

# UK Landlord Document Retention Schedule

Exactly how long to keep every landlord document under HMRC, GDPR, the Companies Act and the Renters' Rights Act 2025 - with the source and one-line reason for each. Print and pin to the wall.

## Tax & financial records

| Document                     | Retention                  | Source                    | Why                              |
|------------------------------|----------------------------|---------------------------|----------------------------------|
| Repair invoices (allowable)  | 6 yrs from end of tax year | HMRC SA Manual            | Allowable expense evidence       |
| Capital improvement invoices | Forever (until disposal)   | HMRC CG34 / TCGA 1992     | CGT base cost evidence           |
| Bank statements              | 6 yrs                      | HMRC (Self Assessment)    | Income & expense audit trail     |
| Mortgage statements          | 6 yrs                      | HMRC + lender             | Section 24 finance-cost workings |
| SA returns + workings        | 6 yrs (22 if Ltd Co)       | HMRC / Companies Act 2006 | Enquiry window                   |
| Letting agent fee invoices   | 6 yrs                      | HMRC                      | Allowable expense                |
| Rent received records        | 6 yrs                      | HMRC                      | Income reconciliation            |
| CGT computations on disposal | Forever                    | HMRC                      | Open-ended risk on capital       |

## Compliance & safety

| Document                       | Retention                   | Source                      | Why                          |
|--------------------------------|-----------------------------|-----------------------------|------------------------------|
| Gas Safety Cert (CP12)         | 2 yrs minimum / keep 6 yrs  | Gas Safety Regs 1998 reg 36 | HSE inspection + S8 evidence |
| EICR + remedial certificates   | 5 yrs (next inspection)     | Elec. Safety Standards 2020 | LA inspection + S8 evidence  |
| EPC                            | 10 yrs (validity period)    | EPB Regs 2012               | Marketing + MEES             |
| Smoke + CO alarm install proof | 6 yrs                       | Smoke & CO Alarm Regs 2015  | LA inspection + S8 evidence  |
| Tenancy agreement (signed)     | 6 yrs after tenancy ends    | Limitation Act 1980         | Contractual claims window    |
| Right to Rent evidence         | 1 yr after tenancy ends min | Immigration Act 2014        | Statutory excuse             |
| Deposit Prescribed Info        | 6 yrs after tenancy ends    | Housing Act 2004            | Penalty defence              |
| Deposit scheme cert            | 6 yrs after tenancy ends    | Housing Act 2004            | S8 / penalty defence         |

## Tenant communications & GDPR

| Document | Retention | Source | Why |
|----------|-----------|--------|-----|
|----------|-----------|--------|-----|

| Document                     | Retention                    | Source                     | Why                        |
|------------------------------|------------------------------|----------------------------|----------------------------|
| Inspection logs + photos     | 6 yrs after tenancy ends     | Limitation Act 1980        | Repair / disrepair defence |
| Service-of-notice evidence   | 6 yrs after notice expiry    | CPR / common law           | Possession claim defence   |
| RRA Information Sheet log    | 6 yrs                        | Renters Rights Act 2025    | Penalty defence + audit    |
| Tenant Privacy Notice issued | 6 yrs after tenancy ends     | UK GDPR Art 13             | Lawful basis evidence      |
| General tenant emails (SAR)  | 6 yrs (purposeful retention) | UK GDPR storage limitation | Purge older items          |

## GDPR vs RRA Landlord Database

The RRA 2026 Landlord Database asks for landlord identity + property data; UK GDPR storage limitation says delete tenant personal data when the purpose ends. Resolve this conflict by retaining the minimum tenant data required for tax & compliance audit, and purging chat / preference data 12 months after tenancy ends.

## Key rules of thumb

- Keep capital-improvement receipts forever - they reduce the eventual CGT bill, sometimes by tens of thousands.
- Keep safety + legal documents for at least 6 years after the tenancy ends - aligns with the Limitation Act 1980 contractual claim window.
- Purge tenant personal data (preferences, IDs, scans) 1 year after tenancy ends - UK GDPR storage limitation.
- Set per-document retention triggers in your document vault; do not rely on memory.