

## RENTERS RIGHTS ACT 2025 – IMPORTANT INFORMATION

You will no doubt be aware that the Renters Rights Act 2025 ("the RRA") is making some big changes to how landlords in England must let out their properties.

From 1 May 2026, the Assured Shorthold Tenancy (AST) regime for residential tenancies in England is replaced by a new regime of Assured Periodic Tenancies (APTs) governed by the Renters Rights Act 2025 ("the RRA"). **The requirement stated in the Mortgage Conditions to use an AST for all non-company lettings will no longer apply. Instead, we require all non-company lettings to be APTs which comply with the RRA.**

Other measures in the RRA also came into effect on 1 May 2026, including changes affecting rent increases and the termination of tenancies. Further aspects of the RRA, including the introduction of a Private Rented Sector Database, are scheduled for later in 2026 and beyond.

It's very important that you familiarise yourself with the new requirements. It is a condition of this mortgage that you comply with all current legal requirements regarding the property and its letting.



**More information can be found on the government's website, including at the following pages:**

### **Quick explainer**

<https://mhclgmedia.blog.gov.uk/2025/11/19/explainer-everything-you-need-to-know-about-the-new-renters-rights-act/>

### **More detailed information**

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

### **Information for landlords**

<https://www.gov.uk/guidance/renting-out-your-property-guidance-for-landlords-and-letting-agents/renters-rights-act-an-overview-for-landlords>

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