can apply to short-term lets of a room in your own home, but the rules and other taxes (and your mortgage/insurance terms) get more complex — take advice if you're running it as a business.

GETTING STARTED

Landlord insurance: what it covers and whether you need it

Your normal home insurance won't cover a property you rent out — and a rejected claim is a very expensive way to find that out. Here's what landlord insurance is and what to look for.

> **The quick answer:** Landlord insurance isn't required by law, but a buy-to-let mortgage lender will almost always insist on buildings cover. A standard home policy won't cover a let property. A good landlord policy covers the building and landlord liability, with optional extras like loss of rent, contents, accidental/malicious damage and rent guarantee.

Do you legally need it?

There's no law that says you must have landlord insurance. But two things make it close to essential in practice: first, if the property is mortgaged, your lender will require buildings insurance as a condition of the loan. Second, and more importantly, a standard residential home insurance policy does not cover a property you let out — so if you rely on it, a claim can simply be refused, leaving you to cover a fire or flood yourself.

What a landlord policy covers

Buildings. The structure itself — walls, roof, fixtures — against fire, flood, storm and similar. Usually the core of the policy (and what lenders want).

Property owners' (landlord) liability. Protects you if a tenant or visitor is injured and claims it was your fault. Often the most valuable cover you hope never to use.

Contents (optional). For furnished lets — your furniture and appliances, not

Loss of rent (optional). Pays out if the property becomes uninhabitable after

an insured event (say a fire) and you lose rental income.

Accidental & malicious damage (optional). Cover for damage caused by

Rent guarantee / legal expenses (optional). Helps if a tenant stops paying,

covering lost rent and the legal cost of regaining possession.

ProPixa tip — How ProPixa helps

ProPixa keeps your policy details and renewal date on file with the rest of your property paperwork, so cover never quietly lapses and you can find the policy in seconds if you ever need to claim. When you're comparing landlord cover, ProPixa also surfaces a recommended option right where you manage the property.

What affects the price

Premiums vary with the property's value and location, the type of let (a family let, an HMO and a student let are priced differently), whether it's furnished, the tenant type, and how much optional cover you add. Because the range is wide, it's worth comparing rather than auto-renewing — and telling insurers the truth about how the property is let, since a mismatch can void a claim.

Common mistakes to avoid

- Relying on home insurance for a rental — it won't pay out.
- Not telling the insurer the property is let, or how (e.g. to students, or as an HMO).
- Underinsuring the rebuild cost — insure the cost to rebuild, not the market value.
- Letting cover lapse between tenancies or forgetting the renewal date.

Common questions

Do tenants need their own insurance?

Your policy doesn't cover your tenant's belongings. It's worth encouraging tenants to take their own contents insurance — it protects them and reduces disputes.

Does landlord insurance cover the boiler breaking down?

Not usually — that's a maintenance issue, not an insured peril. Some landlords add separate boiler/emergency cover for that.

Is an HMO more expensive to insure?

Generally yes — more occupants and shared facilities mean more risk, so make sure the insurer knows it's an HMO and cover it correctly.

THE EASY PART

Now let ProPixa do the remembering

You've just read nineteen guides' worth of deadlines. The truth is, the hard part was never understanding them — it's remembering them, on every property, every year. That's the one thing an app does better than any human.

ProPixa keeps your whole tenancy in one place: it stores every certificate and warns you **before** it expires, tracks your rent, files your documents, keeps the Making Tax Digital records HMRC wants, and puts your tenant on the same page in their own free app. You can even book vetted, insured engineers for the safety checks in this handbook, right where you spot the job.

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