Landlord 1099 Checklist

For payments made in 2026 (forms filed in early 2027)

TAX YEAR

LANDLORD NAME

RENTAL ADDRESS(ES)

1. PEOPLE AND COMPANIES YOU PAID FOR WORK ON YOUR RENTALS

List every contractor. Count only payments by cash, check or bank transfer (ACH). Card and payment app payments are reported by the card or app company instead. Parts and materials count when they came with the service.

Contractor or company	Type	W-9	Paid by cash, check, ACH ($)	$2,000+?	1099 sent
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐
		☐		☐	☐

Type: Ind (individual or sole proprietor), LLC, Part (partnership) or Corp. Most payments to corporations need no 1099, but payments to attorneys do. Threshold for payments made in 2026: $2,000 or more to one payee in the year.

2. STEPS AND DATES

- ☐ Before you pay anyone new, ask for a Form W-9 (name, address and taxpayer ID number).
- ☐ In December, total each contractor's 2026 payments from your expense records.
- ☐ To e-file for free with the IRS IRIS portal, apply for an IRIS access code (TCC) early. It is not instant.
- ☐ By February 1, 2027: give each contractor a Form 1099-NEC and file it with the IRS.
- ☐ Paid $2,000+ in rent to a person (for example for storage or a garage)? Give them a 1099-MISC by February 1, 2027, and file it with the IRS by March 1, 2027 on paper or March 31, 2027 electronically.
- ☐ Keep a copy of every 1099 and W-9 with that year's tax records.

3. FORMS YOU MAY RECEIVE AS A LANDLORD

1099-MISC from a business tenant that paid you $2,000+ in rent in 2026, or from a property manager for rent it collected for you. 1099-K from a card processor or payment app only if it paid you over $20,000 and over 200 transactions in the year. Report all rent you receive on Schedule E, whether or not you get a 1099 for it.

Instructions for the landlord

Keep this page. Do not send it to the tenant.

IS A SMALL RENTAL A BUSINESS?

1099s are required for payments made in the course of a trade or business. Whether a small rental counts as one depends on your facts. Ask a tax professional if you are not sure.

DATES

Due dates that fall on a weekend or legal holiday move to the next business day.

SOURCE

IRS Instructions for Forms 1099-MISC and 1099-NEC.

FREE GUIDE

simplerentledger.com/1099-for-landlords/