



P&S PROPERTY
Solutions

UK Residential Landlord Guide (2026)



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This guide covers the essential legal responsibilities for landlords letting residential property in England. (Rules differ in Scotland, Wales and Northern Ireland.)

Before Letting the Property

1. Mortgage & Lease Permission

If the property is:

- Mortgaged – obtain Consent to Let or have a Buy-to-Let mortgage.
 - Leasehold – ensure the lease permits letting.
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2. Landlord Insurance

Standard home insurance is not sufficient.

Consider:

- Buildings insurance
 - Landlord contents insurance
 - Property owners' liability
 - Rent guarantee insurance
 - Legal expenses cover
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3. Energy Performance Certificate (EPC)

You must provide an EPC to prospective tenants.

Minimum requirement:

- **EPC Rating E or above** (unless exempt).

The certificate is valid for 10 years.



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4. Gas Safety Certificate (CP12)

Required annually if gas appliances are present.

Must cover:

- Boiler
- Hob
- Gas fire
- Pipework

Provide a copy to:

- Existing tenants within 28 days of inspection.
- New tenants before they move in.

5. Electrical Safety (EICR)

Required every **5 years**.

Must be carried out by a qualified electrician.

Any C1, C2 or FI observations must be addressed within the required timeframe.

6. Smoke & Carbon Monoxide Alarms

Required:

- Smoke alarm on every storey used as living accommodation.
- Carbon monoxide alarm in rooms with a fixed combustion appliance (such as a gas boiler or log burner).

Test alarms on the first day of the tenancy.

7. Legionella Risk Assessment

A landlord must assess the risk of Legionella in the property's water system.

For most single-family homes, a simple documented assessment is sufficient.



8. Furniture & Furnishings

Any supplied furniture must comply with UK fire safety regulations.

9. Fire Safety

Ensure:

- Escape routes are clear.
 - Fire doors are fitted where legally required (particularly HMOs).
 - Any electrical appliances supplied are safe.
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Right to Rent Checks

Landlords in England must verify that adult occupiers have the legal right to rent before the tenancy starts.

Keep copies of the documents checked.

Deposit Protection

If taking a deposit, it must be protected within **30 days** using a government-approved tenancy deposit scheme.

Provide the Prescribed Information within the same 30-day period.

Approved schemes include:

- Deposit Protection Service (DPS)
 - MyDeposits
 - Tenancy Deposit Scheme (TDS)
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Documents to Give the Tenant

Before or at the start of the tenancy, provide:

- Tenancy Agreement
 - EPC
 - Gas Safety Certificate
 - EICR
 - Deposit Prescribed Information (if applicable)
 - Government "How to Rent" guide
 - Deposit scheme details
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During the Tenancy

1. Repairs

Landlords are responsible for:

- Structure and exterior
 - Roof
 - Walls
 - Windows
 - Heating
 - Hot water
 - Plumbing
 - Electrical installations
 - Sanitary ware
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2. Property Inspections

Inspect every **3–6 months**.

Typical checks include:

- Damp
- Condensation
- Garden maintenance
- Cleanliness
- Damage
- Smoke alarms

Provide at least **24 hours' written notice** before entering, except in emergencies.

3. Licensing

Check whether the property requires:

- Mandatory HMO Licence
- Additional HMO Licence
- Selective Licence

Requirements vary by local authority.

4. Tax Responsibilities

Landlords should:

- Declare rental income to HMRC.
 - Keep records of income and allowable expenses.
 - Pay Income Tax on rental profits.
 - Consider Capital Gains Tax (CGT) implications when selling.
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End of Tenancy

Before returning the deposit:

- Carry out a final inspection.
- Compare with the inventory.
- Agree any deductions.
- Return the undisputed balance promptly.

Annual Compliance Checklist

Requirement	Frequency
Gas Safety Certificate	Every year
EICR	Every 5 years
EPC	Every 10 years (or when updated)
Smoke Alarm Test	At the start of each tenancy
Carbon Monoxide Alarm Test	At the start of each tenancy
Legionella Risk Assessment	Review periodically or after significant changes
Property Inspection	Every 3–6 months
Boiler Service (recommended)	Every year
PAT Testing (if supplying portable appliances)	Recommended annually or between tenancies



Documents to Keep

Maintain a file (digital or paper) containing:

- Title deeds or lease
- Mortgage consent (if applicable)
- EPC
- Gas Safety Certificates
- EICRs
- Boiler service records
- Deposit protection certificate
- Signed tenancy agreement
- Inventory and check-in report
- Right to Rent records
- Inspection reports
- Repair invoices
- Insurance policy
- Rent statements

Best Practices

- Use a professionally drafted Assured Shorthold Tenancy (AST) agreement (or the current equivalent tenancy agreement where applicable).
- Complete a detailed inventory with dated photographs.
- Respond promptly to maintenance issues.
- Keep written records of all communications.
- Budget for ongoing maintenance (typically 10–15% of annual rental income).
- Carry out annual compliance reviews before certificates expire.



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Compliance Calendar

Month	Task
January	Review insurance and rent levels
Quarterly	Property inspection
Annually	Gas safety, boiler service, smoke alarm checks
Every 5 Years	EICR
Every 10 Years	Renew EPC (if required)
At Every New Tenancy	Right to Rent checks, protect deposit, provide prescribed documents, test alarms

Following this checklist will help you meet your core legal obligations as a residential landlord in England and reduce the risk of fines, disputes, or enforcement action. It's also good practice to check for any updates to legislation before each new tenancy, as landlord requirements continue to evolve.