# Landlords face new legislative and tax challenges as 2025 ends with key planning ahead



As the end of 2025 approaches, landlords are advised to undertake a comprehensive review of their property portfolios and administrative duties to mitigate stress and ensure compliance heading into the new year. An end-of-year checklist is particularly beneficial for navigating financial organisation, property maintenance, and evolving legislative requirements.

One of the critical administrative tasks is preparation for the January 31st Self-Assessment tax deadline. Landlords should begin collating all necessary financial records, including rent receipts, bank statements, and invoices covering repairs and agent fees, to streamline the tax filing process. Consulting with a qualified accountant at this stage can also help landlords identify all permissible claims and avoid last-minute complications.

Winter readiness is another essential focus area. Ensuring properties are equipped to withstand colder weather involves clearing gutters, inspecting for exterior cracks, addressing any signs of dampness, and verifying that heating systems are serviced and compliant. Annual boiler servicing by a Gas Safe registered engineer is mandatory, accompanied by an up-to-date Gas Safety Certificate, which must be provided to tenants or letting agents.

Landlords should also renew their awareness of the imminent Renters’ Rights Bill, poised to receive Royal Assent soon. This legislation represents a major shift in landlord-tenant relations, abolishing Section 21 'no-fault' evictions and instituting a unified system of periodic tenancies across residential rents. It will also impose limits on rent increases to once per year, establish a Private Rented Sector Ombudsman, and introduce a national property portal. However, industry voices have expressed concerns about the readiness of landlords and policymakers to implement these changes smoothly, urging landlords to seek out expert advice and resources, such as those offered by the Landlord Investment Show and membership organisations.

Another vital compliance measure involves preparing for new tenancies with a legal obligation to provide tenants with current mandatory documents: the 'How to Rent' guide for England, a valid Energy Performance Certificate (EPC), and a Gas Safety Certificate. Additionally, landlords must review and update their Landlord Insurance policies to ensure they reflect current property use accurately.

Conducting a year-end health check of rental properties is advisable, including reviewing rent levels against market trends and considering mortgage renewals. Industry experts, such as Kate Faulkner OBE, provide valuable market reports that landlords can access through various membership platforms to inform these decisions.

Looking ahead, landlords should prepare for significant shifts coming into force in 2026. Notably, the Making Tax Digital (MTD) initiative will extend to unincorporated landlords with gross rental incomes exceeding £50,000, requiring digital record-keeping and quarterly tax updates via compliant software. This change represents a substantial move towards digitisation of tax processes, underscoring the need for landlords to familiarize themselves with MTD requirements well in advance to ensure a smooth transition. Furthermore, reductions in Capital Gains Tax allowances will necessitate careful financial planning for those considering property sales.

In addition to legislative and financial preparation, maintaining a robust seasonal property maintenance routine remains crucial. Landlords are encouraged to conduct regular inspections and timely repairs to prevent weather-related damage and maintain tenant satisfaction. Tasks such as clearing debris, servicing boilers, insulating pipes, and ensuring adequate supplies of de-icing materials can save costs over time and enhance the longevity and safety of rental properties.

Taken together, these end-of-year responsibilities form a vital framework for landlords aiming to reduce risk, ensure compliance, and adapt proactively to forthcoming regulatory and market changes. By addressing these tasks promptly, landlords can set a solid foundation for a more manageable and successful year ahead.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify)
* Paragraph 2 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify), [[2]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify)
* Paragraph 3 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify), [[7]](https://www.baselane.com/resources/property-maintenance-services-list/) (Baselane)
* Paragraph 4 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify), [[5]](https://www.nrla.org.uk/news/landlords-mid-year-check-in-7-key-updates) (NRLA)
* Paragraph 5 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify)
* Paragraph 6 – [[1]](https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/) (Property Notify), [[4]](https://www.netrent.co.uk/2025/10/14/landlords-why-2026-will-be-the-year-everything-changes-and-how-to-start-preparing-now/) (NetRent), [[6]](https://blog.finexer.com/mtd-for-landlords/) (Finexer)
* Paragraph 7 – [[7]](https://www.baselane.com/resources/property-maintenance-services-list/) (Baselane), [[3]](https://www.nrla.org.uk/news/the-summer-mid-year-check-in-for-landlords) (NRLA)

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## Bibliography

1. <https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/> - Please view link - unable to able to access data
2. <https://www.propertynotify.co.uk/news/end-of-year-checklist-for-landlords/> - This article provides landlords with an end-of-year checklist to prepare for the January Self-Assessment tax deadline. It emphasizes the importance of organizing financial records, including rent receipts, bank statements, and invoices for repairs and agent fees. The article also advises landlords to review their Gas Safety Certificate expiry dates and arrange annual services with a Gas Safe registered engineer to ensure compliance. Additionally, it highlights the significance of staying informed about the Renters’ Rights Bill, which is nearing Royal Assent and will introduce significant changes to the property sector, such as abolishing Section 21 evictions and moving all residential tenancies to a single system of periodic tenancies.
3. <https://www.nrla.org.uk/news/the-summer-mid-year-check-in-for-landlords> - This mid-year check-in guide for landlords emphasizes the importance of conducting property maintenance and reviewing legal obligations during the summer months. It suggests tasks such as addressing any damage from winter, preparing homes for summer, and reviewing compliance to ensure all certificates and paperwork are up to date. The guide also covers a mid-year compliance checklist, summer maintenance tips, managing tenancy transitions, and planning for summer holidays for both landlords and tenants.
4. <https://www.netrent.co.uk/2025/10/14/landlords-why-2026-will-be-the-year-everything-changes-and-how-to-start-preparing-now/> - This article discusses the upcoming changes for landlords in 2026, particularly focusing on the Making Tax Digital (MTD) initiative. Starting from April 2026, landlords earning over £50,000 in gross rental income will be required to keep digital records and submit quarterly tax updates through MTD-compliant software. The article also highlights the reduction in the Capital Gains Tax (CGT) allowance to £3,000, which will impact landlords selling properties and necessitate careful planning to minimize tax exposure.
5. <https://www.nrla.org.uk/news/landlords-mid-year-check-in-7-key-updates> - This article provides landlords with seven key updates, including new compliance rules, a new private rented sector database, and changes to rules around how much rent can be taken in advance. It also discusses the Renters’ Rights Bill, which is expected to gain royal assent in the summer, and the implementation period that follows. The NRLA offers resources to help landlords navigate these changes, including guidance on preparing for the Renters’ Rights Bill and access to templates and support.
6. <https://blog.finexer.com/mtd-for-landlords/> - This blog post offers a comprehensive preparation checklist for landlords to comply with the Making Tax Digital (MTD) initiative, which becomes mandatory in April 2026 for landlords earning over £50,000 from property income. The checklist includes steps such as knowing the deadline, choosing MTD-ready software, setting up digital record-keeping, and understanding the requirements for quarterly submissions and year-end statements. The article emphasizes the importance of early preparation to ensure a smooth transition to the new digital tax reporting system.
7. <https://www.baselane.com/resources/property-maintenance-services-list/> - This resource provides landlords with a seasonal property maintenance checklist to keep their properties in top shape throughout the year. It includes tasks for spring, summer, fall, and winter, such as inspecting roofing for winter damage, preparing properties for summer, and addressing water-related issues in spring. The checklist also covers tasks like inspecting and servicing boilers and furnaces in winter, insulating pipes to prevent freezing, and ensuring an adequate supply of de-icing chemicals. The article emphasizes the importance of proactive maintenance to prevent costly repairs and ensure tenant satisfaction.