



# Keeping up to date with buy to let property investment

Are you up to date with the tax position for investors in buy to let (BTL) property market? There have been many changes over the last few years so it is important to remain up to date and know the impact on your return on investment.

## Recent changes include:

- 3%** SDLT charge on purchase of additional properties (from 1 April 2016) and Introduction of phased restriction on interest relief for property finance (from 6 April 2017) and
- 18%** CGT rate remains on disposal of UK residential property (for a BR taxpayer) and
- 28%** for a HR taxpayer) despite the headline rate being lowered to 10% and 20% respectively for most other assets (from 6 April 2016).

## How to maximise your portfolio from a tax perspective

Opportunities are available to maximise the efficiency of your portfolio. Recent changes have led to investors considering operating their BTL business through a company structure. This can be beneficial in many cases. Due to complexities and potential pitfalls, professional advice should be sought.

Hillyer McKeown has a relationship with Enterprise Tax Centre, a specialist tax consultancy firm which has extensive experience advising in this area.

Due to our relationship we are happy to provide a free no obligation review of your property portfolio. If there are opportunities available to you, Enterprise Tax Centre will provide a formal proposal together with a fixed fee quote.



### Next steps?

To find out more, contact:  
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Head of Commercial Property  
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Or the Enterprise Tax Centre below.

‘The main thing is to be aware of changes and how they may impact upon you personally and your property business’.



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