Changing your letting agent

COOKE CURTIS & CO

A guide to leaving an agent, appointing one for the first time and getting the handover right.

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How to use this guide:
Start where you are. If you are weighing up whether to leave your current agent, read Parts ❶ and ❷. If you have already decided and want to know what actually happens next, go to Part ❸, which is the part landlords worry about most and the part that is usually more straightforward than expected. If you manage the property yourself and are thinking about handing it over, Part ❹ is written for you. There are four worksheets. The compliance checklist in Chapter seven is the most useful page here, and it is worth completing before you speak to anybody – including us.

A note on who wrote this:
We are a letting agency, and there is a chapter at the end about what we do. Everything before it is written to be useful whether you instruct us or not, including the parts that make our own job harder, such as asking three agents the same hard questions, and reading the small print on continuing commission. A guide that only told you what suited us would not be worth reading. This guide describes the position in England at the time of writing, September 2026. It is general information, not legal advice. Where a decision carries a penalty – deposit protection above all – take advice on your own circumstances.

1 Why landlords change agents + What a good agent is actually for.

Almost nobody changes agent over a single incident. It is usually an accumulation: a call not returned, a repair that took three weeks, a photograph that made a good flat look ordinary, and a growing sense that nobody at the agency could describe your property from memory. The decision arrives quietly, and then all at once, usually on a Sunday. These are the reasons landlords give us most often.

Communication
You are the one chasing. You hear about your property when something has gone wrong, rarely before, and quite from the tenant first. An agent whose updates all begin "further to your email" is not managing anything.

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Continuity
Every conversation starts from nothing. A different name each time, none of whom has seen the property, so you explain the boiler, the parking, the neighbour and your own preferences again. A single point of contact who knows the property is worth more than most landlords expect, and it is the one thing an agency with a revolving door cannot sell you at any price.

Marketing that undersells the property
Dark photographs, no floorplan, three lines of description, and nobody from the agency present when the images were taken. The bathroom shot taken from the doorway with the light off is a genre of its own. In Cambridge, where good tenants compare six listings before breakfast, presentation decides how many enquiries you get and therefore how much choice you have. Weak marketing does not usually produce no tenant. It produces a longer void and a smaller field to choose from, which is the more expensive outcome.

Rent arriving late
The tenant pays on the first. The money reaches you on the eleventh. Ask what your agent's payment run actually is, and whether it is a fixed date or simply whenever somebody gets to it.

Compliance you are not confident about
Legislation has moved faster in the last two years than in the previous twenty. If you cannot say with certainty that your gas certificate, electrical report, alarms and tenancy paperwork are current and correctly served, that uncertainty is your agent's failure, not yours.

N.B. If three or four of these sound familiar, the question is no longer whether your agent is meeting your expectations. It is what a change would involve – which is the rest of this guide.

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Inspections that do not happen
On a managed service, periodic visits exist to catch the small problem before it becomes the expensive one. If you have not seen a dated inspection report with photographs in the last six months, you are paying for inspections that may not be happening.

Maintenance that drifts
A repair delayed frustrates the tenant, costs more by the time it is done, and quietly shortens the tenancy. Ask how contractors are instructed, how long jobs typically take, and whether any margin is added to their invoices.

Fee, mistaken for value
The cheapest management fee is not the cheapest outcome. On a property let at £1,800 a month, the difference between 10% and 12% management is £432 a year. Three weeks of avoidable void is £1,246. The fee is almost never the number that decides what you keep, which is unfortunate, because it is the only one most landlords negotiate.

What a good agent is actually for
It is worth being precise about what you are buying. "Letting agent" covers two quite different jobs, and most disappointment comes from paying for one and expecting the other.

Tenant find
is a marketing and selection exercise: value the property, present it well, generate enquiries, conduct viewings, reference and check the applicant, draw up the tenancy and hand you a compliant set of documents. It ends when the tenant moves in.

Management
is everything afterwards: rent collection and accounting, arrears, repairs and contractors, inspections, compliance renewals, tenant communication, rent reviews, renewals and the end of the tenancy. It is a service measured in years, and it is where continuity matters most.

Whichever you buy, the agent's real function is to reduce three things: the time your property sits empty, the risk that something goes legally wrong, and the amount of your own attention the property consumes. Judge any agent – including us – on those three, not on the fee.

The cost of a void
(For context)

Monthly Rent	One week empty	One month empty
£1,400	£323	£1,400
£1,800	£415	£1,800
£2,500	£577	£2,500

Illustrative only. The point is the comparison: a fortnight of avoidable void generally costs more than a year of the fee difference landlords spend most time negotiating.

❷ The three moments to share + Reading your current agreement.

You are not tied to an agent indefinitely, and you do not have to wait for a tenancy to end. There are three points at which landlords move, each with its own rhythm.

During an existing tenancy
Your tenant stays; the responsibility for looking after them and the property moves. The tenancy itself is between you and the tenant, not between the tenant and the agent, so changing who manages it does not disturb the tenancy or require the tenant to do anything beyond paying rent to a new account and calling a new number. What governs the timing is your existing agreement: its notice period, and anything it says about fees that continue after it ends.

Between tenancies
The cleanest break, and the natural moment to reappraise. The previous letting has given you evidence: how the property was marketed, how quickly it let, at what rent, to whom, and how the last twelve months were handled. Use it. A new agent taking the property to market is also the moment to reconsider presentation, furnishing and asking rent, none of which is easy to change mid-tenancy.

From self-management to an agent
You do not need to be with an agent to appoint one. Landlords move to professional support when the property gets further away, when the portfolio grows, when the legislation stops being a weekend's reading, or simply when the phone ringing at seven on a Sunday stops being tolerable. Part ❹ covers the handover in detail.

A Cambridge note on timing
Cambridge lets to a calendar. Academic and research appointments, hospital and college posts and the September school start concentrate demand between May and September, and the strongest weeks of the year for a well-presented family or professional home are usually June and July. Student-adjacent lets run earlier and harder still.

If you intend to change agent and re-let in the same season, start the conversation in the spring. Serving notice in late July so that a new agent inherits an empty property in October is the one sequencing mistake that reliably costs money.

Reading your current agreement
Before you speak to anybody, find the terms of business you signed. It is the document nobody reads twice, and it is the one that decides what leaving will cost you. Six things to look for.

Notice period and any minimum term
One to three months is typical for management. Check whether notice can be given at any time or only at defined points, and whether it must be in writing to a particular address.

Commission on an introduced tenant
The clause that surprises landlords most, and the reason to read before you telephone. Many agreements entitle the agent to a commission for as long as the tenant they introduced remains in the property, whether or not they still do anything. It may be lawful and it may be negotiable, but you need to know about it before you give notice, not after. Ask in writing what will be owed, for how long, and on what basis.

Renewal fees
Some agreements charge a fee each time a tenancy renews. Since May 2026 most tenancies in England run as periodic tenancies rather than rolling fixed terms, so a renewal fee may no longer describe any work being done. Ask.

Exit, transfer and handover charges
Some agents charge to release keys, produce documents or transfer a deposit – administration that was, until recently, called service. Get the figure in writing.

Sale of the property to the tenant
Many lettings agreements include a commission if your tenant later buys the property. Worth knowing it is there.

Who holds what
Deposit, keys, the inventory, the tenancy file, certificates, inspection reports and any float held against maintenance. Every one of these has to come back to you or go to your new agent, and the list is easier to enforce before you give notice than after.

If an agent is a member of a redress scheme (in England they must be) their terms of business should be clear and their fees disclosed. If yours are neither, that is itself an answer to the question you are asking.

Did you know:

Many agreements entitle the agent to a commission for as long as the tenant they introduced remains in the property, whether or not they still do anything.

What my agreement says
Fill this in from the document, not from memory. Anything you cannot answer is a question to put to your agent in writing this week.

Service I am paying for, and the fee

Notice period, and how notice must be given

Minimum term or tie-in, and the date it ends

Commission payable after the agreement ends, and for how long

Exit, transfer or handover charges

Deposit: scheme, reference number, and who is the lead holder

Money they hold on my behalf — float, rent in hand, retained funds

Redress scheme and client money protection membership

[redacted]

❸ Switching during a tenancy, The deposit and The compliance file.

[redacted]

Landlords expect this to be disruptive. Handled properly it is dull, which is the aim. The tenancy continues unchanged; what moves is the paperwork, the money and the phone number. A well-run handover follows the same sequence every time.

Read the agreement and price the exit
Notice period, continuing commission, any charges. You want no surprises after you have committed.

Appoint the new agent first, in principle
Agree terms and a target handover date before you give notice, so there is no gap in which nobody is responsible for the property.

Give notice in writing
Email is usually sufficient; keep it factual and ask for written acknowledgement including the date the agreement ends.

Fix the handover date
Ideally the day after the old agreement ends, and ideally aligned with a rent due date so one agent accounts for one full month.

Move the tenancy file
Tenancy agreement and any variations, inventory and check-in report with photographs, referencing and Right to Rent records, deposit paperwork, certificates, inspection reports, maintenance history, appliance manuals and warranties, and the tenant's contact details.

Deal with the deposit properly
See the next chapter. This is the only part of a handover that carries a financial penalty if it is done badly.

Tell the tenant, once and clearly
Who to contact from which date, the new number and email, how to report a repair, and the new rent payment details. One letter from you or your new agent, not three conflicting emails.

Redirect the rent
Standing orders are set up by the tenant, so give them notice and confirm the first payment has landed where it should. Cancel the old mandate only once the new one has run successfully.

Transfer keys, and count them
Record how many sets exist, who holds each, and whether any contractor or previous tenant still has one.

Close the account
Final statement, any rent or float held returned, and written confirmation that the agreement has ended and no further fees are due.

One open repair is the most common loose end. Before the handover date, list every job outstanding, who instructed it, who has paid, and which contractor is returning — otherwise it falls into the gap between two agencies and the tenant chases you.

Did you know:

Everything else in a handover can be fixed the following week. The deposit cannot. If protection lapses or the prescribed information is wrong, a tenant can bring a claim.

The deposit, which is where it goes wrong
Everything else in a handover can be fixed the following week. The deposit cannot. If protection lapses or the prescribed information is wrong, a tenant can bring a claim for between one and three times the deposit, and a court has no interest whatever in which of your two agents thought the other was dealing with it.

Treat it as the one item that must be confirmed in writing before the handover completes.

Custodial or insured
In a custodial scheme the money sits with the scheme, and what changes is who is registered against it. In an insured scheme the money is held by the agent or by you, and it has to physically move — which is the version that goes wrong. Establish which you have before anything else.

Continuous protection
The deposit must remain protected throughout. There should be no day on which the old agent has released it and the new arrangement is not yet in place. Where the deposit is re-protected rather than transferred, fresh prescribed information must be served on the tenant and any relevant guarantor, and you should hold a copy.

The paper trail
Scheme name, reference number, the exact amount held, the date first protected, who the lead holder is before andafter, and the prescribed information as served. If the deposit was taken before the tenancy deposit cap was introduced and exceeds five weeks' rent, flag it now rather than at check-out.

Get these in writing
(before you complete the switch)

- ☐ Which scheme the deposit is protected with, and the reference number
- ☐ Whether it is custodial or insured, and where the money physically is
- ☐ The exact sum held, and the date it was first protected
- ☐ Who is responsible for it after the handover date
- ☐ Confirmation that protection has been continuous, with no gap
- ☐ A copy of the prescribed information as served on the tenant, current as at today

The compliance file
A change of agent is a good excuse to audit the property, largely because whoever takes it on will audit it anyway. Most landlords find one or two gaps. Nearly all of them are cheap to close now and expensive to meet for the first time in a tribunal. The obligations below apply in England. Some are annual, some are one-off, and several have been reshaped by the Renters' Rights Act, whose first phase took effect on 1 May 2026 and whose remaining provisions are being introduced in stages.

Safety
A gas safety record, renewed annually and given to the tenant. An electrical installation condition report, renewed at least every five years, with any remedial work completed. Smoke alarms on every storey and a carbon monoxide alarm in any room with a fixed combustion appliance, tested at the start of a tenancy. Portable appliance testing is not compulsory, but supplied appliances must be safe.

Energy
A valid EPC, and a rating no lower than E unless a valid exemption is registered. The minimum standard is set to rise before the end of the decade; if your property sits at E or F, treat improvement as a planned cost rather than a future surprise. Cambridge has a great deal of pre-1919 stock, where the gap between current rating and future requirement is widest.

Tenancy paperwork
Right to Rent checks on every adult occupier, with copies retained. Deposit protection and prescribed information. The current government guidance for tenants, served correctly. Since May 2026, tenancies are periodic rather than fixed term, rent increases follow the statutory route and can be made once a year, and rent in advance is restricted — if your paperwork still assumes the old framework, it needs replacing rather than amending.

Licensing, and a Cambridge note
A property let to five or more people forming more than one household, sharing a kitchen or bathroom, needs a mandatory HMO licence from Cambridge City Council. Larger shared houses may also need planning permission for their use. Cambridge does not currently operate a city-wide Article 4 direction removing permitted development rights for small HMOs, but the council resolved in July 2026 to look at one, and the position is worth checking before you convert or re-let a shared house. Licence conditions cover room sizes, amenities, fire precautions and management standards, and breaching them carries civil penalties and the risk of a rent repayment order.

If the property is leasehold
Check that your lease permits subletting, and whether the freeholder's written consent or a notice of letting is required. Cambridge has a large stock of leasehold flats let by their owners, and consent is the item most often missing from an otherwise complete file.

Document checklist
Tick what you hold, or know your agent holds. Anything unticked is a question to ask this week, not at the handover.

Tenancy agreement, and any variations or renewals	AGENT ☐	YOU ■
Inventory and check-in report, with dated photographs	AGENT ■	YOU ☐
Deposit certificate, scheme reference and prescribed information	AGENT ■	YOU ☐
Referencing reports and any guarantor deed	AGENT ■	YOU ☐
Right to Rent check records for every adult occupier	AGENT ☐	YOU ☐
Current gas safety record, and the renewal date	AGENT ☐	YOU ☐
Electrical installation condition report + evidence of remedial work	AGENT ☐	YOU ■
Valid EPC, rating E or above, or a registered exemption	AGENT ☐	YOU ☐
Smoke and carbon monoxide alarm records	AGENT ☐	YOU ☐
Government guidance for tenants, as served, with the date	AGENT ☐	YOU ☐
HMO licence and its conditions, where the property is licensable	AGENT ☐	YOU ☐
Fire risk assessment + emergency lighting records, for HMOs	AGENT ☐	YOU ☐
Legionella risk assessment	AGENT ☐	YOU ☐
Freeholder consent to sublet, or notice of letting, if leasehold	AGENT ☐	YOU ☐
Consent to let from your mortgage lender, if required	AGENT ☐	YOU ☐
Landlord insurance schedule, valid for a let property	AGENT ☐	YOU ☐
Inspection reports for the last two years	AGENT ☐	YOU ☐
Maintenance history, open jobs and contractor contacts	AGENT ☐	YOU ☐
Appliance manuals, warranties and boiler service history	AGENT ☐	YOU ☐
Keys: how many sets, and who holds each	AGENT ☐	YOU ☐
Rent account statement and arrears position	AGENT ☐	YOU ☐

4 Handing over a tenancy you have run yourself.

Self-management works, and with a well-chosen tenant in a property ten minutes from your front door it can work for years. What changes is rarely the tenant. It is your own circumstances: another property, a move away, a busier job, or the realisation that keeping up with legislation has become a standing commitment rather than an occasional one. Instructing an agent is not an all-or-nothing decision. The useful question is which parts of the work you want to keep.

What you can handover:
(in whole or in part)

Day-to-day tenant contact
Rent collection, accounting and arrears
Repairs, contractors and out-of-hours
Periodic inspections, with reports
Compliance renewals and reminders
Rent reviews and statutory notices
Marketing and viewings at re-let
Referencing and Right to Rent checks
Check-out, deposit and dilapidations
Record keeping for your accountant

If a tenant is already in place
The handover is the same as Chapter five, except that you are the outgoing party, so the file is yours to assemble. Gather the tenancy agreement, the inventory, the deposit paperwork, your certificates, your correspondence about outstanding repairs, and a straightforward account of anything the new agent should know – a tenant who pays a few days late, a neighbour dispute, a boiler on its last winter. Tell them the awkward things. An agent who knows about the boiler can plan for the boiler. Then make sure the tenant is told once, in writing, who to contact from which date and where to pay. Self-managed handovers fail on this detail more often than on any other, because the tenant has spent years dealing with a person rather than an agency.

If the property is empty
You have more freedom than at any other point. Before marketing begins, take advice on presentation, on whether to let furnished or unfurnished, on the achievable rent rather than the hoped-for one, and on the small works that make a property let faster. A property let to the same tenant for six years is usually priced, furnished and decorated for a market that has since moved on.

5 Ten uncomfortable questions + Questions landlords ask us.

You are choosing who speaks for you, holds your money and looks after somebody's home. It is worth an hour of hard questions. A good agent enjoys them; an agent who deflects has told you something useful.

Also confirm, in one line each
Redress scheme membership, client money protection, professional indemnity cover, and whether the fee quoted includes VAT. Ask all three agents the same questions and compare the answers side by side rather than the headline percentages.

What is your average void period, in days, for properties like mine?
The number that decides your annual income. Ask for it in writing how it is calculated.

What proportion of your listings let at the original asking rent?
It tells you whether their valuations are realistic or designed to win the instruction.

Who will actually look after my property day to day, and how long have they been with you?
You may be meeting a director and then dealing with someone you never meet.

Who attends the photography, and will there be a floorplan?
If nobody from the agency attends, then nobody at the agency has actually seen your property.

How do you reference a tenant, and what do you do when a reference is marginal?
The interesting answer is the second half. Guarantor or a polite no.

On what date do you pay landlords, and what happens on day one of arrears?
Either there is a fixed date and a written arrears procedure, or there is improvisation.

How many inspections a year, and will I see a photographic report?
Ask to see an anonymised example before you instruct.

Do you add a margin to contractors' invoices, and what is your repair authorisation limit?
Both are perfectly reasonable. Neither should require a follow-up email.

What are your notice period, renewal fee and any commission that continues after I leave?
Ask on the way in. It is a much harder conversation on the way out.

What would you tell me about this property that I do not want to hear?
The most useful question. An agent who cannot answer it will not tell you the truth later either.

Can I change agent while my tenant is still living there? Yes, and many landlords do. Your agreement with the agent and your tenant's tenancy are separate things. What determines the timing is the notice period in your terms of business.

Does my tenant have to move out, or sign anything new? No. The tenancy continues on the same terms. The tenant needs to know who to contact and where to pay rent, and where the deposit has been re-protected they should receive fresh prescribed information — but they are not being asked to agree to anything.

Will it upset a good tenant? Handled well, tenants tend to welcome it, on the reasonable grounds that the agent you are leaving is the one they have been dealing with. Clear notice, one point of contact and a repair answered quickly in the first fortnight settles it.

How long does a switch take? The notice period usually decides it — typically one to three months. The handover itself, once the date is set, takes days rather than weeks.

Will I have to pay two agents at once?
Not for management, if the handover date is aligned with the end of your existing agreement. The exception is continuing commission on an introduced tenant, which is why Chapter four asks you to check for it first.

What happens to the deposit? It is transferred or re-protected, without a gap, and the tenant is served with updated prescribed information where required. It is the single most important part of the handover; Chapter six sets out what to confirm in writing.

Can I switch if I only use a tenant-find service?
Yes. Between lettings you are generally free to instruct whoever you choose for the next one, subject to any continuing commission on the tenant already in place.

What if my current agent is slow to hand things over? Put every request in writing with a deadline, keep the correspondence, and escalate to their redress scheme if it stalls. Membership is a legal requirement for letting agents in England, and the prospect of a formal complaint has a remarkable effect on response times.

I have never used an agent. Do I lose control of my property? Only as much as you choose to. Set an authorisation limit for repairs, ask to approve tenants before offer, and agree how often you want to hear from us. Most landlords set those tightly at the start and loosen them within a year.

How long does a switch take?

The notice period usually decides it — typically one to three months. The handover itself, once the date is set, takes days rather than weeks.

Your switching checklist
In order. Do not give notice until the first three are done.

IF you are moving from self-management, work the same list in reverse: you are the outgoing agent, and the file is yours to assemble.

- [ ] Read the terms of business you signed, and complete Worksheet one
- [ ] Establish in writing what will be owed to your current agent after you leave
- [ ] Meet two or three agents, ask the ten questions, and agree terms in principle
- [ ] Choose a handover date, ideally aligned with a rent due date
- [ ] Give notice in writing, and obtain written acknowledgement with the end date
- [ ] Request the full tenancy file, using Worksheet two as the list
- [ ] Confirm the six deposit points in writing before the handover completes
- [ ] List every outstanding repair, who instructed it and who has paid
- [ ] Write to the tenant once: new contact, new payment details, effective date
- [ ] Confirm 1st rent payment reaches right account before cancelling the old mandate
- [ ] Count and transfer keys, recording who holds each set
- [ ] Get final statement, return of funds held + written confirmation agreement ended
- [ ] Diarise the next gas safety, EICR, EPC and licence renewal dates

[redacted]

[redacted]

Sarah A (Cambridge) says:

We made the switch and did not regret our decision. The team were trustworthy, professional and reliable, I would not hesitate to recommend them.”

6 How we do it + Where to start.

Where to start
Changing agent, or instructing one for the first time, is a smaller undertaking than most landlords expect. The work is front-loaded: Read your agreement, gather your documents, ask three agents the same questions. Everything after that is administration with a date attached to it.

If your current agent is no longer meeting your expectations, or managing the property yourself has stopped being a reasonable use of your time, the first step is a conversation about the property – what it should be letting for, how it should be presented, and what the handover would involve.

How we do it
Everything so far has been written to be useful regardless of who you instruct. This chapter is about us, and you are welcome to skip it. Cooke Curtis & Co is an independent estate and lettings agency in Cambridge. Our lettings work runs to seven points, which exist because the decisions in this guide are the ones that determine what a rental property actually returns.

An evidenced rental valuation
Based on what comparable Cambridge properties have actually let for and how long they took, not a figure chosen to win the instruction.

Presentation before launch
Professional photography and a floorplan, with one of us present, and honest advice on the small works worth doing first.

Timing against the Cambridge calendar
Coming to market when your tenants are looking, judged against the academic, hospital and school year rather than the day the last tenant hands back the keys.

Accompanied viewings
Conducted by someone who has seen the property and met the applicant, with feedback passed to you as it was given.

Tenant selection you are part of
Full referencing and Right to Rent checks, our view of the applicant, and the decision put to you with the evidence behind it.

Compliance held and diarised
Certificates tracked and renewed before they lapse, tenancy paperwork kept current with the legislation, and a documented file you could hand to a solicitor tomorrow.

One point of contact
The same person, who knows the property, the tenant and you. It is a modest promise, and it is the one landlords tell us was missing before.

[redacted]

Jamie Curtis (CC&Co) says:

Almost everything in this guide is available free, somewhere, in pieces. What is not free is having it in one place, in the right order, written for this city by people who let property here every week. If it saves you one avoidable void or one deposit dispute, it has more than paid for itself.

Book a rental appraisal

A senior member of the lettings team, comparable evidence, and an honest figure. Free, and with no obligation to instruct.

Call	+44 (0) 1223 508050
Email	lettings@cookecurtis.co.uk
Visit	www.cookecurtis.co.uk