

01753 888211
www.nhllp.com



While positive changes are on the horizon for the buy-to-let market, with a record number of mortgage deals coupled with lower interest rates, is it a good time to become a landlord in England?

Cons

There is still significant uncertainty in the private rental market as a result of the Renters' Rights Bill, which looks likely to become law by the end of the year. The rule changes (which only apply in England) will make it more difficult for landlords to evict tenants, restrict rent increases, and prohibit landlords from receiving several months' rent in advance.

Other disadvantages include:

- The increased cost of maintaining a property;
- The proposal that rented property will have to meet stricter energy efficiency requirements from 2030 onwards (something that a new landlord will need to consider when purchasing property); and
- Stamp duty, which can be a significant upfront cost when purchasing a buy-to-let property.

To these concerns, you can add in relatively modest price growth over the past year, plus the good rate of return still available on alternative, risk-free, investments – even National Savings & Investments is paying just over 4% on a five-year bond.

For all the latest news...

Pros

The main advantage is that rents continue to increase. For the past 12 months to May 2025, average rents have gone up by 7.1% in England, although there are wide regional differences: the North East was 9.7%, with Yorkshire just 3.7%.

Then there is the financing aspect. Potential landlords currently have around 1,200 more buy-to-let mortgage deals available than a year ago, while the average two-year fixed mortgage rate is at its lowest since September 2022.

The decision to become a landlord is far from straightforward. If the decision is a 'yes', buying the right property, in the right location, at the right price is more important than ever.

The Government's guide to the Renters' Rights Bill can be found [here](#).

We can help

If you need any further information, contact us on **01753 888 211** or email info@nhllp.com. We are here to help.