A PRACTICAL GUIDE FOR FIRST-TIME LANDLORDS

The accidental landlord guide

A home can become a rental unexpectedly - through inheritance, a move abroad, a new job, a relationship change or a decision to keep your home while you relocate. This guide sets out the decisions to make before letting, the records to keep and the help you can ask for.

> **Start with the property, your authority to let it and the rules that apply. Do not advertise or grant a tenancy until the checks below are in hand.**

Inside this guide

- A first-day checklist for an inherited or newly vacant home
- Mortgage, lease, insurance and compliance checks before marketing
- Choosing between self-management, tenant-find and full management
- Budgeting for repairs, void periods, tax and professional advice
- A note on possession rules in force in England from 1 May 2026

Prepared by Hermens Property | London and Surrey

1. Take control before you let

An unexpected change in circumstances can leave you responsible for a property you did not plan to rent. Confirm who has authority to make decisions, secure the home and check whether contracts or restrictions affect letting.

Your first 48 hours

- Confirm authority. If inherited, check who can instruct an agent, approve spending and sign documents. Executors should follow the will, grant and estate-administration advice.
- Secure the property. Record meter readings, collect keys, check locks and tell the insurer if the home is empty. Follow any inspection, heating or water conditions.
- Check the right to let. Read the mortgage conditions and, for leasehold property, the lease and superior-lease terms. Obtain lender, freeholder or managing-agent consent where required.
- Do not promise a move-in date yet. First confirm safety work, certificates, licensing, insurance and tenancy terms.
- Keep a file. Save title and lease papers, certificates, receipts, rent records, agent instructions and communications securely.

Inherited property? A marketing appraisal is not the same as a date-of-death or inheritance-tax valuation. Ask the estate solicitor or tax adviser what evidence is required.

Common routes into accidental letting

Inheritance: decide whether to sell, transfer or let and confirm who may act. Moving for work or abroad: check lender consent, tax questions and who can respond to emergencies. Relationship or family change: resolve ownership, authority and insurance before granting a tenancy. Temporary relocation: compare letting with the cost and flexibility of keeping the home empty.

2. Get the home ready and compliant

Requirements depend on the property, tenancy, local authority and current legislation. Use this prompt list, then confirm the rules for this address before marketing. An agent can coordinate work, but the landlord remains responsible for duties the law places on them.

Check	What to arrange before letting
Gas	If gas is present, use a Gas Safe registered engineer for the required check, normally every 12 months. Give the tenant the record within the deadline and keep a copy.
Electrical safety	Where regulations apply, have the installation inspected by a qualified person at least every five years. Keep the report, complete required remedial work and provide copies as required.
Energy performance	Check the EPC and current minimum energy-efficiency rules and exemptions before marketing. Verify the position for this home and tenancy.
Deposit	If taking a tenancy deposit, protect it in an authorised scheme and provide prescribed information on time. From 1 May 2026, assured shorthold tenancies generally became assured periodic tenancies.
Right to rent	In England, complete the required right-to-rent checks for adult occupiers before the tenancy begins, using the current Home Office process.
Fire and alarms	Fit and test the smoke and carbon-monoxide alarms required for the home. Check furniture safety and additional fire rules, especially for HMOs or converted flats.
Licensing	Ask the council whether selective, additional or HMO licensing applies. Check occupancy, planning and building restrictions where relevant.
Repairs	Address hazards and arrange a reliable route for urgent repairs. Record condition, keys, appliance details and agreed work.

The local council and relevant regulator can confirm rules for a specific address. If a requirement is unclear, ask a qualified professional before the tenancy starts.

3. Choose how much help you need

Compare the work included, the fee, who holds or transfers money and who makes decisions when you are unavailable. Ask for written terms and a fee schedule before instructing an agent.

Self-managed

You handle marketing, viewings, tenant checks, paperwork, deposit steps, repairs, inspections and records. This may suit a nearby landlord with time and confidence in the current rules. Keep a calendar for renewals, inspections and certificate expiry dates.

Tenant-find or let-only

An agent may market the home, arrange viewings, assess applications and help set up the tenancy. Confirm which checks, documents and deposit tasks are included and what remains yours after move-in.

Full management

A managing agent can coordinate day-to-day administration, rent collection, inspections and repairs within your written authority. Ask how urgent work is approved, how often you get statements, who holds the deposit and how a handover works if you later change agent.

Questions to ask an agent

- What is included in the fee and what is charged separately?
- Who is my contact and how are urgent issues escalated?
- How are applications, checks and tenancy documents handled?
- Who protects the deposit, renews certificates and supplies records?
- What repair amount can you authorise without asking me?
- How do you report rent, arrears, maintenance and complaints?
- What notice period applies if I change agent?

Read the agency agreement carefully. State your repair-approval limits and the decisions you want to retain in writing.

4. Budget for the real costs

Rent is not the same as profit. Forecast monthly and annual costs before choosing a rent or service level. Keep a reserve for void periods, urgent repairs and insurance excesses.

Include these items

- Mortgage payments and any consent-to-let or product costs
- Agent fees and separately charged services; check whether VAT applies to each supplier
- Compliance, licensing, insurance and safety-check costs
- Repairs, appliances, decorating, cleaning, gardening and communal costs
- Void periods, tenant changeover, utilities and council tax where payable
- Leasehold service charges, ground rent and planned building works
- Accountancy, legal and record-keeping costs

Tax and records

Keep rent and expense records, invoices and bank statements. UK tax depends on ownership structure, residence, finance costs and personal circumstances. Mortgage-interest relief for individual residential landlords is restricted under current rules; companies are treated differently. Ask an accountant or tax adviser to assess your position before relying on a net-rent estimate.

If you live abroad while letting a UK home, ask about the Non-resident Landlord Scheme and residence-related tax rules. If inherited, keep estate-period records separate from later letting records.

Do not use a general online example as a tax calculation for your circumstances. Get independent advice from a suitably qualified adviser.

5. Start the tenancy with good records

A careful handover reduces uncertainty. Record the agreed rent, payment date, tenancy terms, keys, meter readings, property condition and any promised repair. Give the tenant the required documents and keep proof of delivery.

Before move-in

- Agree the tenancy in writing using current compliant terms.
- Complete referencing and required checks; keep personal data securely.
- Prepare an inventory and check-in record with clear photographs.
- Protect any deposit and provide prescribed information on time.
- Share current safety and energy documents and repair-reporting details.
- Set up rent collection, statement records, emergency contacts and a maintenance reserve.

During the tenancy

- Keep up with safety renewals, repairs, inspections and licensing conditions.
- Record repair reports and your response; separate urgent from routine work.
- Keep statements, receipts, certificates, inspection notes, notices and deposit records together.
- Check current rules before changing rent or terms, or serving notice.

If you may need the property back

England's tenancy rules changed on 1 May 2026. Assured shorthold tenancies generally became assured periodic tenancies, and section 21 notices can no longer be served. A landlord must rely on a valid statutory ground and follow the required notice and court process.

Ground 1A - intention to sell

The statutory sale ground may be available where the landlord genuinely intends to sell, subject to the rules and exceptions. Current government guidance says Ground 1A cannot be used to make a tenant leave during the first 12 months of a new tenancy. The notice period is four months; a notice may be served earlier only if it will not expire before that protected period ends. If the tenant does not leave after a valid notice, the landlord must apply to court for possession.

Before serving notice

- Read current government guidance and use the prescribed form for the correct ground.
- Check deposit compliance, tenancy documents and legal preconditions.
- Get independent legal advice for the facts, tenancy history and timing.
- Do not change locks or remove belongings without following the legal process.

> **Possession rules are technical and the right ground depends on the facts. This guide is not legal advice. Take advice from a housing solicitor before acting.**

6. Your next-step checklist

- I have authority to let and checked title, lease and lender conditions.
- My insurer and managing agent know the home will be let or empty.
- I have confirmed current safety, energy, deposit, right-to-rent and licensing steps.
- The property is safe, secure and ready for the intended tenants.
- I have compared self-management, tenant-find and full-management services and fees.
- My budget includes compliance, maintenance, insurance, voids and tax advice.
- I have a secure record system and a plan for urgent repairs and tenant contact.
- I understand the current possession process and will get advice before serving notice.

How Hermens can help

Hermens Property can discuss a rental appraisal, tenant-find or property-management service, including a handover from another agent. We can also discuss a sale if keeping the property is not right for you. Services and fees depend on the instruction; we explain available options before you decide.

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Email: info@hermens.co.uk
Services and fees: hermens.co.uk/landlords and hermens.co.uk/fees

Official references checked 2 November 2026

GOV.UK - Landlord responsibilities: https://www.gov.uk/renting-out-a-property/landlord-responsibilities
GOV.UK - Electrical safety standards: https://www.gov.uk/government/publications/electrical-safety-standards-in-the-private-and-social-rented-sectors-guidance
GOV.UK - Tenancy deposit protection: https://www.gov.uk/tenancy-deposit-protection
GOV.UK - Grounds for possession: https://www.gov.uk/government/publications/grounds-for-possession-guidance-for-landlords-and-letting-agents
GOV.UK - Assured periodic tenancies, ending a tenancy: https://www.gov.uk/assured-tenancy-agreements-a-guide-for-landlords/ending-a-tenancy
HMRC - Income tax when you rent out a property: https://www.gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income

This guide is general information for residential letting in England. It is not legal, tax, accounting, financial, mortgage or insurance advice. Rules can change and may differ for HMOs, lodgers, company lets, overseas property and other arrangements. Confirm the rules for your property and obtain independent professional advice where needed.

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