



WHITE HOUSE MORTGAGES LTD.

The White House, 39 Saffron Road, Chafford Hundred, Essex RM16 6NA.

T: 01375 430 431 E: tonysilver@whmltdfa.co.uk W: www.whmltdfa.co.uk

Key Points of the Renters Rights Act

- Ensures tenants have the right to live in a safe and well-maintained property, with landlords responsible for necessary repairs.
- Provides protection against unfair eviction, requiring landlords to follow a formal process and provide reasonable notice.
- Limits rent increases to specific intervals and mandates transparency in rent calculations.
- Guarantees tenants the right to privacy, including advance notice before property inspections or visits.
- Empowers renters to challenge unfair practices or illegal fees through official complaint channels.
- Outlines clear responsibilities for both landlords and tenants regarding property upkeep and behaviour.
- Improves access to tenancy agreements and information, ensuring contracts are fair and easy to understand.

Under the Renters Rights Act, tenants may have the right to keep pets in their rented property, provided this is not expressly prohibited in the tenancy agreement. Landlords must make any restrictions on pet ownership clear within the contract, and cannot impose unreasonable bans without valid justification, such as property suitability or health and safety concerns. Tenants are encouraged to discuss pet arrangements openly and ensure compliance with all relevant clauses in their tenancy agreement.

Private Rented Sector Landlord Ombudsman

The government will introduce a new Private Rented Sector Landlord Ombudsman Service, which all private landlords in England with assured or regulated tenancies will be required by law to join, including those who use a managing agent.

Tenants will be able to use the service for free to complain about a landlords' actions or behaviours. The service will offer fair, impartial and binding resolution for tenants, and will have powers to compel landlords to issue an apology, provide information, take remedial action, and/or pay compensation. The service will also benefit landlords by resolving tenant-initiated complaints in the quickest and most cost-effective way possible. Landlords will also have access to guidance and support from the ombudsman service to help them improve their complaint handling practices.

The Act includes robust enforcement measures for the ombudsman service. Local councils will be able to take action against landlords who fail to join, or against anyone who markets a PRS

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. Written quotations on request. A fee typically of 1% will be charged as per our published Fees Ts&Cs. All loans subject to status. White House Mortgages Ltd is Authorised and Regulated by the Financial Conduct Authority 302190. Company Registration: White House Mortgages Ltd. 3300810 England.



WHITE HOUSE MORTGAGES LTD.

The White House, 39 Saffron Road, Chafford Hundred, Essex RM16 6NA.

T: 01375 430 431 E: tonysilver@whmltdfa.co.uk W: www.whmltdfa.co.uk

property where the landlord is not registered. This will include civil penalties of up to £7,000 for initial breaches and up to £40,000 or criminal prosecution for continuing or repeated breaches.

Tenants will be able to seek rent repayment orders against their landlord if the landlord commits an offence by persistently failing to join the ombudsman service.

Landlords will be required to comply with ombudsman decisions. Failure to comply may result in a landlord being expelled from the scheme and subsequent local council enforcement action, as outlined above. There will be a route for landlords to rejoin the ombudsman service if they take the necessary steps to become compliant.

Private Rented Sector Database

The Renters' Rights Act will introduce a new Private Rented Sector Database. All landlords of assured and regulated tenancies will be legally required to register themselves and their properties on the database and could be subject to penalties if they market or let out a property without registering it and providing the required information.

How will a landlord sign up to the database and what happens if they don't?

All landlords of assured and regulated tenancies will be legally required to register themselves and their properties on the database. They will be able to do this online.

For those who are unable to register online, we will offer alternative offline ways for registrations to be processed.

Landlords in breach of the duty to register on the database will not be able to get a possession order except if the ground under which possession is sought is ground 7A or ground 14 (tenant anti-social behaviour).

Local councils will be able to take enforcement action against private landlords that fail to join the PRS Database. If a landlord lets or advertises a property without it first being registered on the database, they can be issued with a civil penalty of up to £7,000 by the local council. If a landlord repeatedly breaches the requirement, or if they commit a serious offence such as providing fraudulent information to the database, they may be issued with a civil penalty of up to £40,000 or could face criminal prosecution.

Prohibiting rental discrimination

Rental discrimination against families with children or people who receive benefits have no place in a fair and modern housing market. Everyone in the private rented sector is entitled to a safe and decent home and prospective tenants should be considered on an individual basis.

The Renters' Rights Act will take direct action to address rental discrimination practices in the private rented sector. It will address both overt discriminatory practices, such as 'No DSS' adverts, and situations where landlords or letting agents use other indirect practices in order to prevent someone entering into a tenancy.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. Written quotations on request. A fee typically of 1% will be charged as per our published Fees Ts&Cs. All loans subject to status. White House Mortgages Ltd is Authorised and Regulated by the Financial Conduct Authority 302190. Company Registration: White House Mortgages Ltd. 3300810 England.



WHITE HOUSE MORTGAGES LTD.

The White House, 39 Saffron Road, Chafford Hundred, Essex RM16 6NA.
T: 01375 430 431 E: tonysilver@whmltdfa.co.uk W: www.whmltdfa.co.uk

Landlords and agents will continue to have the final say on who they let their property to and can carry out referencing checks to make sure tenancies are sustainable for all parties. They will be able to do this based on affordability, but not on the basis the prospective tenant has children or is in receipt of benefits.

My mortgage/ lease says I can't let to those in receipt of benefits or with children, what happens then?

The measures ensure that terms in mortgages and superior agreements which restrict the letting of a property to private renters without children or who receive benefits are of no effect, preventing any breach of contract where a landlord fails to fulfil them.

Therefore, a landlord cannot be compelled to discriminate by their mortgage or superior landlord agreement.

A superior landlord may only include restrictive terms on letting to those with children if it is a proportionate means of achieving a legitimate aim.

My insurance contract says I can't let to those in receipt of benefits or with children. What should I do?

Existing insurance contracts that begin before the legislation comes into force will be exempt from the provisions until the insurance contract comes to an end or is renewed.

Many insurance companies already offer services to landlords who rent to tenants with children or receiving benefits.

Any restrictive terms in a new insurance contract following the legislation coming into force will be of no effect, preventing any breach of contract.

Renting with pets

Pets can bring a huge amount of joy to their owners. We are committed to supporting responsible pet ownership in the private rented sector. The Renters' Rights Act will ensure landlords do not unreasonably withhold consent when a tenant requests to have a pet in their home, with the tenant able to challenge unfair decisions.

The Government publish guidance for landlords and tenants before the new rules come into effect.

What is a reasonable reason for a landlord to refuse a tenant having a pet?

Landlords will be required to fully consider all requests on a case-by-case basis. Due to the diversity of landlords, tenants, and properties in the private rented sector, it would not be possible to legislate for every situation where a landlord would or would not be able to 'reasonably' refuse a pet.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. Written quotations on request. A fee typically of 1% will be charged as per our published Fees Ts&Cs. All loans subject to status. White House Mortgages Ltd is Authorised and Regulated by the Financial Conduct Authority 302190. Company Registration: White House Mortgages Ltd. 3300810 England.



WHITE HOUSE MORTGAGES LTD.

The White House, 39 Saffron Road, Chafford Hundred, Essex RM16 6NA.

T: 01375 430 431 E: tonysilver@whmltdfa.co.uk W: www.whmltdifa.co.uk

It will always be reasonable for a landlord to refuse a request when their superior landlord prohibits pets. We will provide guidance to landlords and tenants to support decisions.

What happens if a landlord unreasonably refuses?

Where a tenant feels that a landlord has unreasonably refused their request, they will be able to escalate their complaint to the Private Rented Sector Ombudsman or they could take the case to court.

A final decision will be based on the evidence provided by both parties.

What happens if a pet damages a property?

Tenants pay a tenancy deposit which can be used for damages. In the very rare cases where the deposit does not cover the cost of the damage, a landlord could take the tenant to court to recoup additional funds in line with wider rules in the sector.

Full details of the Renters Rights Act can be found:

<https://www.gov.uk/government/publications/guide-to-the-renters-rights-act/guide-to-the-renters-rights-act>