

Let down

June 2026

How shady letting agent practices put new renters' rights at risk

**citizens
advice**

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Executive summary: Let down at every stage

The Private Rented Sector (PRS) has long been plagued by insecurity, poor quality, and unaffordable rents. The Renters' Rights Act (RRA) is a key opportunity to transform the sector. To get this right, we need to make sure the new rules are followed properly, by both landlords and **letting agents**.

Letting agents are responsible for managing the homes of around 40% of England's nearly 11 million private renters.¹ They are engaged by landlords to support with things like finding tenants, maintaining the property and resolving in-tenancy issues, or ensuring a smooth move out process. As the main point of contact for many renters, they'll **play a key role in ensuring the new reforms are effective in practice** - by informing people of their rights and implementing the new rules in properties they manage.

But our latest research has found millions of people encounter poor practice from letting agents at every stage of renting a property. From false information and pressure tactics when moving in, poor property management and responses to disrepair, and unfair delays to getting their deposit back when moving out. This leaves too many renters misinformed, stuck in unsafe conditions, and out of pocket. We're worried that without intervention, **rule-breaking by letting agents could undermine the crucial reforms in the RRA.**

Regulation of letting agents is already on the Government's radar, and **strong oversight and regulation of this sector must go hand-in-hand with implementation of the RRA.** This report draws on our unique frontline insights, nationally representative polling, and our client stories to highlight the ways letting agents are falling short, and why further regulation is needed so that they help rather than hinder reforms.

In May 2026, a range of new housing policies will be introduced through the Renters' Rights Act.

These reforms should 'transform the experience of renting' by rebalancing the power between renters and landlords, tackling poor quality, and introducing stronger monitoring and enforcement in the sector.

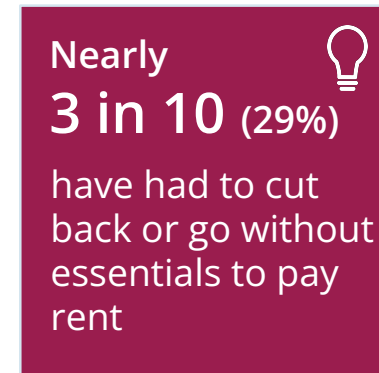
Key changes in the Act:

- Abolishes Section 21 'no fault' evictions
- Bans property bidding wars
- Limits upfront rent demands to 1 month
- Extends the Decent Homes Standard and Awaab's Law to the PRS - setting minimum quality standards for homes and legal time limits for landlords to take action on disrepair and hazards

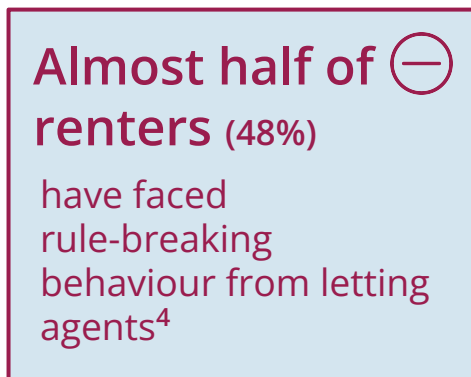
Government should consider **better regulation and accountability for letting agents** alongside the implementation of these reforms, to ensure they deliver the vital improvements needed in the PRS.

In numbers: letting agents + the PRS

We know that the PRS is still **insecure, poor quality, and unaffordable**.



Our new research found that letting agents can add to these problems - **making high costs and poor conditions worse**.



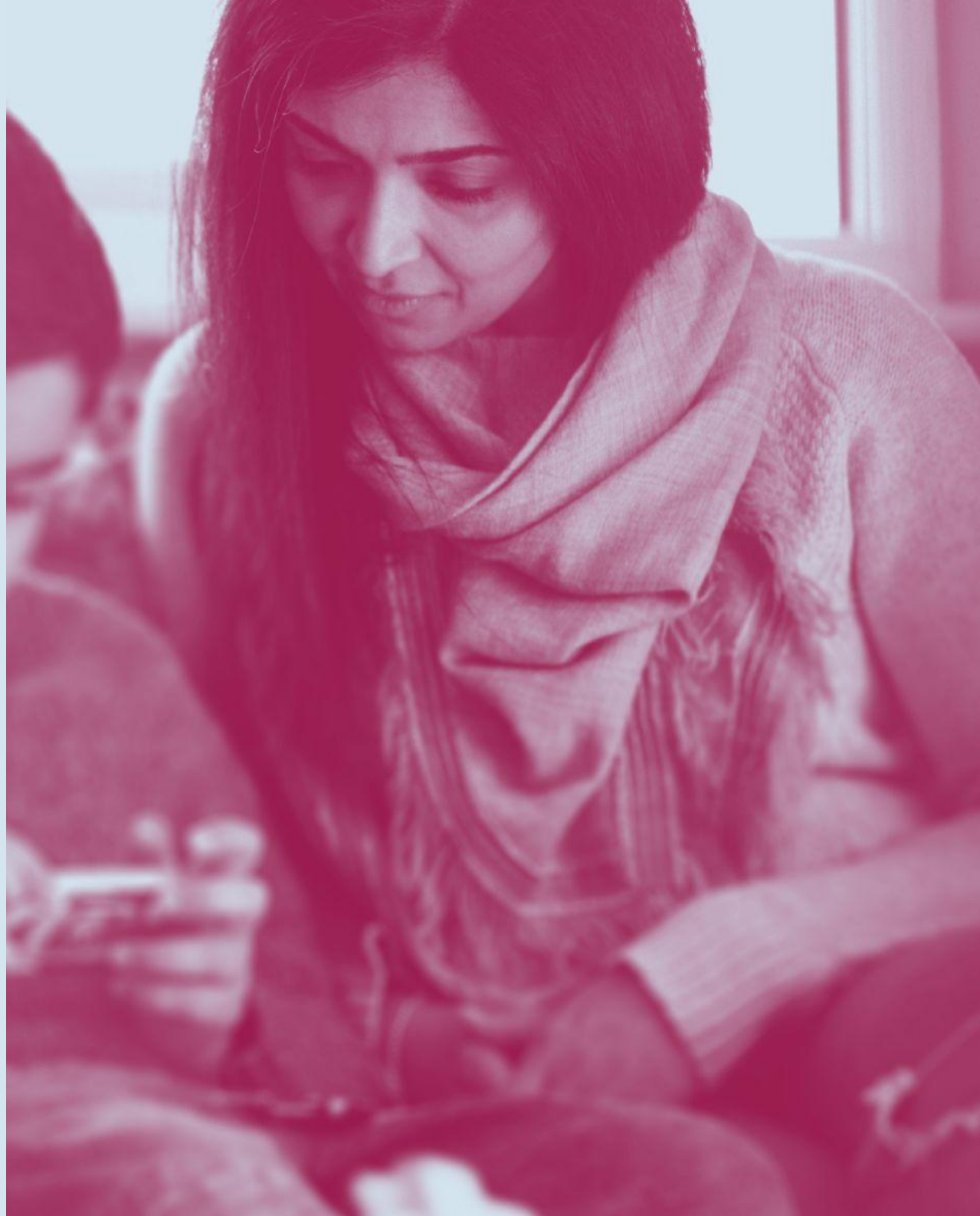
Clara's story

Clara* lives in a privately rented home with her young child. When they moved into their home, **the letting agent did not provide essential legal documents**, including an Energy Performance Certificate (EPC) or a Gas Safety Certificate.

This became especially worrying when Clara found a gas leak. When she alerted the letting agent, they said they were unaware that there was gas in the property.

Clara and her child are also living with damp and mould. Even though she told their agent about this, **her complaints and requests for maintenance were ignored.**

Clara thought she could trust her letting agent because they advertised that they were a member of the UK Association of Letting Agents. But this wasn't actually true. When she found out, Clara became worried that they were not handling her deposit correctly. **Clara now fears she won't get her £1,500 back.**



Moving in: pressure

The **high demand** for PRS properties means it's already challenging to find a suitable and affordable new home - in the face of lots of competition, renters often have to make decisions about where to live quickly.

We found evidence of letting agents exacerbating this, by **using high pressure tactics** to get people to sign for a property, or refusing to let them see the proposed terms of a tenancy before they handed over some money. This leaves many renters without the full picture of a property before they pay a large sum of money and commit to living there.

The Renters' Rights Act should help make the process of finding a property fairer by **banning bidding wars** and **limiting upfront rent** demands. But our evidence of shady practices from letting agents suggests that stronger oversight is needed to prevent renters being locked into contracts or properties that might not be right for them.

A consistent code of practice could help boost professional standards, and make it clear to both agents and prospective tenants what practices are acceptable, and what information should be provided, and when.



Changes to regulation can have big, tangible benefits for renters. The Tenant Fees Act 2019 made a lot of the upfront fees charged by letting agents illegal. This made a real difference - we see **60% fewer people about letting agent charges** compared to 2018, before the Act came in. In the 6 years since it was introduced, it's estimated the Act has saved renters nearly £900 million.

In our latest research we found that 13% of renters still faced fees they weren't expecting when going through an agent. This suggests that, while in general this regulation is working well, some tenants remain unclear about which fees can be charged, and some agents may be ignoring the rules. Improving the consistency and professionalism of the letting agent sector should help ensure that regulations deliver the outcomes intended consistently.

Moving in: misinformation

Many renters first experience issues with letting agents when looking for a new home and starting a tenancy.

Nearly 3 in 10 (29%) renters who had moved into a property through a letting agent said they experienced some form of poor practice.

This included agents advertising properties which are in serious disrepair or too small and would cause overcrowding. Some renters also reported agents advertising desirable properties, then only offering viewings for ones that weren't suitable.



Letting agents should be giving renters all the key information they need to choose a property, sign the contract and start a tenancy. **But, too often, letting agents are failing to do this.**

- **Nearly 1 in 5 (18%)** renters going through an agent said they were given incorrect information about a property before signing the contract
- **Also nearly 1 in 5 (19%)** weren't given an Energy Performance Certificate (EPC), despite this being a legal requirement

With the RRA bringing lots of changes to the rules letting agents and landlords will have to follow when renting out properties, there is potential for further confusion and misinformation. Our advisers report that larger, more professional agents are more likely to comply with the rules. Changes to promote consistency in the sector, like a code of practice, could help ensure that all tenants get the right information from letting agents.



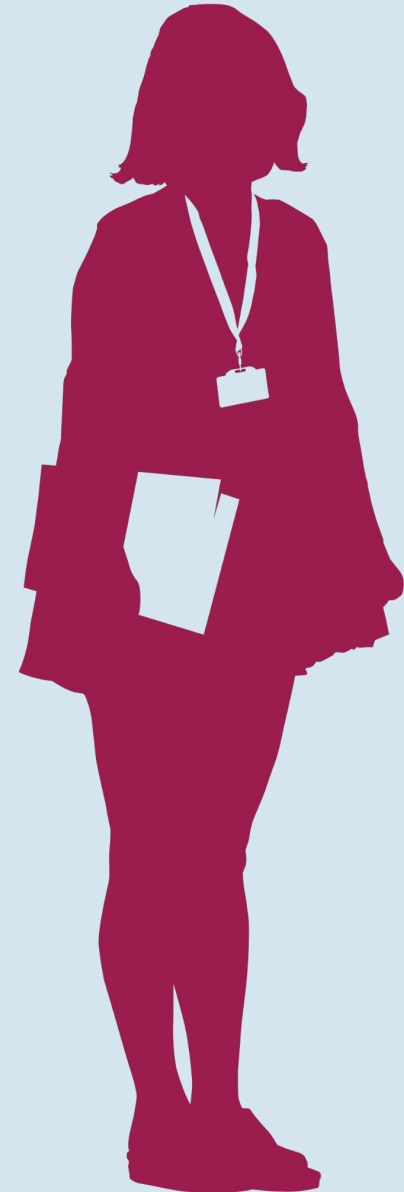
Adviser insights: letting agents skirting the law

Our frontline advisers help people every day who are struggling with letting agents breaking the rules. They highlighted a number of **emerging practices** from letting agents that make it harder for people to access private rented sector properties.

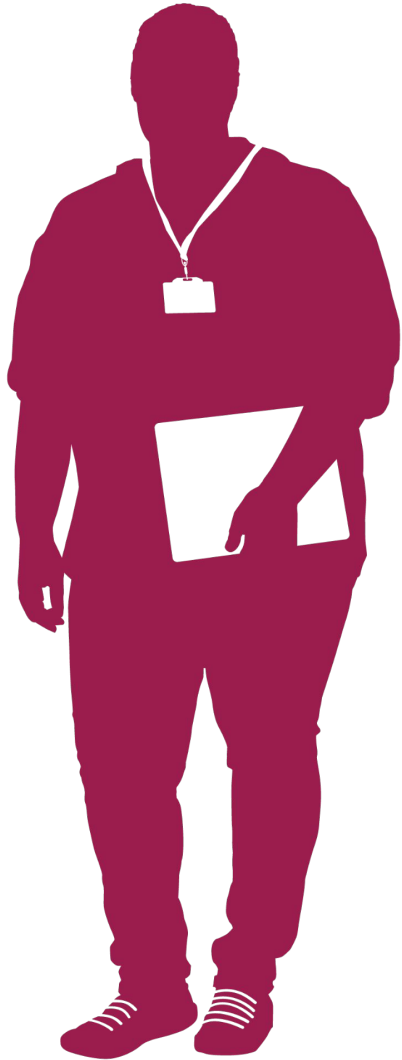
1. Discriminatory affordability 'checks'

Advisers have raised concerns that some groups of renters face additional barriers to securing a home in the PRS. In a competitive market, people in receipt of benefits often find it harder to be accepted for a property. The Renters' Rights Act formalises discrimination on these grounds as illegal, but our advisers are worried these practices may continue.

Advisers report that many letting agents **use third party credit reference agencies to do affordability checks** when people apply to rent a property. These agencies' interpretation of 'affordability' mean they tend to give unfavourable results to people who receive benefits or are on a lower income, putting up further barriers to securing a new home. The fact these agencies are third party reduces letting agent's liability for the results, making it very hard for people to challenge them. **These practices mustn't go under the radar when the new discrimination laws are enforced.**



Adviser insights: letting agents skirting the law



2. Illegally pushed into Zero Deposit schemes

Our advisers have also highlighted that they're seeing increasing numbers of people facing pressure from lettings agents to take out '**Zero Deposit**' or deposit replacement schemes.

In these schemes renters pay an ongoing amount throughout the tenancy, rather than a deposit as an upfront lump sum. But when they move out, none of this money is returned and renters might still have to pay for things which would be covered by a typical deposit, like damage to the property. Sometimes letting agents get a commission when renters enter these schemes.

Our advisers are worried that tenants are encouraged or pressured into using these schemes, when it might not be in their best interests. Our research found this too:

- **Nearly a quarter (22%)** of renters who entered a zero deposit scheme for their property felt pressured or encouraged to enter one
- **Half (51%)** of those using a zero deposit scheme were told they needed it to rent the property - which is illegal
- **More than 1 in 5 (22%)** said they weren't given important information about the scheme, like that they would not get their money back at the end of the tenancy

Gaps in regulation and oversight allow these sorts of shady practices to go unchecked, and renters have few routes to complain or seek redress when things go wrong. The implementation of the Renters' Rights Act provides an opportunity for better monitoring and enforcement to identify and address rule-breaking across the sector.

Letting agent bad practice doesn't stop when people collect the keys

Once people move in, we found far too many renters are struggling to get their letting agent to properly address disrepair in their homes, leaving them living with problems like damp and mould, or sometimes dangerous hazards.

We've found that letting agents **can be unreasonably slow to respond and take action** when renters report disrepair.

'Letting agents are just fobbing people off'

- Adviser

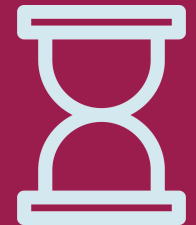
More than two thirds (68%)

of renters who raised emergency disrepair issues (like gas leaks, unsafe wiring, or broken front doors) had to wait **more than 24 hours** for the letting agent to even acknowledge their issue



1 in 10 (10%)

had to **live with emergency disrepair for more than 3 days** before their letting agent took action to address it



Our advisers highlighted that renters can often be **caught in a back and forth between landlord and letting agent**. Renters are often told that their letting agent is waiting for landlord permission to do repairs, or struggling to contact them. In other cases, landlords claim they haven't been told about disrepair or issues in the property by the letting agent. These delays leave renters in a powerless stalemate, while living with disrepair and worsening conditions. It is not always clear to renters where accountability lies, or who to approach to raise concerns about delays.

Renters bearing the brunt

Even when letting agents do something to fix the problem, **renters often find the works aren't carried out well** - nearly a fifth (18%) said their emergency disrepair issue wasn't resolved satisfactorily. Some agents don't do anything at all - **1 in 5 (21%) renters reporting damp and mould said their letting agent refused to do any repairs.**

Letting agent delays or failure to take effective action on disrepair can leave many renters facing ongoing problems like damp, mould or dangerous hazards like faulty wiring. All of this can negatively impact renters' health, wellbeing, and finances:

- **Nearly a third (30%)** living with damp and mould said it had increased their energy bills
- **Two thirds (66%)** living with damp and mould said it had negatively impacted their mental wellbeing
- **Around a quarter (27%)** of renters experiencing emergency disrepair said they faced extra costs, such as higher bills

Our advisers highlighted that many people also end up paying to fix disrepair issues themselves, leaving them unfairly out of pocket.

The extension of [Awaab's Law to the PRS](#) should help address these issues, and boost standards in a sector which desperately needs improvement. It will set clear, legally enforceable timelines for fixing serious issues like damp and mould in privately rented homes. But this vital change is a few years off, and it's not clear how the rules will apply to properties managed by letting agents. **Government needs to make sure the lines of accountability between letting agents and landlords for implementing the new standards are clear**, and that this is backed up by strong enforcement so that tenants can take action when they fall short.





Dave's story

Dave* lives in a privately rented home with his partner and child. The windows don't shut properly, meaning the house is **constantly cold**.

Contractors have been sent to his home to assess the problem, but **the letting agent has refused their quotes for repairing the windows**.

This leaves Dave with no choice but to leave the heating on to try and keep the house warm enough for his family. As a result, he now struggles to afford his energy bill.

These disrepair issues put **Dave and his family's health at risk**. He's worried about his young child as living with the constant mould and cold has caused him to develop a year-round cough. The fire alarm in their home is also broken, meaning Dave's family isn't safe if there is an emergency.

Dave has repeatedly reported these issues but **the letting agent hasn't done anything**. They continue to live in poor and unsafe conditions.

Packed up, but not paid back

When moving out of a property, renters should get their deposit within **10 working days** of requesting it. If the deposit is disputed, for example because the landlord thinks some of it should be kept to fix damage to the property or cover rent arrears, renters can challenge this, but **the undisputed portion must still be returned on time.**

Letting agents often act as the go-between for landlords and renters around deposit return or negotiating disputed deductions. In theory, this should help both sides come to an agreement efficiently. **But we found that many people face unacceptable delays in getting deposits returned by letting agents.**

- **Nearly 1 in 5 (17%)** renters who recently left a property through an agent said they had to wait **more than a month** to have their deposit returned
- **1 in 20 (5%)** said they **never got any of their deposit back**, even though there were few or no deductions in question⁵



Our frontline advisers also told us that they often see letting agents make **unfair deductions from deposits** - taking money off as for things like cleaning fees when the property has already been cleaned, or standard wear and tear which the deposit isn't intended to cover. While renters can challenge this through their deposit protection scheme, our advisers report that many people don't know this is possible, don't know how, or are put off by the process. This results in them being **left unfairly out of pocket.**

Out of pocket and cutting back

A deposit can be up to 5 weeks rent, **so these delays leave renters without substantial amounts of their own money.** This can push them into financial difficulty, especially when trying to secure a new property.

They're left trying to pay the high costs of moving to a new property, which can often include a holding deposit, the first month's rent upfront, and a new security deposit, while the money that could help them do that is still locked up by their previous letting agent. For some renters, these delays make it **nearly impossible to find another home**, causing stress, uncertainty and ultimately putting them at risk of homelessness.



Renters who entered a Zero deposit or deposit replacement scheme could find themselves facing unexpected costs at the end of their tenancy if they're charged for things they thought would be covered by the money they paid into the scheme.

These extra costs, and the instability they cause, **add to the strain high rent costs are already placing on people's budgets** - pushing private renters to the sharp end of the living standards crisis.

- **1 in 3 (33%)** of renters struggled to afford a rent increase imposed by their landlord or letting agent in the last year
- **Nearly a third (32%)** of renters had to borrow, use credit cards or loans to cover rent
- **3 in 10 (29%)** of renters have had to cut back or go without essentials to cover their rent

Dana's story

Dana* and her children are **stuck in temporary accommodation** after her former letting agent refused to return her deposit.

After reporting disrepair issues to her letting agent, including a broken boiler, she was evicted. When she moved out, the letting agent **refused to give Dana her deposit back** as they said the landlord needed to pay to get the boiler fixed, even though Dana had reported this issue and asked for it to be resolved when she was living there.

Dana is now struggling financially. She can't afford a deposit to rent a new home as she didn't get her previous one back.

She had to turn to the council for help and was placed in temporary accommodation. Dana's family are now left with **no stable home** and no money to help them get back on their feet.



Fixing the problem

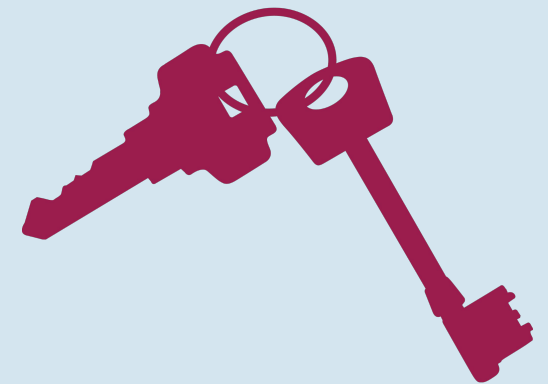
It's clear from our research that private renters are encountering substandard, and sometimes illegal, practices from letting agents at every stage of renting a home. While agents should be making the process simpler and smoother for tenants and landlords, we've found that **in many cases they make the challenges renters encounter in a costly and poor quality market even harder.**

While rule-breaking is widespread, **there are few levers available to bring them into line.** There are some routes to complain and seek redress for poor practice, like going to one of the letting agent redress schemes or reporting to Trading Standards. But these routes can be complex, and rely on renters understanding the schemes, and having the time and resources to take action. Faced with mounting costs and worries about finding a new home in a competitive rental market, many people simply don't have the bandwidth to navigate and pursue these options, as well as the many months it can take to reach a resolution.

We found **71% people who had a negative experience with a letting agent didn't complain,** either to the agent directly, or one of the redress schemes. In fact only 1% reported having used a formal redress scheme.

'You can have as many rights as you like but if it's going to take 12 months to exercise them and enforce them **your position is often a lot worse by the time you've finished'**

- Adviser



It's clear that more needs to be done to ensure letting agents follow the existing rules, and will comply with their new obligations under the Renters' Rights Act. Our advisers report that larger, more professional letting agents are better placed to understand and comply with changes in the rules they need to follow. Clearer standards and stronger oversight across the sector could help ensure that all agents are supported to implement the changes.

Recommendations

The Renters' Rights Act should boost standards across the sector, and improve outcomes for tenants. Letting agents will be a key part of its success. But given the extent of rule-breaking our research has uncovered, it's **clear that government needs to do more to keep letting agents in line, and ensure they're properly supported to implement the new rules.** We recommend:

- The Government should explore how regulation of letting agents could drive up standards and improve outcomes for tenants, drawing on previous, well-received, work and recommendations of the Regulation of Property Agents working group, particularly:
 - Introducing a **statutory code of practice for letting agents**. This would help drive up professional standards by establishing consistent rules and guidance for agents to follow. It would also provide a consistent basis for enforcement and redress if agents fall short of the code
- The Government should also consider the role of letting agents in the implementation of key elements of the RRA:
 - The RRA establishes a new PRS ombudsman. Now is a good time to look at the sector as a whole, and identify ways to **streamline routes to redress**, so that there are clearer and more consistent processes for tenants to raise and resolve issues, regardless of whether they have an issue with a letting agent or a landlord
 - The new Private Rented Sector database will be a key tool in monitoring and enforcing the Act. Government should consider what **information about letting agents could be included in the database** to provide further clarity for tenants and boost compliance across the sector
 - The extension of Decent Homes Standard and Awaab's Law to the PRS should be consulted on and delivered as soon as possible. Through this process Government should ensure it's clear **how the rules will apply to properties managed by letting agents**, and that lines of accountability are clear to tenants, agents, and landlords

Methodology

Citizens Advice's network of local offices provides advice and support to people across England and Wales on a range of issues, including debt, housing and benefits. This report draws on our unique frontline data and insights, amongst other sources.

Survey of private renters

Citizens Advice commissioned Yonder Data Solutions to survey 4,017 private renters in England. Within this, different samples were created to capture different levels of interaction with letting agents. This included people who currently live in a property managed by an agent (unweighted base: 2017), who had moved into their current property through an agent (unweighted base: 2435), out of a tenancy in the last 3 years through an agent (unweighted base: 1202), who have lived in a property managed by an agent in the past 3 years (unweighted base: 409), and who have moved into a property through an agent in the past 3 years (unweighted base: 430). Fieldwork took place between 5th – 20th March 2026. Results were weighted to be representative of private renters in England. Population equivalent figures were calculated by Citizens Advice using [English Housing Survey](#) data.

Adviser insights

Adviser insights were gathered through workshops, and evidence forms - short, anonymised summaries of cases that are submitted by Citizens Advice advisers to highlight key cases of concern. Names and personal details have been changed to ensure anonymity.

References

1. Letting agents are responsible for managing the homes of around 40% of England's nearly 11 million private renters. Our nationally representative polling found 39.77% of respondents said that their letting agent was responsible for managing their property. The figure for nearly 11 million (10,810,000) private renters was drawn from the [English Housing Survey](#) data for numbers of households and number of people per household in the PRS.
2. Over 4 million renters are living in a home with damp and mould. This is calculated from 37.1592% of respondents who said that they were currently experiencing damp or mould in their home. As a percentage of the overall private rented sector population in England, this is 4,016,910 people.
3. Disabled people and single parents are most likely to struggle with paying rent. Our polling found 37% disabled renters have had to cut back or go without essentials to cover rent, compared to 29% of private renters overall. While 39% of single parents have had to borrow money or apply for a loan to cover rent, compared to 32% of renters overall.
4. Almost half of tenants (48%) who currently live in a property managed by an agent, or have engaged with a letting agent to move into, out of, or live in a property in the last 3 years, have experienced letting agents breaking the rules. Rule breaking behaviour includes:
 - a. Renters not being given important information about the property, like an EPC, or being given incorrect or misleading information about the state of a property
 - b. Feeling pressured into taking a property, or taking out a zero deposit scheme
 - c. Agents failing to give appropriate notice before they, the landlord, or a tradesperson attends the property, or sending tradespeople who the tenant felt weren't qualified for the job
 - d. Agents failing to return deposit, in full or in part - this could be for several reasons, see reference below.
5. 1 in 20 (5%) renters moving out of a property through an agent in the last 3 years said they never got any of their deposit back, even though there were few or no deductions in question. This might be because the letting agent failing to return the deposit to the renter when it's been released from a protection scheme, not protecting it in the first place, or routes to challenge a failure to return deposits not being clear to renters. This points to a lack of clarity around complaint and redress routes in the PRS, which letting agents should make clear to renters.