

# How to Build an Audit-Proof Property File

Document retention, file structure, and tribunal-ready evidence for portfolio landlords (England, 2026)

## Why This Matters

Local authorities can inspect your records at any time. The First-tier Tribunal will expect organised, dated evidence. Missing a single certificate can result in a fine, a Rent Repayment Order, or a failed possession claim. A well-structured property file is your first line of defence.

## Document Retention Schedule

Document	Retain for	Renewal cycle
Gas Safety Certificate (CP12)	2 years after expiry	Annual
EICR (Electrical Installation Condition Report)	2 reports (current + previous)	Every 5 years
EPC (Energy Performance Certificate)	Duration of validity + 1 year	Every 10 years
Fire risk assessment	Life of property ownership	Review annually
Legionella risk assessment	Life of property ownership	Review every 2 years
Smoke/CO alarm test records	6 years	Test at start of each tenancy
Tenancy agreement	6 years after tenancy ends	Per tenancy
Deposit protection certificate	6 years after tenancy ends	Per tenancy
Prescribed information (deposit)	6 years after tenancy ends	Per tenancy
How to Rent guide — proof of service	6 years after tenancy ends	Per tenancy (and on update)
Right to Rent check documents	1 year after tenancy ends	Per tenant
Inventory / check-in report	6 years after tenancy ends	Per tenancy
Check-out report	6 years after tenancy ends	Per tenancy
Section 8 / Section 13 notices	6 years after tenancy ends	As served
Repair request logs	6 years after tenancy ends	Ongoing
Contractor invoices and receipts	6 years (tax) / life of improvement	As incurred
Insurance policy	Current + 1 expired policy	Annual
Mortgage agreement	Duration of mortgage + 6 years	Per product
HMO licence (if applicable)	Life of property ownership	Every 5 years (or as issued)
Selective licence (if applicable)	Life of property ownership	Every 5 years (or as issued)

## Recommended File Structure

Use this folder structure for each property. Digital or physical — the structure is the same.

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[Property Address]
├── 01 – Safety Certificates
│   ├── Gas Safety (CP12) – [date].pdf

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|   |─ EICR – [date].pdf
|   |─ EPC – [date].pdf
|   |─ Fire Risk Assessment – [date].pdf
|   └─ Legionella Risk Assessment – [date].pdf
└─ 02 – Tenancy Records
|   └─ [Tenant Name – Start Date]
|       └─ Tenancy Agreement.pdf
|       └─ Deposit Protection Certificate.pdf
|       └─ Prescribed Information.pdf
|       └─ How to Rent – proof of service.pdf
|       └─ Right to Rent check.pdf
|       └─ Check-in Inventory.pdf
|       └─ Check-out Report.pdf
|           └─ Correspondence
└─ [Previous Tenant]
└─ 03 – Licensing
|   └─ HMO Licence – [date].pdf
|   └─ Selective Licence – [date].pdf
└─ 04 – Maintenance and Repairs
|   └─ Repair Request Log.xlsx
|   └─ Invoices
|   └─ Contractor Details
└─ 05 – Financial
|   └─ Insurance Policy – [year].pdf
|   └─ Mortgage Agreement.pdf
|   └─ Rent Statements
└─ 06 – Notices Served
|   └─ Section 8 Notice – [date].pdf
|   └─ Section 13 Notice – [date].pdf
|   └─ Proof of Service – [date].pdf
└─ 07 – Photos and Surveys
|   └─ Purchase Survey.pdf
|   └─ Condition Photos – [date]

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## Tribunal-Ready Evidence Checklist

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If you face a tribunal claim (possession, deposit dispute, Rent Repayment Order, or civil penalty appeal), you will need to produce evidence quickly. Use this checklist to verify your file is complete.

### Possession Claims

- Current tenancy agreement (signed)
- Section 8 notice (correctly served, correct ground, correct notice period)
- Proof of service of Section 8 notice (recorded delivery receipt, email read-receipt, or witness statement)
- Rent schedule showing arrears history (if using Ground 8, 10, or 11)
- Correspondence with tenant about the ground relied upon
- Deposit protection certificate and prescribed information
- Gas Safety Certificate, EPC, How to Rent guide — all served on tenant

### Deposit Disputes

- Check-in inventory (signed by both parties)
- Check-out report (signed or independently witnessed)
- Photographs: check-in vs check-out comparison
- Receipts or quotes for cleaning / repair costs

- Tenancy agreement clauses on cleaning and condition obligations

### Civil Penalty Appeals

- The relevant certificate or licence (proving compliance)
- Timeline of events (when you became aware, what action you took)
- Evidence of mitigating factors (no previous offences, financial hardship, swift remediation)

**Digital best practice:** Use cloud storage with automatic backup. Name every file with the date first (YYYY-MM-DD format) for easy sorting. Keep original PDFs — do not rely solely on photos of paper documents. Set calendar reminders for renewal dates.

**Limitation periods:** Most landlord-tenant claims must be brought within 6 years (Limitation Act 1980). Retain all tenancy records for at least 6 years after the tenancy ends. Tax records (including capital improvements) should be retained for 6 years after the relevant tax year, or longer if HMRC opens an enquiry.