

Landlord's Allowable Expenses Checklist

What can I claim on my tax return? Tick what applies to you.

- ☐ **Letting agent / management fees**
What you pay your agent to find tenants and manage the property.
- ☐ **Accountant's fees**
What you pay us (or any accountant) to prepare your return.
- ☐ **Buildings and contents insurance**
Landlord insurance for the property and its contents.
- ☐ **Ground rent**
The annual ground rent on a leasehold property.
- ☐ **Service charges**
Charges from the freeholder or management company.
- ☐ **Council tax during empty periods**
When the property sits empty between lets and you foot the bill.
- ☐ **Utility bills during empty periods**
Gas, electric, water you pay while the property is vacant.
- ☐ **Repairs and maintenance (like for like)**
Fixing what is broken - a new boiler to replace a broken one, repainting, mending the roof.
- ☐ **Replacement of domestic items**
Replacing furniture, white goods or furnishings on a like-for-like basis.
- ☐ **Advertising for tenants**
Listing fees and advertising to find new tenants.
- ☐ **Legal fees for tenancy renewals**
Solicitor costs for renewing a tenancy (not for buying or selling).
- ☐ **Direct costs: travel, phone, stationery**
Mileage to the property, calls and paperwork for the letting.
- ☐ **Mortgage interest - Section 24 relief**
You cannot deduct mortgage interest directly. Instead you get a 20% tax credit on the interest paid.

What you CANNOT claim

- Improvements that add value (extensions, a brand-new kitchen where there was none).
- The capital part of your mortgage (only the interest gets relief).
- Legal fees for buying or selling the property.
- Your own personal costs.

This is general guidance, not advice. Every landlord's situation is different - talk to us about yours before you file. Book a free call: abelaccounts.co.uk