



A KENDA PROPERTIES GUIDE · EDITION OCTOBER 2026

The Property Rulebook 2026– 2028

*Every major law and tax change coming for UK landlords
and developers over the next two years, and what to do about
each one.*



K E N D A
P R O P E R T I E S

KENDAPROPERTIES.CO.UK

Who we are

Kenda Properties is a female-led, founder-run property company based in the UK. We buy, refurbish and manage homes, and we partner with private investors who want their money in property without the work of being a landlord.

What we do

Our work covers refurbishment and resale, buy-refurbish-refinance, houses in multiple occupation, serviced accommodation and development. Every project is costed to the pound before we commit, and finished to a standard that tenants, guests and buyers choose first.

How we work

We stay small by choice, so every project gets our full attention. We manage the deals, the builders, the tenants and the paperwork ourselves, and keep a close eye on every change in the rules.

Recognition

Our founder, Margaret Kendall, was named a finalist for Young Property Professional of the Year at the National Property Awards 2026.

Our values

Design. Homes finished to a standard people choose first.

Precision. Every deal costed to the pound before we commit.

Transparency. Clear agreements and regular, honest updates.

Partnership. Treating other people's money with the same care as our own.

Why we wrote this guide

Keeping up with property law is part of our job. We put this guide together because the same questions come up again and again from landlords, developers and investors we speak to: what is changing, when, and what should I do about it? We hope you find it useful.

Margaret Kendall

Founder, Kenda Properties Ltd

Two years of change, in one place

The next two years bring significant changes for landlords and developers across tenancies, standards, tax and building rules. This guide brings them together in plain English.

Each section explains what is changing, when, what it means for you and what to do now. Dates marked *expected* or *proposed* have not been finalised and may move. We will keep this guide updated as details are confirmed.

The timeline at a glance

●	6 April 2026	Making Tax Digital starts for income over £50,000	IN FORCE
●	1 May 2026	Renters' Rights Act phase one: Section 21 abolished	IN FORCE
●	6 August 2026	Biodiversity Net Gain small sites exemption	IN FORCE
○	28 October 2026	Autumn Budget	
○	15 December 2026	Landlord database opens, starting in the West Midlands	
○	18 December 2026	Awaab's Law for private landlords: consultation closes	
○	March 2027	Short-term let register expected to be fully operational	
○	24 March 2027	Future Homes Standard takes effect for new homes	
○	6 April 2027	Property income tax rises by 2%; MTD threshold drops to £30,000	
○	Dec 2026 – Nov 2027	Regional deadlines to register on the landlord database	
○	24 March 2028	Future Homes Standard transitional period ends	
○	April 2028	MTD threshold drops to £20,000; high value council tax surcharge begins	
○	2028	Landlord Ombudsman membership expected to become mandatory	EXPECTED
○	Late 2028 or later	Ground rent cap on existing leases	EXPECTED
○	1 October 2030	Rented homes must reach EPC C	ON THE HORIZON

The Renters' Rights Act

The biggest shake-up of private renting in a generation, arriving in three phases.

PHASE ONE · IN FORCE SINCE 1 MAY 2026

- **Section 21 “no-fault” evictions abolished.** Possession now needs a valid ground under Section 8.
- **Periodic tenancies only.** Fixed-term assured tenancies are replaced by rolling tenancies.
- **Rent rises once a year,** using the Section 13 process with at least two months’ notice.
- **No rental bidding.** Homes must be let at the advertised rent, and rent in advance is capped at one month.
- **No blanket bans** on tenants with children or on benefits.
- **Pets:** landlords must answer a written request within 28 days and cannot refuse unreasonably.

PHASE TWO · FROM 15 DECEMBER 2026

The landlord database

Every private landlord in England will need to register themselves and each rental property on a new national database, called “Register your rental property”. Registering as a landlord is free; each property costs £65, renewed every year. Deadlines depend on where the property is, not where you live.

REGION	OPENS	DEADLINE
West Midlands	15 Dec 2026	14 Mar 2027
East of England	15 Jan 2027	14 Apr 2027
East Midlands	15 Feb 2027	14 May 2027
South East	15 Mar 2027	14 Jun 2027
Yorkshire and the Humber	15 Apr 2027	14 Jul 2027
North West	15 May 2027	14 Aug 2027
North East	15 Jun 2027	14 Sep 2027
London	15 Jul 2027	14 Oct 2027
South West	15 Aug 2027	14 Nov 2027

Councils can fine up to £7,000 for failing to register, rising to £40,000 for false information or a continuing breach. *Based on draft regulations; details may change before launch.*

The Landlord Ombudsman

A new ombudsman will handle tenant complaints. Membership is expected to become mandatory for all private landlords in 2028, with notice given beforehand.

Safety and energy standards

Higher standards for the condition of rented homes, with firm deadlines to fix problems.

CONSULTATION CLOSES 18 DECEMBER 2026

Awaab's Law for private landlords

Already in force for social housing, Awaab's Law sets strict deadlines for dealing with hazards such as damp and mould. The government is consulting on extending it to private tenancies. The proposed starting point is:

- investigate a significant hazard within 10 working days of becoming aware of it
- send the tenant a written summary within 3 working days of the investigation
- make the home safe within 5 working days
- deal with emergency hazards within 24 hours

No start date has been set for private landlords yet.

The Decent Homes Standard

The legal minimum standard already used in social housing is being applied to private rentals. It is proposed to come into force in 2035 or 2037, but it is worth bringing homes up to standard during any refurbishment now.

EPC C BY 1 OCTOBER 2030

Minimum energy efficiency

All privately rented homes in England must reach EPC band C by 1 October 2030, for new and existing tenancies alike.

- **Cost cap:** £10,000 per property, or 10% of the value for homes worth under £100,000.
- **New ratings** will focus on the fabric of the building rather than running costs.
- **Already C?** Homes rated C under the current system before 1 October 2029 count as compliant until that EPC expires.

Good to know

Work carried out since 1 October 2025 counts towards the cost cap.

Short-term lets and serviced accommodation are not covered by the rental minimum, though they still need an EPC.

New exemptions are planned, including where a measure would damage the property.

What to do now

- Check every property's EPC rating and expiry date.
- If a home is borderline, re-assess it before 1 October 2029 under the current method.
- Plan insulation, glazing and heating upgrades into your next void or refurbishment.
- Set up a simple log of repair requests with dates, ready for Awaab's Law.

Tax changes

Higher rates on rental income and a new way of reporting it.

FROM 6 APRIL 2027

Property income tax rises by 2%

Rental income will be taxed at its own, higher rates for individual landlords:

TAXPAYER BAND	CURRENT RATE	FROM APRIL 2027
Basic rate	20%	22%
Higher rate	40%	42%
Additional rate	45%	47%

Property held in a limited company pays corporation tax instead, so this change does not apply in the same way. Whether a company structure suits you depends on your circumstances, so take advice from an accountant.

PHASED FROM APRIL 2026

Making Tax Digital for Income Tax

Landlords and sole traders must keep digital records and send HMRC updates every quarter, using approved software. It applies based on combined gross income from property and self-employment:

£50k

From 6 April 2026

£30k

From 6 April 2027

£20k

From 6 April 2028

FROM APRIL 2028

High value council tax surcharge

An annual surcharge will apply to homes in England valued at over £2 million, from £2,500 up to £7,500 for homes over £5 million. It is charged to the owner, not the tenant.

The Autumn Budget on 28 October 2026 may bring further changes for property. We will cover anything significant in The Kenda Briefing.

What to do now

- Add up your gross property and self-employed income to see when MTD applies to you.
- Choose MTD-compatible software and start keeping digital records now.
- Ask your accountant to model the April 2027 rate rise on your portfolio.

Short lets and new homes

A national register for short lets, and new building rules for anyone creating homes.

EXPECTED MARCH 2027

Short-term let register

England's new register of short-term and holiday lets is expected to be fully operational by March 2027. It is expected to be mandatory and online. Details of what hosts must provide are still to be confirmed.

FROM 24 MARCH 2027

The Future Homes Standard

New building regulations for new homes in England, designed to cut carbon emissions sharply.

- **Heat pumps** replace gas boilers as the benchmark for heating.
- **Solar panels:** most new homes need roof-mounted PV covering an area equal to 40% of the ground floor.
- **Transition:** a building can continue under the current rules if plans are submitted before 24 March 2027 *and* work starts before 24 March 2028. This applies building by building, not to a whole site.
- **Taller buildings** (over 18 metres or seven storeys) have a later date of 24 September 2027.

IN FORCE SINCE 6 AUGUST 2026

Biodiversity Net Gain: small sites exemption

Non-major developments on sites of 0.2 hectares or smaller no longer need to deliver Biodiversity Net Gain, provided no priority habitats are affected. The separate self-build exemption has been withdrawn. Applications submitted before 6 August 2026 follow the old rules.

BILL EXPECTED IN PARLIAMENT BY THE END OF 2026

Leasehold and commonhold reform

- **New leasehold flats** are set to be banned, with commonhold becoming the default. The ban is not expected to take effect until after the next general election.
- **Ground rents** on existing leases are set to be capped at £250 a year, expected late 2028 at the earliest.
- **Existing leasehold flats** are not affected by the ban and can be bought and sold as normal.

What to do now

- Submitting plans for new homes? Get them in before 24 March 2027 to keep the current rules.
- For conversions and title splits, ask your solicitor how leasehold reform affects your exit.
- Running serviced accommodation? Keep your EPCs, safety certificates and planning position in order ready for the register.

The checklist

Now

- ☐ Confirm every tenancy follows the Renters' Rights Act rules
- ☐ Note your landlord database registration deadline
- ☐ Check each property's EPC rating and expiry date
- ☐ Start digital records for Making Tax Digital

Before April 2027

- ☐ Register every property on the database
- ☐ Review your tax position before the rate rise
- ☐ Submit any new-build plans before 24 March

Before 2028 and beyond

- ☐ Join the Landlord Ombudsman when required
- ☐ Plan EPC C upgrades before October 2030

Sources

NRLA, Renters' Rights Act 2025: key dates for landlords (Jan 2026)
The Independent Landlord, PRS Database (Oct 2026)
GOV.UK, Extending Awaab's Law to private rented tenancies (Oct 2026)
CLA, Government plan for PRS minimum energy efficiency standards (Jan 2026)
NRLA, Budget 2025 reaction (Nov 2025)
GOV.UK, One year until Making Tax Digital for Income Tax launches

Questions about any of this?

We're always happy to talk property. If you'd like to know more about Kenda Properties or how we work with investors, get in touch for a no-obligation conversation.

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This guide is for general information only and reflects our understanding of announced and proposed changes as at 18 October 2026. Several measures are still subject to consultation or legislation and may change. It is not legal, tax or financial advice. Property investment carries risk; always take independent legal and financial advice before acting.

AHR, The Future Homes Standard has arrived (Mar 2026)

Foot Anstey, New Biodiversity Net Gain exemptions from August 2026

The Negotiator, Launch date revealed for short-term lets register (Sep 2026)

House of Commons Library and HomeOwners Alliance, Leasehold reform updates (2026)

CIPP, Date of the Autumn Budget announced (Jul 2026)