

# 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
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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.