



AGENTS RENTERS RIGHT REFORM INFO PACK

ANGELMOVES LTD



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Disclaimer

- This material is **our informed opinion**, based on **months of research**, meetings, and money we spent to understand how the Renters' Rights Reform will affect landlords and agents.
- It is **not legal advice**. Laws and guidance can change. Local practice can differ.
- **Do your own checks** and get **independent legal advice** before you make decisions.
- Examples here are **illustrations**, not promises. Outcomes depend on your **evidence, property, tenants, and local authority**.
- We are **Reform-Ready** and we aim to be accurate, but **you cannot rely on this alone** as a legal defence.
- You are responsible for your **own compliance** and any **actions** you take.

Disclaimer: Our informed opinion from months of research. **Not legal advice**. Laws can change. Get your own legal advice. Use at your own risk

PLEASE READ THIS TO THE END - THIS COULD MAKE OR BREAK YOU AS A LANDLORD OR AGENT

- You have **nothing to lose** but a few minutes.
 - You have **a lot to gain**: your income, your business, your family's future.
 - One mistake under the new rules can cost **£20,000–£60,000** on a single tenancy.
 - This isn't just about **Money**. It can lead to **Stress, Sleepless Nights, Anxiety**, even **Breakdowns** when people lose homes, savings, or businesses.
 - If you're an **Agent**, this can **drown your business** if you don't get it right.
 - If you're a **Landlord**, one weak file can spiral into **big losses** fast.
- Please don't ignore this. Read to the end.**

Why You Should Listen To Us

The Director of Angel Moves fully understands the pains of Landlords and Agents, despite all his years of experience and knowledge of Property Law, he has also been stung by Tenants that have more Rights than Landlords, who go to **No Win No Fee** Solicitors, and are backed by Council Officers.

He experienced expensive Evictions ~~one~~ cost over £80k in Legal Costs and Loss of Rent and then the Cost of making the Property Tenantable again.

So this has been prepared from a place of Experience and Empathy and with the notion that Prevention is better than the Cure.

We didn't guess any of this. We **went and found out**.

- We spent **Months** on this, days in council offices, calls late at night, site visits, real case notes.
- We **Paid For It Ourselves**. The cost went **Close To Six Figures** in **Time, Travel**, and **Research**.
- We spoke with:
 - **Directors Of Councils** and **Heads Of Housing** across multiple local authorities
 - **Housing Officers** and **Temporary/Emergency Accommodation** teams

- **Local MPs** and policy contacts
- **Homelessness Charities** like **Shelter** and **Crisis UK**
- **Housing Associations** and front-line staff
- **Specialist Housing Solicitors** (Social Housing and **PRS**)
- **Property Ombudsman** contacts and guidance reviewers
- **Landlords** and **Agents** living this every day

We listened. We looked. We checked.

We pulled together what we **Heard**, what we **Saw**, and what we **Read**.

We looked for **Patterns**. We checked the **Paperwork**.

Then we turned it into a **Simple Plan** you can use.

Why share it? Because keeping this to ourselves would be **Wrong**.

This Reform can **Make Or Break Landlords** and **Agents**.

It can cost **£20,000–£60,000** on one tenancy.

It can also trigger **Anxiety**, **Depression**, and **Burnout** when people lose homes, savings, or businesses.

We're not here to scare you.

We're here to **Warn You** and **Guide You**—in **Plain English**—so you can protect your **Property**, your **Business**, and your **Family**.

TYPES OF LANDLORDS BEING TARGETED BY THE RENTERS' RIGHT REFORM

This is what we're told. And then there's what we **see** when we look at how the system is being built.

What We're Being Told: Who Is Targeted

We're told the Reform is aimed at three types of **Landlords**.

First: "Rogue Landlords."

These are the people who **break housing laws** again and again. They ignore notices. They dodge rules. They mistreat tenants. No one argues with this. They should be stopped.

Second: Discriminatory Behaviour.

This means **unfair adverts** and **unfair refusals**. Phrases like "No DSS", "No UC", or "Families Not Considered" are **not allowed**. If you refuse someone, you must have a **Fair Reason** and you must **Write It Down**. The message is clear: **No Unfair Barriers**.

Third: Unfair Rent With Poor Conditions.

This is when a **Landlord puts up the rent** while the **Home** is **not decent**. Maybe the certificates exist, **Gas, Electric, EPC**, but the **Property** still has **Damp, Mould**, weak heating, missing **Alarms**, or unsafe **Stairs** and **Handrails**. The public line is simple: **Don't Raise The Rent If You're Not Maintaining The Home**.

There's a fourth idea wrapped through all three: **Below-Standard Properties**. If a **Property** just **scrapes** certificates but fails real-world checks, **Heating In Every Room**, **Smoke/CO Alarms Beeping On Video**, **Child Window Restrictors**, **Safe Locks**, **Safe Outside Areas**, **Sound Exterior**, then it is **Not Good Enough**. Passing a test on paper doesn't protect you if the **Evidence** is thin.

That is the official story.

What The Reform Is Really Doing

The **Government** says this is about “**Rogue Landlords.**”

It’s **bigger** than that.

They are building a **System** that **Catches Landlords Out** if they don’t follow the new rules **exactly.**

There will be **Watchdogs, New Portals,** and a **Property Ombudsman.**

Tenants will have a **Free Route To Complain.**

Decisions will be **Binding** on **Member Landlords.**

Councils will be able to **Enforce** if you don’t fall into line.

Who Are They Aiming At?

- **Rogue Landlords** who break the law.
- **Negligent Or Slow Landlords** who ignore repairs or safety.
- “**Greedy**” **Practices** (their words): pushing rent while the home is not decent.
- **Poor Standards:** homes that aren’t **Safe, Warm, Dry.**

Translation: If your **Evidence** is weak, your **Advert Notes, Checks, Photos, Logs,** you’re **In The Firing Line,** even if you think you’re “**One Of The Good Ones.**”

THE OMBUDSMAN: THE NEW FIRST STOP

There is a **Government-Backed Property Ombudsman**.

It is independent in how it runs, but **Mandated and Shaped By the Government** to fix renting disputes **without court**.

- **Tenants Complain For Free.**
- **Outcomes Are Binding on Member Landlords.**
- **Councils Can Penalise** if you don't join or don't comply.
- **Decisions Are Often Published**, so **Reputation Damage** is real.

Is It A Court? No. Does It Bite? Yes.

For many issues, this will be the **First Stop**, not court.

If you haven't kept **Good Records**, **Expect To Lose**.

There will likely be **Membership Costs** (and other scheme costs).

If complaints stack up, you pay in **Time** and **Money** even before any court.

Why This Is Happening Now

Councils are under **Heavy Pressure**.

Emergency/Temporary Accommodation is **Very Expensive**.

There aren't enough **Council Homes**.

So **Councils** push people into the **Private Rented Sector**.

And here is what many **Tenants** are told about **Homelessness**:

- You are **Usually Not Legally Homeless Until Bailiffs Remove You**.
- So some **Tenants Stay Until Bailiffs** to qualify for help.
- While that drags on, **Your Costs Keep Running**.

With the **Reform**, if a **Tenant** can't find a place or says they were treated unfairly, they'll be **Signposted Straight To The Ombudsman, For Free**.

Result: More Complaints, More Checks, More Public Rulings

But My Property Is Fine... I've got the Certificates."

This is the **Trap**.

Many **Landlords** think: "I've got **Gas, Electric**, and an **EPC**, so I'm fine."

Not Anymore.

The **Decent Homes** rules and **HHSRS** safety checks are **Wider**. Inspectors look for:

- **Damp And Mould** (and proof you fixed the **Cause**, not just wiped it).
- **Working Heating In Every Room** (evidence it works).
- **Smoke And CO Alarms** (tested; **Show It On Video**).
- **Child Window Restrictors** on upper floors.
- **Safe Stairs And Handrails; Secure Locks; Safe External Areas**.
- **Sound Exterior** (no leaks, loose tiles, broken render, unsafe paths).

Miss **One** and you can face **Fines, Rent Repayment**, or **Delays** getting possession.

Your **Agent** might be great at lettings, but many are **Not Trained** in **Decent Homes/HHSRS** detail.

A quick "**Looks OK**" walk-through is **Not Enough**.

There are **Around 150–170 Compliance Points** across **Adverts, Checks, Notices, Inspections, Rent Reviews**, and **Dispute Handling**.

Most **Agents** don't know them all. If your **File** is **Thin**, that's where you'll be **Hit**.

The Other Silent Tripwires

- **Adverts And Decisions**. "**No DSS/No UC/No Pets**" style wording can trigger a **Complaint**. If you **Refuse** someone, you need a **Fair Reason** and a **Written Note** of it.
- **Rent Increases**. Only **Once Per Year**, and **Tenants Can Challenge**. Without **Local Comparables, Repair Logs**, and **Condition Photos**, expect **Pushback**.
- **Tenancies Become Periodic**. **Tenants** can give **Notice** at any time. If you don't plan, you get **Voids**.

- **No-Fault Evictions Going.** If you need **Possession**, you must have **Clear Evidence**.
No Evidence = You Lose.

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WHAT THIS MEANS IN PRACTICE (REAL-WORLD PAIN)

Picture this:

- You **Advertise** with a clumsy line. Someone **Screenshots** it.
- A **Tenant** moves in. You didn't **Video The Alarms**. You didn't **Time-Stamp** the **Window Restrictors**.
- **Damp** appears in the back bedroom. You send a contractor but don't **Log** it well.
- You try a **Rent Rise**. You have **No Comparables** and **No Repair Receipts** on file.
- The **Tenant Complains To The Ombudsman — For Free**.
- You **Scramble For Proof**. You **Don't Have It**.
- **Outcome? Refunds Ordered. Rent Rise Blocked. Public Ruling Online.**
- You try to **Evict**. Your **File Is Weak**. The case **Drags**.
- **Costs Climb: Arrears, Legal, Damage, Voids**. One tenancy can hit **£20k–£60k**.
- The **Deposit?** About **£1,200** on average. It barely helps.
- **Insurance?** Many policies **Won't Pay** if your checks and records were **Weak**.

This is how **Good Landlords** get **Caught**—not because they are **Bad**, but because their **Proof Is Missing**.

Why Complaints Will Rise (Five Forces)

1. **Free Complaint Route To A Government-Backed Ombudsman.**
Tenants don't need to pay to raise issues; the bar to complain is **Low**.
2. **Public Outcomes That Hurt Reputation.**
When decisions are **Published**, names and failings can be **Seen**.
3. **Local Authority Officers Will Signpost Tenants How To Complain.**
Front-line staff are trained to direct people to the **Right Channels**.
4. **Households In Temporary/Emergency Accommodation Will Use Every Tool.**
They are under pressure to **Find And Keep A Home**, so they **Use The System**.
5. **New Databases/Portals Make It Easy To Spot Non-Compliance.**
Watchdogs and **Councils** can **Check** who has **Weak Files** and **Act**.

Why This Matters Right Now

- If **Landlords** and **Agents** are **Not Prepared**, they will be **Hit Hard**.
- Some will be **Knocked Down So Hard** they **Won't Get Back Up**.
- This is **Not To Be Taken Lightly**.
- What you've read here is a **Skim** of many moving parts.
- The **System Rewards Proof** and **Punishes Gaps**.
- **Good People** will lose if their **Evidence Is Thin**.

Bottom Line: This is a **Proof-First World** now. **Strong Evidence = You Sleep At Night.**
Thin Evidence = You're At Risk.

What Happens Now, Do This Next

Please Don't Panic.

We've done a lot of research. We know what the **Risks** are and we know what the **Solutions** are. We will **Identify The Risks** and **Provide The Solutions**. It's **Not The End Of The World**, but if you **Don't Take Action**, it **Can Hit Hard**.

Step 1: Join Our Free Live Webinar

- We go into **More Detail** on **Where The Risks Are**, **What Needs To Be Fixed**, **What The Solutions Are**, and **How We Can Help You**.
- It will be on **Zoom** with **Live Q&A**.
- If you **Cannot Attend**, we will **Send The Recording**, **Explainer Videos**, and **Information Packs**.

Step 2: Book A One-To-One Consultation

- Meet a **Client Relationship Manager** to **Go Through Things** with you: questions, answers, and any concerns.
- **Online Or At Our Offices**, your choice.
- You will get a **Prioritised Action List**: what to **Fix**, what to **Do**, and what to **Do First**.
- We will **Guide You** so you know **Exactly What Needs To Be Done**.

Step 3: Start Your Protection

- Begin your **Protection File** and follow the steps we give you.
- If you **Couldn't Attend The Webinar**, use the **Information Packs** and **Explainer Videos** we send, then we will do a **Follow-Up Call** with a **Client Relationship Manager**.

No Catch: Our Support And Guidance Is Free

Our **Support** and **Guidance** is **Free**. There is **No Catch**.

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RENTERS' RIGHTS REFORM: EVERYTHING AGENTS AND LANDLORDS MUST KNOW

Please Read This Now (Do Not Skip)

INTRODUCTION:

Why This Pack

The **Renters' Rights Reform** will land and it **will** change day-to-day lettings. Many Agents have heard of it; **most don't realise** how deep the impact runs:

- **New watchdogs and scrutiny** (the **Ombudsman** and **PRS Portal/Landlord Register**) will **actively police** complaints, evidence and processes.
- Expect **Tribunal challenges, longer disputes, heavier paperwork, refund claims, and formal complaints** if procedures aren't watertight.
- **Landlords will hold Agents responsible** where guidance is missed or evidence is weak, leading to **loss of Landlords, fee clawbacks, reputational damage, and legal exposure**.
- Agencies that don't adapt risk **severe income loss** and, in the worst cases, **closure**.

Do not ignore this. This pack explains **what's changing, how it will impact Agents and Landlords, and what to do now** so you stay protected and profitable.

The Housing Context, Why This Hits Everywhere

The **London Housing Crisis** is now a **National Issue**. In many London areas, households need around **£70k–£100k per year** to rent comfortably, while typical incomes are closer to **£35k–£40k**. Many **working households** are being priced out **through no fault of their own** and placed at risk of homelessness. **Local Authorities** are **Relocating Households Nationwide** into suitable **Private Rented Sector** homes. The **Ripple Effect** is already reshaping major cities and regional towns, this is **not just a London problem**.

Who We Are (Angel Moves)

We are a **Tenant Relocation and Placement Service** working **with Local Authorities Across The UK** (including **all London Local Authorities**) to place **Local Authority-referred, working households** into compliant **Private Rented Sector** homes.

- We are **not a Letting Agent** and **not Rent-To-Rent**.
- Our purpose in sharing this pack is to **inform Agents and Landlords**, in plain English, about the Reform, the **practical risks**, and the **day-to-day steps** that prevent costly problems.
- **Important:** Our support for Agents is **completely free**, we are **funded by the Local Authorities** we work with. **No catch.** We will show you **how you can make money with us**, not pay us.

Why Listen To Us

We have built a **Reform-Ready, Prevention-First model** and gathered intelligence from across the sector, including: **Senior Local Authority Heads Of Housing/Department Leads, MPs, NRLA, Shelter, Crisis UK, Local Tenant Unions, Housing Solicitors, Housing Associations**, and sector media (e.g., **Inside Housing, The Big Issue**). Combined with daily Local Authority placements, this gives a clear, practical view of **where Agencies get caught**, and **how to stay ahead**.

What This Pack Covers

- The eight core changes: **Section 21 Abolished, All Tenancies Periodic, Rent Increases (Section 13), Bidding Rules, Anti-Discrimination, Pets, Right To Request, Decent Homes Standard (PRS)**, and the **Ombudsman / PRS Portal**.
- **Impact On Agents first**, then **Impact On Landlords**, with **Real-World Scenarios** and simple actions to stay compliant.
- **Evidence & Process Tips** to reduce complaint, Tribunal, and Ombudsman exposure.
- **Ready-To-Send Landlord Explainers** so your messaging is clear and consistent.
- How you, as an Agent, can benefit from the Reform by being early, compliant, and organised (later sections show how partnering with Angel Moves fits into that approach).

How To Use This Pack

- **Directors/Decision-Makers:** skim the section summaries, then review the reforms most relevant to your portfolio and risk profile.

- **Negotiators/Valuers:** use the quick-explain boxes to brief Landlords without legal jargon.
- Share internally so your team speaks the **same language**, keeps **the right evidence**, and follows **the right steps** from day one.

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WHAT THIS MEANS FOR AGENTS AND LANDLORDS (HARD TRUTHS)

- **Watchdogs Will Watch:** The **Ombudsman** and **PRS Portal** create a **Permanent Digital Trail**. If you **miss steps**, **miss deadlines**, or **lack Evidence**, you will **lose Disputes** and **pay Redress**. (*Emails, texts, and call recordings from Tenants can be used.*)
- **Evidence Or Else:** “We said / they said” will not work. You will need **Dated Notices**, **Inspection Photos/Videos**, **Repair Logs**, **Clear Reasons** for every decision, **Rent Review Evidence**, and **Advertising Records**.
- **Faster Complaints, Binding Outcomes:** Expect **more Complaints**, handled **faster**, with **Binding Decisions**—often **against** weak Processes.
- **Direct Financial Impact:** More **Refunds**, **Fee Clawbacks**, **Voids**, and **Lost Landlords** where Processes are not tight. Some Agencies will **shrink or close** if they do not adapt.

The Legal “Loopholes And Traps” (Where People Get Caught)

1. **Section 21 Abolished → Section 8 Only**
 - **Trap:** Wrong **Ground**, weak **Evidence**, or missing **Notices** = **Failed Possession** and long delays.
 - **Reality:** Possession becomes **Evidence-Led**. Every breach needs a **Paper Trail**.
2. **All Tenancies Become Periodic**
 - **Trap:** Thinking you can “just not renew.” With **Periodic Tenancies**, control shifts. Expect more **Churn Risk** and more **Disputes** if **Agreements/Processes** are not updated.
3. **Rent Increases — Section 13, Once Per Year**
 - **Trap:** No **Local Comparables**, bad **Timing**, or wrong **Notice** = **Tribunal Loss**, **Refunds**, and **Reputation Damage**.
4. **Bidding Rules — One Asking Rent Only**
 - **Trap:** Any “Best And Final,” “Sealed Bids,” or **Silent Bidding**, or different treatment without Records = **Ombudsman Exposure**. No “**Offers In The Region Of**”: advertise one **Asking Rent** only.
5. **Anti-Discrimination (Spell It Out)**

- **Trap:** Blanket wording or practice like “No Universal Credit,” “No Housing Benefit,” “No Families,” “Professionals Only,” or messy **Screening Notes = Breach and Redress.**
 - **Reality:** You must assess **Case-By-Case** using **Objective Criteria** (e.g., affordability evidence, references, property suitability). Record **why** you accepted or refused.
6. **Pets — Right To Request**
- **Trap:** Automatic refusals or no clear **Policy Trail = Complaint Upheld.** Have a **Simple Written Policy**, record reasons, and allow **Pet Damage Insurance** where used.
7. **Decent Homes Standard / HHSRS / Damp & Mould (Beyond Certificates)**
- **Trap:** Only checking **Gas Safety, EICR, EPC, Smoke/CO Alarms, Legionella** and stopping there. This is **no longer sufficient.**
 - **Reality:** You need **Condition Checks** with **Photos/Video** covering **Damp/Mould, Ventilation, Trip/Slip Hazards, Glazing/Window Restrictors (upper floors), Stairs/Handrails, Security, and Heating.** Log **Defects, Works Ordered, and Completion Dates.**
8. **Ombudsman & PRS Portal Duties**
- **Trap:** Missing **Membership/Registration, late Responses, or missing Documents = Adverse Decisions, Fines, and Naming & Shaming.**
9. **Advertising & Decision Logs**
- **Trap:** No **Record** of why one **Applicant** was chosen/rejected = **Discrimination Inference and Redress.** Keep a short **Decision Note** on each applicant.

Translation: The Reform turns **Process** and **Proof** into the main tools. If your **Process** is vague and your **Proof** is thin, **you will lose.**

Why Agents And Landlords Will Need Help

This is no longer about “being good at lettings.” It is about running a **Provable System** that stands up to **Local Authority, Ombudsman, and Tribunal** checks, **every time.** Most teams are **not yet set up** for this level of **Documentation and Consistency.**

(In later sections we will show the **Evidence Packs**, **Inspection Standards**, **Simple Scripts**, and **Documents** that protect portfolios. We will also explain how working with **Angel Moves**, funded by the **Local Authority**, at **no cost** to you, fits into that framework.)

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ANALYSING RENTERS' RIGHTS REFORM – WHAT'S CHANGING, WHY IT MATTERS, AND THE AGENTS IMPACT

SECTION 1: SECTION 21 ABOLISHED → SECTION 8 ONLY (AGENT VERSION)

1.1 What Was Section 21?

The old “No-Fault Eviction” route. A **Landlord** could end a tenancy **without giving a reason** by serving a **Section 21 Notice**.

1.2 What Replaces It?

Section 8: Evidence-Based Possession. A **Landlord** must use a **legal Ground** and show **Proof**. Common Grounds:

- **Ground 8:** Serious Rent Arrears (at least **two months'** arrears **at notice and at the hearing**).
- **Ground 10:** Some rent unpaid at the date of notice and hearing (discretionary).
- **Ground 11: Persistent Late Payment** (discretionary).
- **Landlord Intends To Sell.**
- **Landlord Or Close Family Needs To Move In.**
- **Serious/Ongoing Anti-Social Behaviour.**
- **Serious Breach Of Tenancy** (e.g., unauthorised sub-let, damage, refusal of access).

Key Change: It is now a **Proof Game**. If it is **not written, dated, and filed**, it **did not happen**.

1.3 Why Is Government Doing This? (Agent Lens)

- **Security For Households:** No more “leave for no reason”.
- **Accountability:** Push **Repairs, Damp/Mould, Safety**, and **Non-Discrimination** to the front.
- **Faster Redress:** Everyday issues go to the **Private Renters' Ombudsman** with **binding outcomes**.
- **Data Trail:** The **PRS Portal/Landlord Register** gives **Local Authorities** and **Watchdogs** a live audit trail.

1.4 Real-Life Delay Example — Rev. Jas Sira (Personal Portfolio)

- **What Happened:** A tenant raised repeated **repair issues** (adding new items each time). Access was sometimes refused or delayed.
- **Effect:** Possession under **Section 8** was **slowed** by a **disrepair defence**. Each alleged defect had to be inspected, logged, and, where valid, repaired.
- **Why This Matters:** When **disrepair** is raised, courts and the Ombudsman look for a **Repair Log** (Report → Attend → Complete), **photos/videos**, **contractor notes**, and **access attempts**. Weak logs = **delay**, **set-offs**, or a **stayed claim**.

1.5 Retaliatory Eviction, Know The Difference

- **Section 21 Bar:** If a tenant reports disrepair and the **Local Authority** serves an **Improvement Notice** or takes **Emergency Remedial Action**, the **Landlord cannot use Section 21 for 6 months**.
- **Section 8 Still Possible:** But the tenant can raise **disrepair** as a **defence/counterclaim**, which can **delay** or reduce the claim unless your **evidence** is strong.
- **Practical Point:** Good **Repair Logs** and **Access Records** protect both **Section 8** claims and **Ombudsman** complaints.

1.6 Day-To-Day Impact (Agents & Landlords)

- **Paperwork Standards Rise:** Keep a **Rent Ledger**, **Arrears Letters** (timed), **Notice Logs**, **Inspection Photos/Video**, **Repair Tickets**, and **Communication Notes**.
- **Forms & Timing Matter:** Wrong form/period or poor evidence = **Failed Possession**.
- **Ombudsman-Ready Files:** Expect document deadlines.
- **Advertising & Decisions:** Do not use “No Universal Credit / No Families / Professionals Only.” Always keep a brief **Decision Note** for each applicant.

1.7 New Risks If You Don't Adjust

- **Cases Collapse:** Weak **Evidence** → **Section 8** fails; months of delay.
- **Unlawful-Eviction Claims:** Any push to vacate without valid **Ground** + **Proof** can mean **compensation**.

- **Chain Liability:** Tenant wins at **Ombudsman** → **Landlord** claims against **Agent** (TPO/PRS).
- **Insurance Declines:** Late notification or missing files → **Rent Guarantee/Legal** rejected.
- **Reputation Damage:** Adverse decisions are easier to find and share.

1.8 Case Handling Toolkit, Grab-And-Go Checklist (Section 8)

A) Common Tenant Defences & Delay Tactics (With Counters)

1. Disrepair Defence

- *Tactic:* Tenant reports damp/mould/repairs after notice; alleges poor conditions.
- *Counter:* Keep a **Repair Log** with time-stamped **Photos/Video**, **Works Orders**, **Completion Dates**, and **Access Attempts** (two reasonable slots offered each time).

2. Part-Payment To Defeat Ground 8

- *Tactic:* Tenant pays just enough to drop arrears **below two months** before the hearing.
- *Counter:* Plead **Ground 8 + 10 + 11** together. If **Ground 8** falls, continue on **Ground 10** (some arrears) and **Ground 11** (persistent late payment). Back this with a clear **Rent Ledger** showing repeated lateness.

3. No Access / “You Never Tried”

- *Tactic:* Refuse or delay access, then allege non-repair.
- *Counter:* Keep **dated access requests**, offer **two slots**, log **refusals/no-shows**, and, if needed, arrange **independent inspection**.

4. Defective Notice/Service

- *Tactic:* Argue wrong form, dates, or proof of service.
- *Counter:* Use current **Section 8 form**, check **notice periods**, keep **Proof Of Service** (tracked post, email proof, certificate).

5. Deposit/Prescribed Info/Caps

- *Tactic:* Raise penalties/counterclaims to offset arrears.
- *Counter:* File **Deposit Protection** proof, **Prescribed Information**, & **Receipts**. Prepare for **set-off** if there was a past error.

6. Licensing (Selective/HMO)

- *Tactic:* Claim the property is unlicensed.
- *Counter:* File the **Licence** or **Application Proof**, plus inspection notes and **Compliance Docs**.

7. Discrimination Allegation

- *Tactic:* Point to ad wording (e.g., “**No Universal Credit/No Families**”) or inconsistent handling.
- *Counter:* Keep **Neutral Adverts** and **Decision Notes** (Affordability, Suitability, Right To Rent).

8. Safety/Energy Paperwork Gaps

- *Tactic:* Gas/EICR/EPC/Alarm checks missing/out-of-date.
- *Counter:* File **Certificates** and a **Check-In Video** showing **Smoke/CO Alarm** tests; record mid-term safety checks.

9. Harassment/Unlawful Eviction

- *Tactic:* Allegations of pressure, unannounced visits, lock changes.
- *Counter:* Keep **Communication Logs**, give **Written Notice** for visits, stay **professional**.

10. Health/Vulnerability

- *Tactic:* Request delays due to health/disability.
- *Counter:* Record **reasonable adjustments** (extra time, signposting to support). Shows fairness.

B) Where Agents/Landlords Most Often Trip Up

- **No Rent Ledger** or messy records.
- **Arrears letters** not sent on time (7-day / 14-day sequence missing).
- **Repairs** not logged with dates/photos.
- **Access** not evidenced.
- **Wrong notice** or wrong dates; no **Proof Of Service**.
- **Advertising** with banned phrases; no **Decision Notes**.
- **Licensing** missing.
- **Insurance** notified late (claim window missed).

C) Evidence Pack — File From Day One

- **Tenancy Agreement** + any **Add-Ons/Tenant Disclaimer**.
- **Right To Rent/Referencing** result.
- **Rent Ledger** (month-by-month).
- **Arrears Letters/Emails** (Day 7, Day 14, Day 21...).
- **Section 8 Notice, Grounds, Proof Of Service**.
- **Inspection Photos/Video** (check-in + mid-term).
- **Repair Log** (Report → Attend → Complete) with invoices/works orders.
- **Access Attempts** (dated offers, refusals).
- **Advertising Screenshot + Decision Notes** per applicant.
- **Licensing** (Selective/HMO).
- **Safety Docs** (Gas, EICR, EPC, Smoke/CO, Legionella notes).

D) 48-Hour Actions (When Arrears Start Or Breach Happens)

1. Update **Rent Ledger**; send **Arrears Letter 1 (Day 7)**.
2. If disrepair is claimed, **inspect quickly**; start the **Repair Log**.
3. Offer **two access slots**; record replies.
4. Open a **Case File** (digital folder, date-stamped).
5. Diary **Insurance Windows** (if cover exists).

E) 7-Day Follow-Up

- Send **Arrears Letter 2 (Day 14)**.
- Escalate repairs (order works; **before/after photos**).
- Prepare **Section 8** (Grounds 8/10/11).
- Review **Advertising/Decision Notes** for discrimination risk.

F) 30-Day Position

- If **two months' arrears**, serve **Section 8** (8/10/11); keep **Proof Of Service**.
- Bundle the **Evidence Pack**; line up the **Appointed Adviser** (if insured).
- Confirm **Licensing/Safety** files are present.

Agent Q & A

Q1. Can we still “just ask them to go”?

A. No. **Section 21** is ending. You must use **Section 8** with a valid **Ground** and strong **Evidence**.

Q2. Tenant paid £200 and our Ground 8 (two months’ arrears) now fails. Do we stop?

A. **No**. Always plead **Ground 8 + 10 + 11** together. If the tenant pays down the balance so **Ground 8** no longer applies, continue on **Ground 10** (some arrears remain) and **Ground 11** (persistent late payment). Your **Rent Ledger** must show the pattern of lateness and missed payments.

Q3. Tenant is claiming disrepair after we served notice — what now?

A. **Move fast**. Inspect, start/expand the **Repair Log**, order works, take **before/after photos**, and record **access offers/refusals**. A clean **Repair Log** defeats weak defences and speeds the case.

Q4. Can we refuse applicants on Universal Credit?

A. **No blanket bans**. Use **Objective Criteria** (affordability evidence, property suitability, Right To Rent). Keep a short **Decision Note** for each applicant. Blanket phrases like “**No Universal Credit/No Families**” risk **Ombudsman** action.

Q5. What paperwork wins cases?

A. A clear **Rent Ledger**, timed **Arrears Letters**, correct **Section 8 Notice** with **Proof Of Service**, strong **Repair Log** with photos, **Inspection** evidence, **Advertising Screenshot** + **Decision Notes**, and up-to-date **Licensing/Safety** documents.

Q6. Who responds if the tenant goes to the Ombudsman?

A. The **Landlord** is on the hook, but the **Agent’s file** is key. Late or missing evidence leads to **Adverse Decisions** and can trigger **claims against the Agent** via **TPO/PRS**.

Q7. How does Angel Moves help in practice?

A. We build a **Court-Ready File** from day one (ledgers, notices, inspections, repairs, comms). Our paperwork (including **Tenant Disclaimer**) reduces disputes. If insured, we also help **meet claim windows** and **evidence standards**.

ANGELMOVES WITH DIVINE HELP

SECTION 2: FIXED TERMS SCRAPPED → ALL TENANCIES BECOME PERIODIC

What Were Fixed-Term Tenancies?

A tenancy with a **pre-agreed end date** (e.g., 6 or 12 Months). **Agents** often planned **Renewals** (and fees) around that date. **Tenants** could not usually leave early without a **Break Clause** or agreement.

What Changes?

England moves to **one model: Open-Ended Periodic Tenancies** from Day One. There is **no fixed end date**.

- **Section 21** goes; possession is **Ground-Based** under **Section 8** only.
- **Tenants** end their tenancy by giving **Notice** (aligned to the rent period, typically two Months).
- **Landlords** may use strengthened **Sale/Move-In Grounds** (with proofs, longer notice, and a **Protected Period** before use).
- Existing **ASTs** convert to **Periodic** at commencement of the reforms.

Agent Takeaway: The old “renewal cycle” **disappears**. The business shifts from **end-date management** to **continuous evidence, compliance, service quality, and retention**.

Day-To-Day Meaning (For Agents & Landlords)

- No “**Renewal Cliff-Edge**”: You won’t be chasing signatures every 6/12 Months; the focus moves to **Service, Rent Reviews** (Section 13), and **Evidence**.
- **Tenant-Led Exits:** **Tenants** can give **Notice** at any time (per rules) → higher risk of **Short Stays** and **Voids** unless your pipeline and move-out processes are tight.
- **Landlord-Led Exits:** **Sale/Move-In Grounds** exist but require **Proof** and **Correct Notice**; there’s a **Protected Period** early in the tenancy.
- **Audit Culture:** Decisions, notices, and timelines are **auditable** (expect **Ombudsman/Portal** deadlines). Poor records = **adverse outcomes**.

New Risks If You Don't Adjust

- **Revenue Dip:** Loss of classic **Renewal Fees** unless replaced with **Service-Based Income** (e.g., mid-term inspections, managed rent reviews, compliance audits).
- **Higher Churn & Voids:** Sudden **Tenant** notices with no renewal cycle.
- **Notice Errors:** Mis-calculating **Tenant** or **Landlord** notice → disputes and **Ombudsman** findings.
- **Grounds Misfire:** Trying to “time out” a **Tenant** like the old fixed-term era → **Failed Possession** without robust evidence.

Real-Life Scenarios (Adapted For Agents)

A) “Short-Stay Shock” Tenant Notice At Month 3

- **What Happened:** **Tenant** gives **Notice** soon after moving in.
- **Outcome:** Unexpected **Void**; **Landlord** blames **Agent** for “not securing a year.”
- **Agent Fix:** Pre-brief **Landlords** that **Periodic = flexible exits**; have a clear **Move-Out SOP** (dates confirmed in writing, check-out booked, works queued) to shorten downtime.

B) “Paperwork Trap” The Wrong Notice Window

- **What Happened:** **Negotiator** accepts **Tenant** notice that doesn't align with the rent period; diarying is wrong.
- **Outcome:** **Dispute** about last day/rent/deposit; **Ombudsman** upholds complaint due to poor advice.
- **Agent Fix:** Use a **Notice Calculator SOP**; send a written **Notice Acceptance Letter** confirming the **Lawful Last Day**, final rent, inspection date, keys, and meter reads.

C) “Ground Confusion” Landlord Wants To Sell

- **What Happened:** **Landlord** expects “we'll just end it at 6 Months.”
- **Outcome:** Wrong notice or too soon → **Case Collapses**.
- **Agent Fix:** Use **Sale/Move-In Grounds** only when eligible; give the **Statutory Notice** and keep **Evidence Of Intention** (agency instruction, family declaration).

CASE HANDLING TOOLKIT, GRAB-AND-GO CHECKLIST (PERIODIC TENANCIES)

A) Common Friction Points (With Counters)

1. Unexpected Tenant Exit

- *Risk:* **Void**s, **Landlord** dissatisfaction.
- *Counter:* Onboard with a **Periodic Briefing** (flexible exits are normal). Run a tight **Move-Out SOP** so keys, check-out, and works are sequenced with minimal gap.

2. Notice Calculation Errors

- *Risk:* Wrong last day → rent/deposit disputes; **Ombudsman** risk.
- *Counter:* Use a **Notice Calculator**; issue a **Notice Acceptance Letter** confirming dates, keys, meter reads, and check-out steps (signed by the **Tenant**).

3. Sale/Move-In Grounds Misuse

- *Risk:* Serving too early or without evidence → failure.
- *Counter:* Check **Protected Period** and **Notice Length**; file **Proof Of Intent** (listing instruction, family declaration).

4. Rent Review Timing (links to Section 13)

- *Risk:* Multiple increases inside 12 Months; wrong form → Tribunal loss.
- *Counter:* One increase **per 12 Months** via **Section 13**, with **Local Comparables** and **Condition Notes** on file.

5. Deposit/Move-Out Deductions

- *Risk:* Weak evidence on cleaning/repairs → deposit scheme decision against the **Landlord**.
- *Counter:* **Check-In Inventory** + **Video**, mid-term photos, **Check-Out Report**, and contractor **Invoices**.

6. Licensing & Safety Drift

- *Risk:* Periodic tenancies run long; paperwork lapses.
- *Counter:* **Compliance Diary** (Gas/EICR/EPC/licence expiries; Smoke/CO tests with short videos).

B) Where Agents/Landlords Most Often Trip Up

- Assuming “we’ll just renew” or “end at 12 Months.”
- Accepting **invalid Tenant Notice** or giving **incorrect Landlord Notice**.
- Not re-tooling the **Revenue Model** to replace renewal fees.
- Slow **Move-Out/Works** sequencing → extended **Voids**.
- Failing to evidence **Sale/Move-In Grounds**.

C) Evidence Pack — File From Day One (Periodic Model)

- **Tenancy Agreement + Tenant Disclaimer/House Rules** (access for inspections, repair cooperation).
- **Right To Rent/Referencing** results.
- **Notice Calculator Output + Notice Acceptance Letters**.
- **Rent Review Pack** (comparables, **Section 13** copy, **Condition Notes**).
- **Check-In Inventory + Video**; scheduled **Mid-Term Inspection** with photos.
- **Compliance Diary** (Gas/EICR/EPC/Licensing expiries).
- If using **Sale/Move-In Grounds: Proof Of Intent** files (instructions, declarations).

D) 48-Hour Actions (When Tenant Notice Arrives)

1. Run the **Notice Calculator**; confirm the **Lawful Last Day** in writing.
2. Issue a **Check-Out Pack** (keys, meter reads, cleaning standard, access windows).
3. Book a **Pre-Exit Inspection** to identify works while the **Tenant** is still in situ.
4. Open a dated **Case File** and diarise **Compliance** checks.

E) 7-Day Follow-Up

- Confirm **Viewing Access** windows (written consent).
- Line up **Works Quotes** ready for Day 1 post-vacant.
- If the **Landlord** mentions **Selling/Moving-In**, open a **Grounds Eligibility Check** and diary the **Correct Notice** lead time.

F) 30-Day Position

- Re-confirm **Check-Out Appointment**; pre-book **Deep Clean** and **Minor Works**.

- Audit **Licensing/Safety** so the listing is **Compliance-Ready**.
- If a **Rent Review** window is due, prep **Section 13** with **Local Comparables**

ANGELMOVES WITH DIVINE HELP

HOW ANGEL MOVES HELPS (PERIODIC WORLD, YOUR CLARIFICATION INCORPORATED)

Legal Reality: Tenancies will be **Periodic** under the Reform.
Operational Reality With Angel Moves: Our **Local Authority** placements are structured around a **24-Month Occupation Commitment**. In practice, this delivers the stability **Landlords** want while respecting **Tenants'** legal rights.

1. 24-Month Occupation Commitment

- **Local Authority** placements are arranged on the basis of an expected **Two-Year Occupation**, giving **Landlords Peace Of Mind** and dramatically reducing **Void Risk** compared with standard market lets.

2. Payment & Support Stability

- The placement is **Local Authority-Funded/Supported**, making it attractive to **Landlords** seeking predictable occupancy. **Tenants** are looking to **Make A Home**, not a stop-gap.

3. Lower Churn By Design

- Because the placement expectation is **Two Years**, early moves are **rare**. This is a practical hedge against the **Short-Stay** risk in the periodic world.

Agent Q&A

Q1. Do fixed-term renewals still exist?

A. No. The Reform moves to **One Periodic Model**; traditional **Fixed-Term Renewals** go. Plan for **Ongoing Management** and **Service-Based Fees** instead.

Q2. How much notice can a Tenant give?

A. Expect **Two Months**, aligned to the rent period. Always **confirm current rules** and record the calculation in writing.

Q3. Our Landlord wants to sell at Month 4: can we serve notice?

A. Only if the **Sale Ground** is available (after any **Protected Period**) and you give the **Correct Notice** with **Proof Of Intent** (agency instruction, correspondence).

Q4. How do we replace lost renewal income?

A. Shift to **Service-Based Income**: mid-term inspections, structured **Rent Reviews** (Section 13), compliance audits, pre-exit works management.

Q5. What gets Agents in trouble here?

A. **Wrong notice calculations**, no written confirmations, slow **Move-Out/Works** sequencing (causing **Voids**), and promising “we’ll end it at 12 Months.”

Q6. How does Angel Moves reduce Voids under Periodic Tenancies?

A. Our **Local Authority** placements are set up with an expected **24-Month Occupation Commitment**. That gives **Landlords** practical **Security** and materially lowers **Churn**. **Tenants** we place are seeking to **Make A Home**, not a **Stop-Gap**. *(Subject to programme terms and the **Tenant’s** legal rights under a Periodic Tenancy.)*

SECTION 3: RENT INCREASES → ONCE PER YEAR, SECTION 13, TRIBUNAL CHALLENGEABLE (AGENT VERSION)

Old System Vs New

Old: Many **Tenancy Agreements** used **Rent Review Clauses** (or informal agreements).

New: All increases must use **Section 13** on the **Prescribed Form**. Only **One Increase In Any 12-Month Period**. **Tenants** can **Challenge At The Tribunal**, which can set the **Market Rent**.

Agent Takeaway: Forget ad-hoc clauses or “agreement by email.” It is **Section 13 Only, Once Every 12 Months**, and **Evidence-Backed**.

Day-To-Day Meaning (For Agents & Landlords)

- **Timing Rule:** Max **One Increase In Any Rolling 12 Months** (from tenancy start or last valid increase).
- **Formality Rule:** Use the latest **Section 13 Prescribed Form**; complete it correctly, give the **Correct Notice Period**, and **Serve Properly** (keep **Proof Of Service**).
- **Evidence Rule:** Keep **Local Comparables**, **Property Condition Notes**, and a short **Rationale** (why the new figure reflects the market).
- **Challenge Rule:** If **Tenants** object, they can apply to the **Tribunal**; the **Tribunal** looks at **Market Rent** and **Condition** and can **reduce**, **confirm**, or **refuse** the increase.
- **Linked Rules:** **Bidding Wars** are banned; the **Ombudsman/PRS Portal** culture means weak files get exposed quickly.

New Risks If You Do Not Adjust

- **Tribunal Losses:** No comparables, wrong form, poor timing, or weak condition evidence → increase **refused** or **reduced**.
- **Refunds & Disputes:** Demanding the higher rent before the **Section 13** date, or using the wrong notice, triggers **refunds** and **complaints**.
- **Ombudsman Exposure:** Missing evidence, mixed messages to **Tenants**, or unfair pressure can lead to **Adverse Findings** and **Reputational Damage**.
- **Calendar Drift:** Forgetting the 12-month rule → invalid notice and **void increases**.

Real-Life Examples (Adapted For Agents)

A) “No Proof, No Increase”

- **What Happened:** Agent served **Section 13** but attached no comparables; property had unresolved **Damp/Mould** notes.
- **Outcome:** **Tribunal** set rent **below** the proposed figure. **Landlord** blamed **Agent**.
- **Agent Fix:** File **Three Comparables** (same area/size/condition), plus **Condition Log** showing repairs and ventilation steps.

B) “Wrong Clock, Wrong Form”

- **What Happened:** Increase served **8 Months** after the last rise, using an outdated form.
- **Outcome:** **Invalid Notice**; refund of overpayment; **Ombudsman** complaint upheld.
- **Agent Fix:** Use a **Rent Review Calendar**; always pull the **Current Prescribed Form**; keep **Proof Of Service**.

C) “Rent Rise During Disrepair”

- **What Happened:** Agent issued **Section 13** while known leaks were outstanding.
- **Outcome:** **Tenant** challenged; **Tribunal** rejected increase pending repair evidence.
- **Agent Fix:** Close repairs first; add **Before/After Photos** to the **Rent Review Pack**.

CASE HANDLING TOOLKIT, GRAB-AND-GO CHECKLIST

(SECTION 13 RENT REVIEWS)

A) Common Trip-Ups (With Counters)

1. Timing Inside 12 Months

- *Risk:* Increase invalid.
- *Counter:* **Rent Review Calendar** + tenancy start / last increase date check.

2. Wrong Or Incomplete Form

- *Risk:* Increase invalid / refunded.
- *Counter:* Use the **Latest Prescribed Section 13 Form**; double-check address, names, dates, amount, start date, and signature.

3. Poor Service

- *Risk:* Tenant claims “never received”.
- *Counter:* Keep **Proof Of Service** (postal certificate, hand-delivery note, or confirmed email route per agreement).

4. No Comparables

- *Risk:* **Tribunal** rejects or lowers figure.
- *Counter:* Attach **3–5 Local Comparables** (same type/size, recent lets), note differences (garden, state of repair).

5. Condition Weakness

- *Risk:* Disrepair undermines “market level”.
- *Counter:* Update **Condition Log**; close jobs first; include **Photos/Invoices**.

6. Mixed Messages To Tenants

- *Risk:* Complaints about “pressure” or unclear dates.
- *Counter:* Send a **Plain-English Cover Letter**: why, when, how to query, and where to get advice; do **not** demand the higher rent **before** the effective date.

7. Special Cases (Inclusive Rents, HMO Licences, Services)

- *Risk:* Wrong basis for comparison.
- *Counter:* Compare like-for-like (e.g., **Bills-Included** to **Bills-Included**); keep **Licence/amenity** notes in the pack.

B) Evidence Pack — File From Day One

- **Tenancy Agreement; Start Date; Last Increase Date** (if any).

- **Completed Section 13 Notice** (current prescribed form) + **Proof Of Service**.
- **Comparables Dossier** (3–5 relevant lets with dates, addresses redacted if needed, and features).
- **Condition Log** (repairs done; damp/ventilation notes; safety certificates up-to-date).
- **Cover Letter To Tenant** (plain English; effective date; contact route).
- **Internal Sign-Off** (Manager/Director approval recorded).

C) 48-Hour Actions (When A Rent Review Is Planned)

1. Check **12-Month Rule** (calendar).
2. Pull the **Current Prescribed Form**.
3. Assemble **Comparables** and **Condition Log**.
4. Draft **Cover Letter**; set a **Query Window** for the **Tenant**.
5. Diary the **Effective Date** and a **Follow-Up**.

D) 7-Day Follow-Up

- Confirm **Service Evidence** filed.
- Log any **Tenant Queries** and respond in writing (be clear, neutral).
- If repairs were promised, **complete** and add **Before/After Photos**.

E) 30-Day Position (If Tenant Challenges)

- Prepare **Tribunal Bundle**: Section 13 Notice, Proof Of Service, **Comparables**, **Condition Log**, **Tenancy History**, and any **Correspondence**.
- Ensure **Landlord** understands possible outcomes (confirm/elevate/reduce).
- Keep communications professional to avoid **Ombudsman** issues.

HOW ANGEL MOVES SUPPORTS RENT REVIEWS

What We Are: A **Tenant Referral Service** working with **Local Authorities**.

What We Are Not: We are **not** a law firm, do **not** serve notices, and do **not** represent **Landlords/Agents** at the **Tribunal**.

1) Market-Rate Baseline (Pre-Validation)

All **Angel Moves** placements are set at an agreed **Market Rent**. We pre-validate against the local market so the starting level is **reasonable** on day one. This lowers the chance of later “unfair/above market” complaints.

2) Local Authority Alignment

Where the **Local Authority** reviews/accepts the rent within its scheme parameters, that alignment supports **reasonableness**. If a **Tenant** challenges later, the file already shows the rent was **in-line** at grant.

3) Condition Evidence At Start-Of-Tenancy (Upper-Tier Standard)

Before move-in, we facilitate **Virtual Inspections** with **Time-Stamped Photos/Videos** and gather core compliance (e.g., Gas, EICR, EPC, Smoke/CO). **Local Authority** officers often carry out their **own remote checks** as well.

- Purpose: to evidence that the property entered the tenancy at an **Upper-Tier Standard**.
- Note: this evidence is **captured at the start**, not during an increase cycle.

4) Boundaries & Responsibilities

- **Landlord/Agent:** decide on the figure, complete and **serve the Section 13 Notice**, and manage any **Tribunal** process.
- **Angel Moves:** keep the **start-of-tenancy evidence** tidy (Market Rent rationale, **Local Authority** alignment note, and **Condition Evidence**) and offer **non-legal support and advice**.
- Funding: our work with **Agents/Landlords** is **free** to you; we are funded by the **Local Authorities** we work with.

5) Risk Reduction Outcome (No Guarantees)

A **Market-Rate** baseline + **Local Authority** alignment + **Start-Of-Tenancy Condition Evidence** reduces the likelihood of credible challenges later. It does **not** remove **Tenants'** legal rights to apply to the **Tribunal**, nor guarantee outcomes.

Agent Q&A

Q1. Can we still use a Rent Review Clause in the Tenancy Agreement?

A. **No.** The Reform expects **Section 13 Only** for increases. Clauses are **disapplied**; follow the **Prescribed Form**.

Q2. How often can we increase the rent?

A. **Once In Any 12-Month Period.** Track from the **Start Date** or **Last Valid Increase**.

Q3. What notice period applies?

A. Use the **Statutory Notice** on the **Prescribed Form** (align to the rent period). Always keep **Proof Of Service**.

Q4. What wins at the Tribunal?

A. **Comparable Evidence** + **Good Property Condition** + **Correct Process**. Lack any one of these and you risk the rent being **reduced** or the increase **refused**.

Q5. Can we ask for the higher rent before the Section 13 date?

A. **No.** Only from the **Effective Date** on the notice. Asking early invites **Refunds** and **Complaints**.

Q6. The Tenant says the home has Damp/Mould — do we pause the increase?

A. **Fix first.** Complete repairs, log **Before/After Photos**, then proceed. A poor **Condition Log** undermines the case at the **Tribunal**.

Q7. Our comparables are a bit higher than our figure, is that OK?

A. Yes, if they are **genuinely comparable** and your **Condition** supports it. Explain **differences** (garden, finish, location micro-market) in your pack.

ANGELMOVES WITH DIVINE HELP

SECTION 5: ANTI-DISCRIMINATION STRENGTHENED → NO BLANKET BANS (UNIVERSAL CREDIT, FAMILIES, ETC.)

Old Practice Vs New

Old: Some **Agents/Landlords** used blanket phrases like “**No Universal Credit**,” “**No Families**,” “**Professionals Only**.” Screening notes were casual, and rejections went unrecorded.

New: **Blanket bans are unacceptable.** Selection must be **Objective, Consistent, Non-Discriminatory, and Documented.** You may use **Objective Affordability Methods** and **Property Suitability** checks, but you must assess **Case-By-Case** and keep **Decision Notes**.

Agent Takeaway: It’s not about who you “prefer.” It’s about **criteria you can prove.**

Day-To-Day Meaning (For Agents & Landlords)

- **Neutral Advertising:** No “**No Universal Credit**,” “**No Families**,” or “**Professionals Only**.” Keep listings **factual** (rent, size, EPC, features, eligibility steps).
- **Objective Criteria:** Decide **in advance** how you will assess affordability (e.g., **Verified Income/Benefit Award, Guarantor Policy, Local Authority Payment Route**), **Right To Rent**, household size vs **Property Suitability, Move-In Readiness**.
- **Decision Notes:** Record a **3–5 line Decision Note** for **every Applicant**: which criteria were checked, result, and the clear reason for acceptance/refusal.
- **Consistent Process:** Apply the **same criteria** to all Applicants; keep the **same tone** and **timelines**.
- **Audit Culture:** Expect requests for your **Advert Screenshot, Enquiry/Viewing Log, Criteria Sheet**, and **Decision Notes** on a deadline (e.g., **Ombudsman/Local Authority/PRS Portal** enquiries).

New Risks If You Do Not Adjust

- **Ombudsman Findings & Redress:** Inferred or explicit discrimination → **Adverse Decision**, apology/redress orders, public write-ups.

- **Local Authority Consequences:** **Local Authority** teams (including **Temporary & Emergency Accommodation**) can **mystery-shop** and report patterns; expect severe relationship damage or **loss of referrals** if you're flagged.
- **"Sting Call" Exposure:** If you reject a caller who mentions **Universal Credit**, then confirm availability to a second caller claiming to be a **Professional**, your own phone notes/emails can **prove inconsistency**.
- **Landlord Claims Against Agents:** If a complaint is upheld, **Landlords** may seek to recover losses from the **Agent** for poor process.
- **Reputation Damage:** Screenshots, recordings, and word-of-mouth travel fast.

Real-Life Scenarios (Adapted For Agents)

A) "Two Calls, Two Answers" (Sting Risk)

- **What Happened:** Caller 1 asks if **Universal Credit** applicants are accepted. **Negotiator** says "No." Caller 2 (claiming to be a **Professional**) asks 10 minutes later; **Negotiator** says the property is **available**.
- **Outcome:** Complaint escalated to **Local Authority**; evidence shows **inconsistent treatment** → agent flagged and warned; **Ombudsman** complaint upheld.
- **Agent Fix:** Use a **Neutral Script**: "We assess **Case-By-Case** against **Objective Criteria**. If you can provide [criteria list], we can proceed to the next step." Log both calls and your **Decision Notes**.

B) "Implied Ban In The Advert"

- **What Happened:** Listing said "**Professionals Only**."
- **Outcome:** **Ombudsman** infers discrimination; redress ordered; advert pulled; franchise compliance review.
- **Agent Fix:** Rewrite to **Neutral Advertising**; publish your **Objective Criteria** internally; train staff.

C) "UC Applicant, No Reason Recorded"

- **What Happened:** UC applicant rejected with "Landlord prefers professionals." No file note.

- **Outcome:** Applicant submits complaint with call transcript. **Ombudsman** requests file; none exists → decision against agent.
- **Agent Fix:** Keep **Decision Notes:** affordability method used, Right To Rent outcome, property suitability (bedrooms/occupancy), timeline fit. No subjective language.

D) “Different Documents Required”

- **What Happened:** One applicant is asked for a guarantor; another (similar profile) is not.
- **Outcome:** Inconsistency suggests bias.
- **Agent Fix:** Publish a **Guarantor Policy** (clear triggers), apply it **uniformly**, and log the reason.

Case Handling Toolkit — Grab-And-Go Checklist (Anti-Discrimination)

A) Common Trip-Ups (With Counters)

1. Banned Phrases In Ads

- *Risk:* Immediate evidence of discrimination.
- *Counter:* **Neutral Advertising** only. Keep a short **Criteria Sheet** internally (not on the ad).

2. Inconsistent Phone Handling

- *Risk:* “Sting” calls expose different answers.
- *Counter:* **Neutral Script** for first contact. Example:
 - “We assess **Case-By-Case** using **Objective Criteria: Affordability Evidence, Right To Rent, Household Suitability, Move-In Readiness**. If you can provide [list], we can proceed.”

3. No Decision Notes

- *Risk:* If it isn’t written, it didn’t happen.
- *Counter:* Log a **3–5 line Decision Note** for every applicant.

4. Ad-Hoc Guarantor Demands

- *Risk:* Looks arbitrary.
- *Counter:* **Guarantor Policy** with clear triggers (e.g., affordability shortfall >X%, new employment <3 Months, etc.), applied **uniformly**.

5. Unequal Timelines

- *Risk:* Slower replies to one group may look like bias.
- *Counter:* Standard response times; diary follow-ups.

6. Email Tone & “Off-Record” Comments

- *Risk:* Forwarded emails or screenshots sink cases.
- *Counter:* Professional, neutral tone; assume every message may be shared.

B) Evidence Pack — File From Day One

- **Advert Screenshot** (date/time).
- **Enquiry/Viewing Log** (name/time, outcome).
- **Internal Criteria Sheet** (Affordability method, Right To Rent, Suitability, Move-In Readiness).
- **Decision Notes** (3–5 lines per applicant).
- **Guarantor Policy** (if applicable) and when it was triggered.
- **Offer/Acceptance Emails** (plain-English terms).
- Any **Local Authority** communications relevant to the placement.

C) 48-Hour Actions (When Enquiries Start)

1. Brief team on **Neutral Script** and **Objective Criteria**.
2. Start the **Enquiry/Viewing Log**.
3. Save the **Advert Screenshot**; remove any risky wording.

D) 7-Day Follow-Up

- Sample **Decision Notes** for clarity/consistency.
- Confirm everyone is using the **Neutral Script**.
- Check **Guarantor Policy** is applied uniformly.

HOW ANGEL MOVES SUPPORTS (ANTI-DISCRIMINATION, CLARIFIED ROLE)

What We Are: A Tenant Referral Service working with Local Authorities.

What We Are Not: We do **not** run your marketing, and we are **not** a law firm.

1. Single Point Of Contact Until Move-In

- For **Tenant Referral Scheme** placements, **Agents** deal **directly with Angel Moves** for all steps **up to Move-In Day**. The **only** time you deal with the **Tenant** is **on Move-In**. This removes day-to-day **screening risk** on your phone lines.

2. Objective Information From Local Authority

- Referrals arrive with **Eligibility/Needs Information** from the **Local Authority** (household size, move-in timeframe, payment route). That supports **Objective, Non-Discriminatory** decision-making.

3. Pre-Agreed Asking Rent & Start-Of-Tenancy Evidence

- We provide a **Pre-Agreed Asking Rent** (market-checked and programme-aligned) and **Start-Of-Tenancy Condition Evidence** (time-stamped photos/videos). This creates a clean file if any **Ombudsman** questions arise later.

4. Boundaries & Responsibilities

- **Agent/Landlord:** Advertising, final selection, and compliance remain **yours**.
- **Angel Moves:** Keeps the **placement documentation** tidy and offers **non-legal support and advice — free**.

5. Why This Matters

- Because enquiries under our scheme route **through us**, the common “**two-calls, two answers**” trap is avoided. Your team speaks to the **Tenant** only at **Move-In**, with all **Objective Criteria** already checked.

Agent Q&A

Q1. A caller asks, “Do you accept Universal Credit?” What should we say?

A. Use the **Neutral Script**: “We assess **Case-By-Case** using **Objective Criteria** like **Affordability Evidence**, **Right To Rent**, **Household Suitability**, and **Move-In Readiness**. If you can provide **[list]**, we can proceed.” Then **log** the call and criteria discussed.

Q2. If we accidentally say “No Universal Credit,” what happens?

A. That statement can be **used as evidence** of discrimination. The caller (or a second “mystery-shop” caller) could escalate to the **Ombudsman** or **Local Authority**. Expect **Adverse Findings**, possible **redress**, and **relationship damage**.

Q3. Can we ever ask for a Guarantor?

A. Yes, if required by your **Objective Criteria** and applied **consistently** (e.g., affordability shortfall). Record the trigger in the **Decision Note**.

Q4. Under the Tenant Referral Scheme, who do we talk to?

A. **Angel Moves** until **Move-In Day**. That means no risky first-line screening calls with **Tenants**; you receive an **Objective File** aligned with **Local Authority** expectations.

Q5. What will the Ombudsman or a Local Authority ask us to produce if there’s a complaint?

A. The **Advert Screenshot**, **Enquiry/Viewing Log**, **Criteria Sheet**, **Decision Notes**, and relevant **emails**. Keep them tidy and consistent.

SECTION 6: PETS — RIGHT TO REQUEST, INSURANCE ALLOWED

Old Vs New

Old: Many **Landlords/Agents** applied a blanket “**No Pets**” policy.

New: **Tenants** have a **Right To Request** a pet. **Landlords** must **consider and respond** within a reasonable time and **cannot refuse unreasonably**. Reasonable **Conditions** may be attached (e.g., **Pet Damage Insurance** where permitted).

Agent Takeaway: No blanket “No Pets.” Use a **short, written process** with **objective reasons** for accept/refuse, and allow **Insurance** where policy permits.

Day-To-Day Meaning (For Agents & Landlords)

- **Requests In Writing:** Use a simple **Pet Request Form** (species, breed, size, age, temperament, prior landlord reference, vaccination/flea routine).
- **Case-By-Case Decisions:** Assess **Property Suitability** (size, flooring, outside space, lease/freehold rules), **Nuisance Risk**, and **Allergy/Block Covenants**.
- **Conditions, Not Bans:** If suitable, add **Pet Clauses** (care, nuisance, repair) and require **Pet Damage Insurance** (where allowed).
- **Lease/Block Rules Trump:** Where a **Head Lease/Building Policy** prohibits pets, keep the **Documented Evidence**.

New Risks If You Do Not Adjust

- **Ombudsman Exposure:** Blanket refusals or no reply → **Adverse Findings** and redress.
- **Discrimination Inference:** If refusals correlate with family status or disability assistance animals → **Breach** risk.
- **Deposit/Fees Breaches:** Trying to take **extra deposits/fees** outside legal limits invites complaints.

Real-Life Scenarios

A) Auto-Refusal Email

- **What Happened:** **Negotiator** replied “We don’t allow pets.”
- **Outcome:** **Ombudsman** upholds complaint (blanket refusal).
- **Agent Fix:** Use the **Pet Request Form**, assess **Property Suitability**, respond with **objective reason** or **conditions**.

B) Head-Lease Prohibition

- **What Happened:** **Landlord** wanted to allow a cat; block lease forbids pets.
- **Outcome:** Request refused with **Lease Extract** attached; complaint closed.
- **Agent Fix:** Keep the **Lease Clause** on file; send a **clear, written explanation**.

Case Handling Toolkit — Grab-And-Go Checklist (Pets)

- 1) **Receive Request:** Send **Pet Request Form**; diarise **response deadline**.
- 2) **Check Constraints:** **Head Lease/Building Policy**, **Allergies**, **Property Suitability**.
- 3) **Decide & Record:**

- **Approve With Conditions:** **Pet Clauses** + **Pet Damage Insurance** (where allowed).
- **Refuse With Evidence:** Quote **specific reason** (e.g., head lease clause, proven nuisance risk).

4) **Issue Outcome Letter:** Plain English; attach clauses/insurance requirement or the evidence for refusal.

5) **Update File:** Tenancy **Addendum** signed; store form, decision, and supporting documents.

Evidence Pack: *(Keep It Light)*

- **Pet Request Form** (completed).
- **Decision Note** (objective reason).
- **Supporting Evidence** (lease clause, photos, prior nuisance evidence).
- **Tenancy Addendum** (pet clauses) and, if applicable, **Insurance Confirmation**.

48-Hour / 7-Day Actions

- **48 Hours:** Acknowledge request; send the **Form**; check **Head Lease/Building Policy**.
- **7 Days:** Issue decision in writing; if approved, get **Addendum** signed and **Insurance Confirmation** (where allowed).

Agent Q&A

Q1. Can we say “No Pets” in adverts?

A. Avoid blanket bans. Invite **Requests** and assess **Case-By-Case**.

Q2. Can we require extra deposit or fees?

A. Keep within **legal caps**. Use **Pet Damage Insurance** where permitted rather than unlawful extra deposits/fees.

Q3. What if the Head Lease bans pets?

A. Provide the **Lease Clause** with the refusal. That is an **objective bar**.

Q4. Assistance Dogs?

A. Handle with **reasonable adjustments**. These are **not** ordinary pets; treat with priority and care, record your reasoning.

SECTION 7: DECENT HOMES STANDARD + AWAAB'S LAW + HHSRS

7.1 What Is The Decent Homes Standard (PRS)?

Government is extending the **Decent Homes Standard**, previously a Social Housing benchmark, to the **Private Rented Sector**. A consultation launched **2 July 2025** to define how “decency” will apply and be enforced in PRS. Expect a national baseline that homes must be:

- **Free from serious hazards** (notably Damp & Mould, Excess Cold, Fire/Electrical risks),
- In a **reasonable state of repair**,
- Offering **adequate thermal comfort** and **modern facilities**, with **Local Authority** enforcement.

7.2 What Does Awaab's Law Require?

Created after the death of **Awaab Ishak**, Awaab's Law sets **legal timeframes** for investigating and fixing **serious hazards** (especially Damp & Mould). The **Renters' Rights** legislation applies these principles to the **PRS**; specific PRS time limits will follow consultation. Direction of travel: **quick investigation, make-safe, timely completion, all evidenced**.

7.3 How HHSRS Works (How Councils Inspect PRS)

The **Housing Health and Safety Rating System (HHSRS)** is the risk-based framework **Local Authorities** use to identify and score hazards (e.g., Damp & Mould, Excess Cold, Fire, Falls On Stairs, Carbon Monoxide, Electrical Safety, Entry By Intruders). Inspectors judge **likelihood** and **harm**, then can require **works** via notices and penalties.

7.4 Day-To-Day Meaning (For Agents & Landlords)

- **Beyond Certificates:** Gas/EICR/EPC/Alarms are necessary but **not sufficient**. You must proactively monitor **Damp & Mould, Ventilation/Extractors, Heating Output, Trip/Slip risks, Security, CO/Smoke Alarms, and External Disrepair**—with **dated evidence**.

- **Timeframes Matter:** For serious hazards, expect **strict deadlines** (investigate fast, make safe, complete works). **Missed timelines** will count against the **Landlord/Agent**.
- **Evidence Culture:** Keep a **Condition Log** (report → inspect → works ordered → completed) with **time-stamped photos/video** and **access attempts**. This is what the **Ombudsman/Local Authority/PRS Portal** will expect to see.

7.5 New Risks If You Do Not Adjust

- **Improvement Notices & Civil Penalties** where hazards are found/ignored.
- **Rent Repayment Orders** (in qualifying cases, up to **12 months' rent**).
- **Ombudsman Findings** where files show slow or cosmetic responses.
- **Portfolio Disruption:** voids, refunds, reputational damage, and **Landlord churn**.

7.6 Real-Life Examples (Adapted For Agents)

A) "Paint Over The Problem" Damp & Mould

- *What Happened:* Property repainted; no extractor upgrade; no moisture/ventilation assessment.
- *Outcome:* Hazard confirmed; **Improvement Notice**; Ombudsman critical of cosmetic approach.
- *Fix:* Fit/repair **extractors venting outside**, check **trickle vents**, log **RH readings**, record **before/after**.

B) Falls On Stairs, No Handrail, Loose Carpet

- *What Happened:* Slips reported; no inspection note; no handrail.
- *Outcome:* Hazard recorded; complaint upheld for slow response.
- *Fix:* Add **continuous handrail**, secure coverings, improve lighting; **date-stamped photos** filed.

C) Excess Cold, Failing Boiler, Gaps, No TRVs

- *What Happened:* Repeated low-temperature readings; slow attendance.
- *Outcome:* **Serious hazard**; deadlines imposed.

- *Fix:* Urgent heating repair, **draught-proofing**, **TRVs**, and photo evidence of completion.

7.7 Case Handling Toolkit: Grab-And-Go Checklist

A) Priority Hazard Checks (Top Eight To Log)

1. **Damp & Mould:** ingress/condensation, extractor performance, RH/temperature snapshots.
2. **Excess Cold/Heat:** Boiler output, insulation indicators, seals, **TRVs/controls**.
3. **Fire Safety** — smoke alarms (test & date), escape routes/doors, cooker clearances.
4. **Carbon Monoxide/Fuel Burning** — **CO alarms**, flues/vents, appliance servicing.
5. **Electrical Safety** — **EICR** actions closed, visible damage checks.
6. **Falls (On Stairs/Level)** — handrails, lighting, **flooring/thresholds**.
7. **Security/Entry** — locks, latches/restrictors as appropriate, boundary gates/lighting.
8. **Structural/External** — render, gutters, roof leaks, paths/steps.

B) Where Agents/Landlords Most Often Trip Up

- Treating **Damp & Mould** as **decorating**.
- No **access log** or fewer than **two reasonable appointment offers**.
- “Works ordered” but **no completion photo/date**.
- Missing evidence on **extractor flow**, **window restrictors** (where relevant), or **stair safety**.
- Letting **EICR/Gas** remedials drift beyond deadlines.

C) Evidence Pack — File From Day One

- **Check-In** photos/video (**time-stamped**) and **Inventory**.
- **Mid-Term** inspection reports (with photos).
- **Repair Log:** report → attend → complete (photos/invoices).
- **Access Attempts:** at least **two slots offered**; outcomes recorded.
- **Certificates:** **Gas**, **EICR**, **EPC**, **Smoke/CO** (+ remedial proofs).
- If a hazard is found: a simple **Awaab-style timeline** (investigation date, make-safe date, completion date).

D) 48-Hour / 7-Day / 30-Day Actions

- **Within 48 Hours:** Acknowledge in writing; open a case file; triage; book inspection; start photo log.
- **Within 7 Days:** Confirm diagnostics (e.g., damp survey/extractor test); order works; give Tenant a timetable; update the Log.
- **Within 30 Days:** Completion photos/invoices filed; after-readings taken; close out with the Tenant in writing; ensure any **Notice** compliance dates are met.

7.8 Addendum — Common Physical Hazards Now Getting Attention

Electrical Overload / Sockets (Officer-Dependent)

- Risk: **Daisy-chained extensions** in bedrooms/lounges.
- Evidence: **Time-stamped photos**; **EICR** remedials closed; **RCD** shown at consumer unit.
- Practical: Where daily use relies on extensions, consider **additional fixed sockets** (Qualified Electrician) and file invoice/photos.

Bathroom Electrics (Officer-Dependent)

- Risk: Wrong fittings in **splash zones**.
- Evidence: **IP-rated** fittings, appropriate switching, **extractor venting to outside** (photo exterior grille).
- Practical: Swap non-compliant fittings; keep photos/invoice.

Windows (Upper Floors) — Restrictors (Officer-Dependent)

- Risk: **Child-fall** hazard.
- Evidence: **Restrictors fitted and tested**; release mechanism demonstrated.
- Practical: Fit where appropriate; note test in Check-In/Inspection Log.

Stairs, Floors, Ceilings, External Routes

- **Handrail** continuous/secure; coverings safe; lighting adequate.
- Floors free of **soft spots/lips/frayed edges**; thresholds secure.

- Ceilings free of **bulges/sagging**; historic stains tied to **fixed cause**.
- External steps/paths sound; night lighting functional.
- Always add **before/after** photos to the file.

Important: Items marked **Officer-Dependent** are **not universal mandates**. We flag them as **professional advice** so you can decide. Final asks vary by **Local Authority** and **Inspector**.

7.9 How Angel Moves Supports

What We Are: A **Tenant Referral Service** funded by **Local Authorities**.

What We Are Not: A law firm, contractor, certifier, or registrar.

Our Role

- **Live Virtual Inspection & Coaching (Nationwide):**

We lead a **live video walkthrough** of the whole property, coaching what to show/say and from which angles. We ensure all media is **time-stamped** to prove recency. (*We do not send a pre-filming brief; coaching happens live.*)

- **Mandatory vs Discretionary:**

We **always** capture core, mandatory items (e.g., **Gas/EICR/EPC**, **Smoke/CO**, serious Damp/Leaks, obvious structural safety). We **may** flag **Officer-Dependent** points (e.g., socket sufficiency, bathroom IP ratings, window restrictors, stair safety) as **professional advice only**. Final judgement sits with the **Local Authority Officer**.

- **Minimum-To-Pass List (No Gold-Plating):**

Practical punch-list aligned with typical officer expectations.

- **Evidence Pack Organisation:**

We can collate your **time-stamped media**, certificates, and a simple **Repairs Log** into a tidy **Evidence Pack**. You keep ownership; you instruct contractors and retain compliance responsibility.

Documents Used In Angel Moves Placements

- **Angel Moves Tenant Disclaimer (Standalone):** signed **before** keys/benefit setup; records the pre-inspection and cooperation duties.
- **Assured Shorthold Tenancy (AST):**
 - **Option 1: Angel Moves AST** (preferred where acceptable).
 - **Option 2: Agent/Landlord AST** (if required) — the **Angel Moves Tenant Disclaimer** still applies.
- **Angel Moves Rent Guarantee & Legal Protection Policy** — sits alongside AST/Disclaimer; we never promise beyond what this policy states.

Boundaries (Crystal Clear)

- We **do not** guarantee council outcomes or tribunal results.
- We **do not** serve legal notices or run complaints.
- We **do not** register you with the **Ombudsman** or **PRS Portal**.
- You (Agent/Landlord) decide and instruct works; we provide **non-legal support and advice**, free of charge (funded by **Local Authorities**).

7.10 Agent Q&A

Q1. Do we need to act on Damp & Mould now, or wait for PRS deadlines?

A. Act now. **HHSRS** already permits enforcement; Awaab's Law will add explicit **deadlines**. Build your **timelines and logs** today.

Q2. How many sockets are “enough” in a bedroom?

A. There's no fixed legal number. If everyday use requires **extension chains**, you're exposed. Aim for **adequate fixed outlets** and **evidence** your decision.

Q3. Are bathroom light fittings really a big deal?

A. Yes. Wrong fittings in **zones** breach wiring safety and can trigger enforcement. Use **IP-rated** fittings and keep your installer's paperwork.

Q4. What if Damp/Mould is mostly “lifestyle”?

A. You still need to **assess and act quickly**—improve ventilation, address cold bridges/ingress, and **evidence** visits/advice/works.

Q5. Do we have to upgrade to EPC C now?

A. No—current legal minimum is **E**. Government has proposed **C by 2030**; plan upgrades early to avoid a future crunch.

ANGELMOVES WITH DIVINE HELP

SECTION 8: OMBUDSMAN & PRS PORTAL / LANDLORD REGISTER

What Is The Private Renters' Ombudsman?

A sector-wide **independent redress body** for renting disputes. **Tenants** won't need court first; they can complain to the **Ombudsman**, which will run a **deadlines-driven** process and issue **binding decisions** (redress, apologies, fee refunds, remedial actions).

What Is The PRS Portal / Landlord Register?

A **central register** where **Landlords** (and sometimes **Properties/Agents**) must be **registered** and **kept up to date**. Expect to record key details (ownership/landlord contact, property address/licensing status, basic compliance documents). **Failure to register** or **keep data current** may lead to **financial penalties** and public **naming & shaming**.

Day-To-Day Meaning (For Agents & Landlords)

- **Membership & Registration Admin:** Landlords will need **Ombudsman membership** (via their chosen redress body where applicable) and **PRS Portal** registration. **Agents** must ensure **their Landlords** have complied before marketing.
- **Evidence or Else:** The **Ombudsman** will expect clean files: adverts, selection criteria, decision notes, notices, inspections, repairs timelines, rent-review evidence.
- **Timelines:** Complaints run on fixed response windows. Miss a deadline → expect **adverse findings**.
- **Public Outcomes:** Decisions may be **published**; reputational impact is real.

New Risks If You Don't Adjust

- **Automatic Adverse Decisions:** Poor records or late responses → **upheld complaint**, refunds, or compensation.
- **Double Exposure:** **Landlord** and **Agent** can both be criticised (e.g., unfair selection, poor communication, weak repair handling).
- **Enforcement Crossover:** Failure to register on the **PRS Portal** can trigger **separate fines**, even if the underlying dispute is small.

- **Landlord Churn:** Directors will leave Agents who generate Ombudsman losses or reputational hits.

Real-Life Scenarios (Agent-Focused)

A) “No File, No Defence”

A **Tenant** claims a rent increase was unfair. The **Agent** can’t produce a proper **Section 13** form, comparables, or condition log. **Ombudsman** orders refund; landlord leaves the branch.

B) “Two Callers, Two Answers”

C) Caller mentions **Universal Credit** and is told “No”; a second caller posing as a “Professional” is invited to view. Screenshots + phone logs = **discrimination finding**; decision published; franchise compliance alarmed.

D) “Repairs Timeline Missing”

E) Tenant reports **damp & mould**; the branch cannot show a clear **report** → **visit** → **works** timeline. **Adverse decision** plus a recommendation to review process.

D) “Unregistered Landlord”

A let proceeds without confirming **PRS Portal** registration; after a complaint, checks reveal the **Landlord** never registered. Separate **civil penalty** follows. Landlord blames **Agent** for not warning them.

Case Handling Toolkit, Grab-And-Go (Ombudsman/Portal)

A) Before Marketing

1. Confirm **Landlord** is/will be **Ombudsman-covered** as required and **PRS Portal-registered**.
2. Save **Advert Screenshot** (date/time).
3. Set **Objective Selection Criteria** + a simple **Tie-Breaker**. Share internally.

B) During Enquiries/Let

- Keep an **Enquiry/Viewing Log** (name/time/outcome).
- Record **Decision Notes** (3–5 lines per applicant: criteria checked, neutral reason).

- Avoid **bidding language**; maintain **One Asking Rent**.

C) Repairs & Standards

- Maintain a **Repairs Log** with time-stamped photos/video.
- Store **Gas/EICR/EPC** and **Smoke/CO** test notes.
- For alleged hazards, show a **timeline**: report → inspection → works → sign-off.

D) When A Complaint Lands

- **Acknowledge** within the window; assign a **single handler**.
- Provide a **chronological bundle** (adverts, logs, notes, letters, notices, evidence).
- Keep tone **neutral**; avoid speculation; stick to **facts & dates**.

Evidence Pack — What The Ombudsman Expects To See

- **Advert Screenshots** + any **Relist** screenshots and reasons.
- **Selection Criteria** (internal) + **Decision Notes** per applicant.
- **Tenancy Docs** (AST used + **Angel Moves Tenant Disclaimer** copy).
- **Compliance** (Gas/EICR/EPC; Smoke/CO tests).
- **Repairs Timeline** with time-stamped media and invoices.
- **Rent Review Pack** (if relevant): **Section 13**, comparables, condition notes.
- **Communications Log** (emails/letters with dates, including acknowledgements).

HOW ANGEL MOVES SUPPORTS (CLARIFIED ROLE)

We **do not** register you with the Portal or any Ombudsman, and we **do not** run your complaints process. We keep the **front end tidy** so you can defend your case.

1. **Clean Start Files:** Our **Virtual Inspection** produces **time-stamped** media and a **Minimum-To-Pass** list. We can organise the **Evidence Pack** so it's "Ombudsman-ready."
2. **Neutral Process Inputs:** Our referrals arrive with **pre-agreed asking rent** and **objective information** (household size, move-in readiness, LA alignment), supporting **fair selection**.
3. **Boundaries:** Notices, legal responses, membership/registration and complaint handling remain with the **Agent/Landlord** (or their solicitors). We offer **support and advice only**, free of charge (funded by **Local Authorities**).

Agent Q&A

Q1. Do we have to register every landlord on the PRS Portal?

A. Treat it as **required** once the scheme is live; build it into your onboarding. Lack of registration can mean **separate fines**.

Q2. Who joins the Ombudsman? Us or the Landlord?

A. **Agents** already need approved redress. **Landlords** will need coverage where mandated; confirm membership before marketing.

Q3. Can Angel Moves handle a complaint for us?

A. **No.** We keep your **Evidence Pack** tidy and provide **advice**. You (or your legal team) run the complaint.

Q4. What wins at the Ombudsman?

A. **Files, not feelings:** adverts, logs, dates, notices, photos, and calm replies inside deadlines.

SECTION 9 — TRADITIONAL REFERENCING: WHY IT FAILS

9.1 Why Agents Use It & Why Landlords Trust It

- **Why Agents use it:** It's cheap (~£35–£50), quick, and saves paperwork. A report arrives and the file looks “done.”
- **Why Landlords trust it:** The report looks official (ticks, traffic-light colours, a “Pass”). Most Landlords accept it at face value.

Problem: Under the new rules, complaints are judged on **proof** (your paper trail), not on a one-page “Pass.” A Pass will not protect you with the **Ombudsman**.

9.2 What Traditional Referencing Checks vs What It Misses

What it checks (on paper):

ID, a credit search, income figure, an employer letter, a previous Landlord letter, sometimes a Guarantor.

What it misses (these cause real loss):

- **How the rent will actually be paid** (wages, benefits, or both, and on what dates).
- **Spending and debts** (car finance, childcare, loans). Income alone is not “affordability.”
- **Payment habits** (people who pay **late** most months can still have a clean file with **no** CCJ).
- **Fake or friendly references** (a friend or manager posing as “HR,” a mate posing as the “Landlord”).
- **Anti-Social Behaviour or risk flags** known to **Local Authorities**.
- **Property condition and repairs evidence** (the thing the Ombudsman actually asks for).

9.3 The Big Weaknesses (in detail, no jargon)

1) Fake Documents and Fake Contacts

- **Payslips / P60 / P45 / SA302:** Easy to fake with online templates.

- **“HR” email from a friend:** Look-alike company email on a cheap domain; sounds professional.
- **“Landlord” :** Says “great Tenant,” but no tenancy agreement exists, or is a friend or family.
- **Name changes (deed poll) / spelling tricks:** Can hide history if you only do light checks.

Real example (yours): A branch manager gave a glowing reference for a Tenant she liked. When you called **HR**, they said the Tenant had changed her name and was about to be let go. Traditional checks would have **passed** her.

2) CCJs and Late Payers (what the report won’t tell you)

- **Unknown CCJs:** Mail went to an old address, or an ex ran up a bill. People can have a CCJ and **not know**.
- **Worse than a CCJ:** Some people have **no CCJ** but pay **late every month**. Traditional checks don’t show that pattern. Late payers cause **constant arrears and chasing**.

3) “Income” is not “Affordability”

- A high salary can be eaten by **car finance, childcare, loans, credit cards**.
- **Self-employed/seasonal** workers can look fine on last year’s papers but have weak cash this month.
- Traditional reports rarely check **what is left after regular bills**. That is the true **affordability**.

4) “Good Reference To Get Rid”

- A current **Landlord** may give a “good” reference just to **move a problem on**.
- A friendly **manager** can praise someone even when **HR** records show warnings or a pending exit.

5) Guarantors that don’t protect you

- Often a **friend or family member** with no assets, no UK service address, or outside the UK.

- When arrears start, the Guarantor **doesn't answer**. Taking a Guarantor to court for small sums is often **not worth the cost**. Result: **you lose**.

6) Why Tenants lie (and why it works)

- They know small arrears are **rarely** taken to court.
- Cheap reports are **easy to beat** with a few documents and a helpful friend.
- If your only gate is a £30 report, people will learn how to **pass** it.

7) New Compliance Traps (you can't ignore these)

- **One Asking Rent only:** No “best and final,” no bidding games.
- **No blanket bans:** “Professionals Only,” “No DSS,” “No Families” now risk **discrimination** findings.
- **Proof wins:** The Ombudsman looks for **dated photos/videos, repair logs, notices, decision notes**—not a Pass.

9.4 What Landlords Have Not Considered (and why they'll blame the Agent)

- A Pass report does **not** stop **arrears, complaints, refunds, or voids**.
- When it goes wrong, Landlords say the Agent's screening was **negligent** and **leave**.
- Directors then face **lost Landlords**, more complaints, and brand damage.

9.5 Why Angel Moves' Referencing Is More Reliable (clear, simple)

What We Are: a **Tenant Referral Service** funded by **Local Authorities** (not a law firm; we don't instruct contractors or certify compliance).

What You Keep: You (the **Agent/Landlord**) keep the Landlord relationship, legal duties, and decisions.

Why our route carries more weight:

1. **Checked by a Local Authority Officer who can not lie as they are heavily audited.**
 - **Identity and Right-To-Rent** are verified against statutory checks.
 - **How the rent will be paid** is confirmed (wages, benefits such as Universal Credit, or both).

- **They will not place a Tenant who cannot afford the rent.** If they did, the Local Authority would face complaints or legal action.
- **Behaviour history** (e.g., Anti-Social Behaviour markers) can be known inside Local Authority case files.

2. Market Rent confirmed

- Our placements are at **market rents** agreed with the Local Authority, reducing “unfair rent” disputes later.

3. Start-of-Tenancy proof (this is what wins complaints)

- We run a **Live Virtual Inspection** and capture **time-stamped** photos/video (alarms test, consumer unit/RCD, bathroom fittings, window restrictors, socket sufficiency, damp/ventilation).
- We give a **Minimum-To-Pass** list so you fix only what’s needed, not extras.
- We organise the **Evidence Pack** (media, certificates, repairs log). This is the file the **Ombudsman** and **Local Authorities** want to see.

4. Insurance that actually means something

- Our Bespoke **Rent Guarantee & Legal Protection Insurance** only applies if the **eligibility checks are passed**.
- No pass = **no cover**. If it is covered, you know the checks were **real**

9.6 Straight Comparison

Area	Traditional Referencing	Angel Moves Referral
Who checks	Cheap private report	Local Authority Officer + Angel Moves evidence file
Right-To-Rent	Light document copy	Officer-verified statutory check
Can they afford it?	Income figure only	How rent will be paid confirmed (wages/benefits) — LA will not place to fail
References	Easy to fake (friend as HR/Landlord)	Known to Local Authority ; behaviour flags may be on record
Guarantor	Often weak / hard to enforce	Not relied on to hide a weak case
Bidding & ads	“Best & final” habits	One Asking Rent only; clean, fair trail
Discrimination risk	“Professionals Only / No DSS” traps	Neutral wording; Selection Notes kept
Proof for complaints	Scattered emails, a Pass PDF	Time-stamped media + certificates + repairs log (Ombudsman-ready)
Insurance	Sold upfront; often declined later on process	Policy only if eligibility checks are passed

9.7 What You Get From Us (and what you don't)

You get:

- **Local Authority-verified** Tenants (ID, Right-To-Rent, ability to pay, no ASBO's, No Rent Arrears).
- A **Live Virtual Inspection**, time-stamped media, a **Minimum-To-Pass** list.
- A tidy **Evidence Pack** (photos/videos, Gas/EICR/EPC/Alarm notes, simple repairs log).

You don't get (and don't need from us):

- Legal representation, serving notices, instructing contractors, or scheme registrations. **You** remain in control.

ANGELMOVES WITH DIVINE HELP

SECTION 10 — TENANTS ON OUR REFERRAL SCHEME VS TENANTS WHO COME DIRECT TO AN AGENT

10.1 The Simple Truth

“Every Tenant is a good Tenant until they walk through the door.”
A Tenant you **do not know** is a **risk**. A cheap “Pass” report does **not** protect Agents or Landlords.

10.2 Direct-To-Agent Applicants (Unknowns) — Why Risk Is High

- **End-of-Tenancy Pressure:** Many fear homelessness and agree to **over-high rents**, then struggle.
- **Temp/Contract Work:** Contracts and zero-hours **can end at any time**.
- **“Income” ≠ “Can Pay”:** Reports quote salary but **ignore debts and regular bills** (car finance, childcare, loans, BNPL).
- **Late Payers With Clean Files:** Some have **no CCJ** but pay **late most months**.
- **Fake/Helpful References & Weak Guarantors:** Easy to game; hard to enforce.
- **Short-Stopgap Mindset:** “Professionals” often **move on quickly** and **demand more** works.
- **Reform Reality:** All tenancies are **Periodic**; wrong fit = **more churn**.
- **Complaint Culture:** Weak paper trail → **Ombudsman** decisions go **against** you.

10.3 Tenants On Our Referral Scheme — Why Risk Is Lower

We work with **all London Local Authorities** and many Local Authorities across the UK. Our Tenants are **known** to a **Local Authority Officer** and **verified** before we refer them.

What is checked and secured

- **Identity & Right-To-Rent:** **Officer-verified** against statutory checks.
- **Affordability = Income minus Expenditure:** We look at **how rent will be paid**, not just a salary figure.
 - Wages and/or **Universal Credit** plus any **Local Authority top-up** are confirmed.

- If a job **cannot relocate**, Local Authority **support covers the gap** so rent is paid.
- **Known History:** Local Authority case files mean **background and conduct** (e.g., Anti-Social Behaviour flags) are **known**.
- **Market Rent Alignment:** Rents are agreed at **market level**, reducing “unfair rent” disputes.
- **Stability:** Many placements run with **two-year** support terms (*check each offer letter for exact terms*).

Types of Tenants we work with

- **Working households** priced out of London (some **hybrid/remote**).
- People after **divorce/separation**, **domestic abuse** survivors, those with **long-term health** or **care** duties.
- People from **war-torn countries** who are now lawfully here and supported by the **Local Authority**.

Who we do not take

- **Intentionally homeless** or only seeking a **social/council house**.
- People with **no intention to work** (where able).
- Cases with **current rent arrears**, a pattern of **late payments**, or **ASB** we cannot accept.

10.4 Prevention First (What We Do Before Keys Are Released)

- **Live Virtual Inspection:** We capture **time-stamped** photos/video (alarms, consumer unit/RCD, bathroom fittings, window restrictors, sockets, damp/ventilation) and give a **Minimum-To-Pass** list.
- **Tenant Disclaimer (Standalone):** We **do not rush this**. We explain it **line by line**:
 - Report repairs **in writing** and allow **access**.
 - Co-operate with **benefits and payments** where relevant.
 - **No sub-letting**, no misuse, follow house rules.
 - **Clear consequences** if they breach duties (they are told that **future support can be affected**).

- **Set Expectations Early:** We tell Tenants we “**know the tricks**” and we **nip problems in the bud**.
- **Free Mediation & Ongoing Advice:** If anything starts to go wrong, we offer **free mediation**, talk to the **Local Authority Officer**, and get **early fixes** in place.

Result: Fewer surprises, fewer disputes, and a **clean file** if anyone challenges later.

10.5 Why Our Tenants Are Usually More Settled

- Many have come from **Temporary or Emergency Accommodation** and **do not want to go back**.
- They are **grateful to move on**, want a **new start**, and aim to **make a home**.
- Because support and duties are **clear from day one**, most **protect the tenancy** and **co-operate**.

10.6 How This Protects You Under Renters’ Rights

- **Anti-Discrimination:** Neutral adverts, **Selection Notes**, and Officer-verified checks reduce “No DSS/No Families” traps.
- **One Asking Rent:** We follow **one price only**, so no bidding complaints.
- **Evidence Wins:** **Time-stamped** condition media and a **Repairs Log** mean you can answer the **Ombudsman** or **Local Authority** fast.
- **Periodic Tenancies:** Stable **support income** lowers churn and **void risk**.
- **Pets / Requests:** Clear process and records (accept/decline with reasons) reduce complaints.
- **Decent Homes / HHSRS / Awaab’s:** Early checks and clear timelines show you acted **promptly and properly**.

10.7 One-Look Comparison

Area	Direct To Agent (Unknown)	Angel Moves Referral (Known)
Who knows them	Nobody	Local Authority Officer knows case
Right-To-Rent	Light check	Officer-verified statutory check
Affordability	Income only	Income – Expenditure ; wages + UC + top-up confirmed
Job security	Temp/contract risk	If job can't move, support covers rent
Mindset	Stopgap, quick move-on	Make a home , avoid going back
Paper trail	Thin	Time-stamped media + Repairs Log
Insurance	Often voided later	Bespoke cover when eligibility is met
Reform fit	High complaint risk	Built for Renters' Rights rules

10.8 Boundaries (Crystal Clear)

- **Angel Moves** is a **Tenant Referral Service** funded by **Local Authorities**.
- We **do not** act as your lawyers, serve notices, certify compliance, or instruct contractors.
- **Agents/Landlords** keep all legal duties, repairs, registrations, and decisions.
- We lower risk by supplying **Officer-verified Tenants**, **Pre-Tenancy evidence**, and **free mediation** if issues arise.

SECTION 11: WHY STANDARD RENT-GUARANTEE INSURANCE OFTEN FAILS — AND HOW ANGELMOVES' BESPOKE RENT GUARANTEE & LEGAL PROTECTION OFFERS REAL SECURITY

Mediation / Problem-Solving Evidence

Insurers want proof you tried to sort the problem early (messages, letters, payment-plan offers, inspection attempts). Policies also require you to **contact the Tenant within 7 Days of missed Rent**, try again 7 days later, and (if lawful) arrange an inspection. If you can't show this paper trail, a claim can be knocked back.

1) External Referencing Pitfall

If a third-party Referencer "passes" a Tenant who doesn't meet the Insurer's own definition, the claim can fail. Many policies need either (a) a full approved agency reference (with affordability, employer, and previous landlord checks) **or** (b) a clean credit check **plus** an **employer letter confirming permanent employment** and **income $\geq 2.5 \times$ Rent**. Temp/zero-hours often don't satisfy this — even if the referencing company said "Pass." Keep what the **Insurer** requires, not just what the referencer said.

2) Income = Affordability" Trap

A big salary on paper doesn't prove spare cash to pay Rent. Standard systems often tick "income present" but don't really test outgoings. If arrears happen and affordability work was weak or missing, the Insurer can say the Tenant didn't fit the acceptance rules you agreed to meet.

3) Employment Type Trap (Permanent vs Contract/Zero-Hours)

Many policies expect **permanent, current employment** confirmed on company letterhead. Fixed-term, agency, or zero-hours can be red flags unless the policy explicitly accepts them. If not, claims risk refusal.

4) Paperwork Perfection (AST, Notices, Deposit, Timings)

Insurers check the **AST is valid**, notices were correct, and your **timeline** matches policy rules. Fail on process and they can refuse on technical grounds, even if arrears are real.

5) Late Claim Penalty (Fast Clocks)

If you don't report the claim quickly, your **Excess increases** or the claim can be declined. Example: report **within 15 Days of the Tenant hitting Two Months' Arrears** to keep the lower excess; after 15 but under 60 days, **an extra One Month's Rent** excess applies. Miss the overall window and cover can be lost.

7) Part-Payment Problem

If the Tenant pays part of the Rent, the Insurer deducts it from the benefit. Payouts are **monthly in arrears at 1/30th per day** and only while policy terms are met. After you regain possession, the Insurer may deduct the **Deposit** from arrears unless you prove it covered dilapidations.

6) Insurer's Solicitor, Insurer's Pace

Insurers usually appoint their own panel solicitors and can take over the claim. Using your own lawyer without consent can void costs.

7) Proof Of "Satisfactory Reference"

Even when using the Social-Housing variant, you must complete a **Satisfactory Reference** (ID x2 with Photo ID, **Right-To-Rent** and **Sanctions** checks) within 31 days before tenancy start, and keep proof on file.

QUICK COMPARISON — WHAT TRIPS STANDARD POLICIES VS WHAT OUR SCHEME FIXES

Issue	Standard Rent-Guarantee – Common Trip	Angel Moves Scheme – How It Fixes It
Late Claim / Missing Timeline	Reported too late → extra excess or decline. Must show 7-day contact steps.	We coach Agents on day-by-day steps and keep the contact/inspection log ready to submit fast.
Weak Referencing	“Pass” from referencer, but not to Insurer rules (e.g., no permanent job proof, no 2.5× salary letter).	Our placements satisfy the policy’s acceptance route. For social-housing wording: ID + Photo ID + Right-To-Rent + Sanctions are explicitly recognised as a Satisfactory Reference .
Deposit Conditions	Some wordings deduct Deposit post-possession or expect it to be in place.	Your social-housing endorsement removes the “no move-in without Deposit” condition , so no cash Deposit is required. (Excess and deductions still apply as worded.)
Part-Rent Paid	Any partial rent is taken off the claim; payout is monthly in arrears at 1/30th per day .	We set expectations early and keep proof of what was paid/when, so the Insurer can process quickly with fewer queries.
Wrong Process / Notices	Incorrect notice or DIY legal steps = refusal. Insurer appoints panel Adviser.	We signpost the policy route (panel Adviser, correct notice). You keep control; we help you send a clean file.
“No Mediation” Allegation	If you can’t show attempts to resolve (letters, call logs, inspection requests), claim strength drops.	We help you keep that proof (7-day/14-day contacts, inspection notes) so you can show you acted reasonably.

WHY ANGEL MOVES' RENT GUARANTEE INSURANCE IS EASIER TO CLAIM ON

Clear Acceptance

Your policy's **Satisfactory Reference** for our cohort = **ID + Photo ID + Right-To-Rent + Sanctions** (kept on file). This avoids many "referenced wrong" refusals seen with generic policies that demand permanent employment proof and 2.5× salary letters.

No Cash Deposit Required (With Your Endorsement)

The endorsement **deletes the "no move-in until Deposit received" rule**. That aligns with our insurance/damage-cover model, while still following the wording's rules on excess/deductions.

Fewer "Gotchas" At Claim Time

We build the timeline you need (first missed Rent → 7-day contact → second chase → lawful inspection attempt) and help you **report within the 15-Day/60-Day windows** so you don't get stung by a higher excess or a time-bar.

Realistic Payout Expectations

You know beforehand that benefit pays **1/30th per day, monthly in arrears**, and that any partial rent is netted off. After possession, the Insurer may deduct the Deposit unless you prove it went on dilaps. We document this up-front to avoid surprises.

SECTION 12: HOW THE RENTER RIGHT REFORM IMPACTS AGENTS

(READ THIS OR LOSE MONEY)

ENFORCEMENT & FINES, WHAT CAN HAPPEN

- **Improvement Notice** (Council): “Fix X by DATE.” Miss it → **Civil Penalties** (often **four- or five-figure** fines) and **follow-up inspections** you pay for.
- **Rent Repayment Orders**: In qualifying cases, a Tribunal can order **up to 12 months’ rent** back to the Tenant/Local Authority.
- **Ombudsman Decisions**: Fast, **binding** outcomes. Expect **compensation, fee refunds, public naming**, and instructions to change your processes.
- **Discrimination Breaches**: Blanket “**No UC / No Families / Professionals Only**” → upheld complaints, redress, and mandatory training orders.
- **Safety/Certification Failures** (EICR, Smoke/CO Alarms, Gas): **Fines** + forced works.
- **PRS Portal / Registration**: Miss membership/registration or respond late → **penalties** and escalated scrutiny across your portfolio.

Translation: If your files are thin or late, you **pay**—in cash, time, and lost Landlords.

INSPECTIONS: WHAT OFFICERS NOW EXPECT TO SEE

Not enough: “Gas/EICR/EPC present.”

Now needed: A clear, dated **Condition Story** that proves the home is safe and decent.

- **Damp & Mould:** Cause found and fixed (ventilation, extractors to outside, leaks addressed).
- **Heating & Cold:** Working boiler, reasonable output; draughts handled.
- **Electrics:** EICR remedials closed, **RCD** protection shown, **no extension-lead octopus** in bedrooms (add sockets if needed).
- **Fire & CO:** **Smoke alarm on every storey; CO alarm** where required; tested and dated.
- **Stairs & Handrails:** Secure handrail, safe treads/risers, good lighting.
- **Bathrooms:** **IP-rated** light/switch in the right zones; extractor to **outside**.
- **Windows:** **Restrictors on First Floor and Above;** release works.
- **Trips & Floors/Ceilings:** No lifted thresholds, soft boards, bulging/sagging ceilings.
- **External:** Safe steps/paths, lighting works.

Awaab’s Law direction of travel: **Quick investigation and action** on serious hazards. If you miss the timeline, expect findings against you.

PAPERWORK: WHAT YOU MUST KEEP (EVERY PROPERTY)

- **Condition Log** (Start + Mid-Term): **Time-stamped** photos/video of the items above.
- **Repairs Log: Report** → **appointments offered** → **works ordered** → **completion photos/invoices**.
- **Access Attempts**: Two reasonable slots offered, outcome recorded.
- **Rent Review Pack**: Date, **three to six comparables**, short note on reasoning.
- **Advert & Decision Notes**: One **Asking Rent**; a short “why accepted/refused.”
- **Certificates**: Gas, **EICR** (with remedials), **EPC**; Smoke/CO test note.
- **Membership/Registration Proofs**: Ombudsman, PRS Portal.
- **Insurance File**: Referencing/ID and claim timeline notes so insurers can’t decline on technicalities.

Rule: If it isn’t written, dated, and photographed, it **didn’t** happen.

THE REAL COST (WHY DIRECTORS SHOULD CARE)

- **Failed Possession** (Section 8 done wrong) = **months of arrears**, legal fees, re-listing costs.
- **Upheld Complaint** = **compensation**, fee refunds, and public damage → **Landlords** leave.
- **Enforcement Action** = **fines**, mandatory works, follow-ups, lost team time.
- **Rent-Review Loss** = tribunal knock-back, **refunds**, and months locked at old rent.

WORKLOAD BE HONEST ABOUT IT

- **Onboarding Evidence Pack**: per property (virtual capture + filing).
- **Mid-Term Inspection Upload**.
- **Each Repair Case**: to log and close with photos/invoice.
- **Rent Review Pack**: (comparables + note).

This is the **new normal**. Build it into your staffing plan.

What Happens Now, What Happens Next

Invitation (For Directors)

We already work with **Agents** across the UK, from large franchises like **Belvoir** and **Martin & Co** to strong **Independent Agents**, and we hold **reference letters** and **video testimonials** we can share on request.

Earnings Snapshot (Realistic, Proven)

- **Per Placement:** Typical incentive **£500–£1,500 per property** (paid once the **Local Authority** funds clear).
- **Monthly Example:** 5 placements $\approx$ **£2,500–£7,500** in a month. 10 placements $\approx$ **£5,000–£15,000**.
- **Annual Example:** 3 per month $\approx$ **£18k–£54k** a year; 6 per month $\approx$ **£36k–£108k**; 10 per month $\approx$ **£60k–£180k**.

These figures are from our **Agents Incentive Earnings Model**; actuals depend on property type, area, and the specific **Local Authority** offer.

Why Partner With Angel Moves

- **Reform-Ready From Day One:** Our model is built for the **Renters' Rights Reform**.
- **Free To Agents:** We're funded by **Local Authorities** — no joining or monthly fees.
- **Council-Verified Tenants: Right To Rent, Affordability,** arrears and **ASB** checks are done by **Local Authority Officers**.
- **Evidence Built In:** We help you set up **time-stamped photo/video** packs so you can answer **Ombudsman** and **Council** queries fast.
- **Bespoke Rent Guarantee & Legal Protection:** Designed for our tenant group; **nil or 1-month** excess options; simple evidence.
- **You Keep Control:** You keep the **Landlord** relationship and instruct works; we organise the proof.
- **Marketing Support:** Ready-to-use campaigns to win **new Landlords**.
- **Free Advice & Mediation:** Ongoing support at no cost to you.

Limited Places (Per Area)

To protect quality and avoid overlap, we onboard **only 2–3 Agents per area**. We prioritise **trusted, process-driven partners**.

What Happens Now, Do This Next

Please don't panic. We've done the work. We know the risks and the solutions. If you act now, you can protect yourself. If you do nothing, the new system could hit hard.

Step 1: Join The Free Live Webinar

- We explain the **Risks**, the **Fixes**, and **How Angel Moves Helps**.
- **Live Q&A** so you can ask your **Own Questions**.
- Held on Zoom. If you can't attend live, we'll send the recording, explainer videos, and info pack.

CTA: Save My Seat (Free)

Step 2: Book A One-To-One

- Speak with a **Client Relationship Manager**.
- **Online** or **At Our Office** — your choice.
- We do a **Quick Risk Scan** and give you a **Prioritised Action List**:
 - what to **Fix First**,
 - what to **Evidence**,
 - what can **Wait**.

CTA: Book My One-To-One (Free)

Step 3: Start Your Protection

- We guide you to set up a **Proof-First File**:
 - **Adverts** (saved copy + fair refusal notes),
 - **Move-In Evidence** (time-stamped photos/video of **Alarms, Heating In Every Room, Window Restrictors, Stairs/Handrails, Outside Areas**),
 - **Repairs Log** (before/after photos + receipts),

- **Rent Review Pack** (local comparables + condition/repair proof),
- **Possession-Ready Records** from **Day One**.

CTA: Email Me The Templates (Free)

No Catch, Our Support And Guidance Is Free

- **Free Webinar, Free One-To-One, Free Templates, Free Explainer Videos.**
- We want **Landlords** and **Agents** to be **Reform-Ready** and **Sleep At Night**.

Pick One Now:

Save My Seat (Free)

- Book My One-To-One (Free)
- Send Me The Explainer Videos
- Email Me The Info Pack

Final Word

Directors who move now will **keep Landlords, grow stock, and avoid fines and refunds.** Those who wait will face **complaints, enforcement, and Landlord loss.** Be the **early mover** in your area.