



HMRC's Let Property Campaign

If you have rented out residential property and did not declare all of the income (whether by mistake or otherwise), HMRC expects you to correct this. Acting early gives you more certainty, lower penalties, and peace of mind. We can help you make the necessary disclosure.

What is the Let Property Campaign?

The Let Property Campaign (LPC) is a voluntary disclosure scheme run by HM Revenue & Customs (HMRC). It allows individual landlords to declare previously unpaid tax on rental income and bring their tax affairs up to date.

Who does the campaign apply to?

You can use the Let Property Campaign if you are an **individual landlord** (not a company or trust) and you have underpaid tax on income from:

- Buy-to-let properties
- A former home now rented out
- Inherited property that you now let
- Holiday lets
- Renting out a room in your home above the £7,500 Rent-a-Room threshold
- UK properties while living overseas.

It also applies if your mistake was unintentional, for example because you believed no tax was due or thought a letting agent handled it.

What does the campaign not cover?

The campaign does not apply if:

- You let only commercial property (such as shops or workshops)
- The property is owned by a company or trust
- You have no unpaid tax (for example, total rental income below the property allowance).

How does the disclosure process work?

The process is structured and time-limited. Firstly, you tell HMRC that you intend to make a disclosure. This can be done online. From the date you notify HMRC, you have 90 days to:

- Calculate the tax owed
- Add interest
- Work out any penalties
- Submit your disclosure and pay the total amount.

HMRC allows you time to gather records and seek professional help if needed.

What tax and penalties will you pay?

This is not a tax amnesty. You must still pay:

- The unpaid tax
- Interest on late payment
- A penalty

However, penalties are usually lower when you come forward voluntarily, especially if HMRC has not already contacted you. Waiting for HMRC to investigate can lead to higher penalties and increased scrutiny.

Why act now?

HMRC actively identifies landlords through:

- Land Registry data
- Letting agents
- Deposit protection schemes
- Councils and licensing records.

If HMRC contacts you first, you lose the benefit of voluntary disclosure terms.

Further information

HMRC guidance can be found here:

[Let Property Campaign: your guide to making a disclosure - GOV.UK](#)