

Building and managing your property portfolio

Helping you make the most of your investment



How a property investment is structured can be one of the key factors in determining the return. Our team has extensive experience of working with investors from the UK and overseas to advise on how best to manage their portfolio.

We can help you:

- structure your property investments to ensure the best return
- decide whether the properties should be personally or company owned
- plan your investments to limit your tax exposure
- understand the tax implications of buying or selling a second home
- understand the tax rules relating to property such as Stamp Duty Land Tax (SDLT) and Capital Gains Tax (CGT)
- understand upcoming tax changes to mitigate risks to your portfolio make the most of any allowances or reliefs available to you
- calculate tax costs on the sale of investment, residential or commercial property
- consider tax implications and risks if you are a non-UK domiciled individual

[Discuss your circumstances with an advisor](#) ▶

Investing in residential property guide

Our guide explains some of the tax issues surrounding property investment to illustrate how making small changes could save you money

[Read more](#)



60 seconds: What you need to know



Buying or Selling Your Property with Mark Stemp

Frequently Asked Questions

How can I structure my property portfolio more effectively?

Due to the difference in Corporation Tax and Income Tax rates, owning property in a company is often seen as a one size fits all solution. However, while this will be the right answer for some, there are several factors which should be considered, and the correct ownership model for each client will depend on their own personal position.

How will the restrictions on interest relief impact me?

Since 6 April 2017 the amount of relief available to personal landlords has been restricted to the basic rate of tax. This has seen the effective rate of tax for many landlords increase significantly, and can in some cases result in marginal tax rates of more than 100%.

How can I pass the value of my property portfolio to future generations?

Succession planning is an important consideration for many landlords, and passing property portfolios down to future generations carries many tax and commercial considerations. As well as the tax implications, landlords may also wish to consider how they can pass value to future generations whilst still also being able to exert some form of control over the assets in question.

What Stamp Duty Land Tax will I pay on the purchase of a rental property?

Since April 2016 there has been an increased rate of SDLT for taxpayers buying additional residential property. This has seen an increase in the cost of properties purchased by landlords, but as SDLT rates have increased it has also seen greater focus being placed on potential SDLT reliefs e.g. Multiple Dwellings Relief and Mixed-Use Claims.