

A HELLO NEIGHBOUR REPORT



LIMITED COMPANY OR OWN NAME?

*What the 2026 Budget changes for landlords,
and what it actually costs to move*

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The Budget has made owning in your own name more expensive

On 28 October 2026 the Chancellor raised the rates of income tax on property income by a further two percentage points. From 6 April 2027 landlords in England, Wales and Northern Ireland pay 24% as basic-rate taxpayers, 44% as higher-rate taxpayers and 49% as additional-rate taxpayers. HMRC's policy paper, published on 29 October 2026, confirms the rates and the start date, and estimates an average rise of £225 a year for affected taxpayers in 2027/28, rising to 2.4 million landlords affected by 2031/32 and around £1.9bn raised over five years.

This is the second rise in two years. The November 2025 Budget had already set separate property rates of 22%, 42% and 47% from April 2027. Budget 2026 adds two points on top. Measured against the rates landlords pay today, that is four points, not two.

Corporation tax has not moved. HMRC's Annex A confirms 19% on profits up to £50,000 and 25% above £250,000 for 2026/27, 2027/28 and 2028/29. A company also deducts its mortgage interest in full, where an individual gets only a credit, worth 24% of the interest from April 2027. The gap between the two routes has widened twice in twelve months.

What the rise costs on the properties in our Landlord Economics report

We have run the change through the same four properties we modelled in Landlord Economics in 2026, on the same rents, costs and agent fees, with a high-street agent managing. The figures below are the cash a landlord keeps after tax, before and after April 2027.

Scenario	Now (2026/27)	From April 2027	Cost a year	ROE now	ROE after
Basic-rate taxpayer (20% → 24%)					
London, unmortgaged	£15,108	£14,353	-£755	2.79%	2.65%
London, mortgaged	-£1,440	-£1,440	£0	-1.06%	-1.06%
Outside London, unmortgaged	£8,923	£8,476	-£446	3.55%	3.38%
Outside London, mortgaged	£1,393	£1,323	-£70	2.22%	2.11%
Higher-rate taxpayer (40% → 44%)					
London, unmortgaged	£11,331	£10,576	-£755	2.09%	1.95%
London, mortgaged	-£4,929	-£4,871	£58	-3.64%	-3.60%
Outside London, unmortgaged	£6,692	£6,246	-£446	2.67%	2.49%
Outside London, mortgaged	-£838	-£908	-£70	-1.34%	-1.45%

The mortgaged rows barely move, and one of them improves. That is because the mortgage interest credit rises at the same moment, from 20% to 24%, since relief is given at the property basic rate. For a leveraged higher-rate landlord the larger credit very nearly cancels the higher rate. For a basic-rate landlord it cancels it completely: relief at 24% against tax at 24% is full relief, so Section 24 stops costing them anything.

Agent-managed route. The 2026/27 figures reproduce the published Landlord Economics results exactly.

Why a small number matters

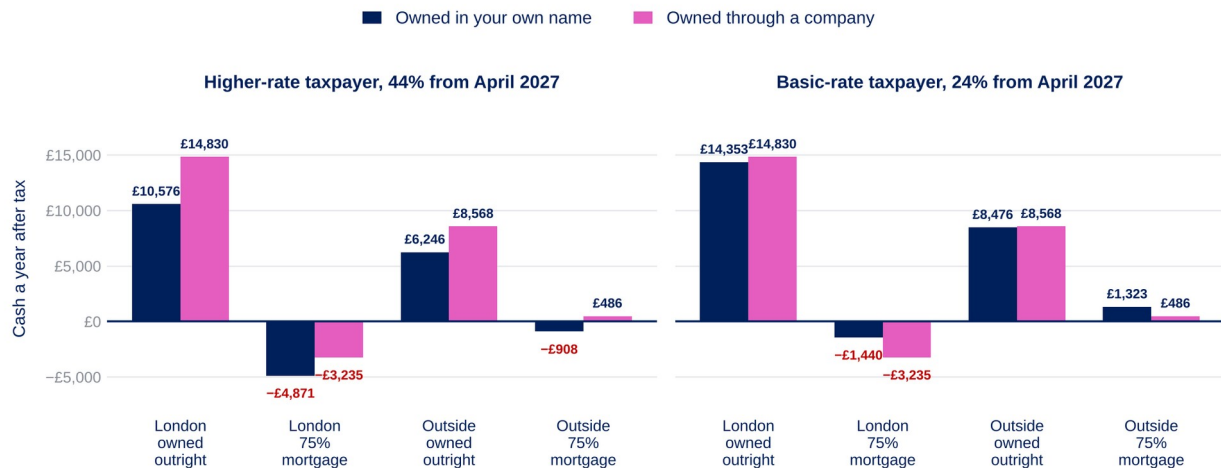
The rise costs between £446 and £755 a year on these properties, two to three times HMRC's average of £225, because these properties earn more than the average landlord does. Either way it is not the number that will move anyone.

What moves them is the arithmetic underneath. From April 2027 a leveraged London landlord on the higher rate pays £3,432 of tax on a property that loses £4,871 in cash, because HMRC taxes a profit of £18,885 that the landlord never sees. A company in the same position has a real loss of £3,235 and pays nothing.

The answer in one chart

A company pays the same tax whoever owns it, so the pink bars below are identical in both panels. Everything that changes is the landlord's own rate. That is why incorporation is a higher-rate landlord's tool and barely moves the numbers for anyone else.

Whether a company helps depends on the landlord, not the property



The pink bars are identical in both panels: a company pays the same tax whoever owns it. Only the landlord's own rate changes. Profit left in the company.

Cash a year after tax on the four worked properties, agent-managed, April 2027 rates. Company profit left in the company.

Two different questions

“Should I use a company?” is two questions, and they have opposite answers.

For a landlord buying a property now, a company costs almost nothing to use and, for a higher-rate taxpayer, saves tax from year one. Stamp duty is the same either way. The only extra costs are a slightly higher mortgage rate and the price of filing accounts. Hamptons found in February 2026 that around three-quarters of new buy-to-let purchases are already made through a company, and that 66,587 new buy-to-let companies were registered in 2025 alone.

For a landlord who already owns the property in their own name, moving it in is a sale. HMRC treats it as a disposal at market value between connected parties. The company pays stamp duty on the full value even though no money changes hands at arm's length, and the landlord pays capital gains tax on everything the property has made since they bought it. The mortgage has to be redeemed and replaced. On our four properties that bill runs from £42,604 to £66,697.

The rest of this note works both through in cash.

How the examples are calculated

Assumptions

Property, rent and cost assumptions are unchanged from our Landlord Economics report, so the two documents can be read together.

London: value £542,000, rent £26,244 a year, agent fee 20.4%, repairs £1,500, Renters' Rights costs £300, compliance £205.

Outside London: value £251,000, rent £14,892 a year, agent fee 15.0%, repairs £1,000, Renters' Rights costs £300, compliance £205.

Mortgages: 75% LTV interest-only. 5.0% in personal name, 5.3% in a company. BuytoLetFinance put the SPV premium at 0.20 to 0.40 percentage points at 75% LTV in May 2026, and we have taken the middle.

Company running cost: £576 a year, GetGround's published Core price of £48 a month including VAT for a single property. That covers accounts, Companies House filings and the landlord's self assessment.

Tax: April 2027 property rates of 24% and 44%. Corporation tax 19%. Dividend tax 10.75% and 35.75% above the £500 allowance. Capital gains tax 24% after the £3,000 annual exempt amount.

Section 24 credit: 24% from 6 April 2027. HMRC's technical note gives the relief at the property basic rate, and HM Treasury's Budget 2026 policy costings confirm it stays aligned to that rate. It is 20% in the current tax year.

Excluded: voids, licensing, ground rent and service charge, exactly as in Landlord Economics.

Rounding: every figure is shown to the nearest pound but calculated on the full amount, so a total can differ by £1 from the sum of the lines printed above it.

Dividends: where we show the position after taking the cash out, we assume the landlord's total income including the dividend stays inside their existing tax band. For the London property at the basic rate that is a stretch, and any part of the dividend above the band would be taxed at 35.75%.

The higher-rate landlord

This is where incorporation does real work. A higher-rate landlord pays 44% on property profit from April 2027 and gets relief on mortgage interest at 20%. A company pays 19% and deducts the interest in full.

London, unmortgaged

Line	Own name	Limited company
Gross rent	£26,244	£26,244
Repairs and maintenance	−£1,500	−£1,500
Renters' Rights cost	−£300	−£300
Compliance certificates (annualised)	−£205	−£205
Letting agent fee (20.4%)	−£5,354	−£5,354
Company accounts and filings	—	−£576
Profit before tax	£18,885	£18,309
Income tax on property (44%)	−£8,309	—
Corporation tax (19%)	—	−£3,479
Cash after tax, left in the company	£10,576	£14,830
Return on equity	1.95%	2.74%
Dividend tax if the cash is taken out (35.75%)	—	−£5,123
Cash in hand once taken out	£10,576	£9,707
Return on equity after taking the cash out	1.95%	1.79%

Verdict: better, but only if the money stays in

The company keeps £4,255 a year more, and lifts return on equity from 1.95% to 2.74%.

Take that cash out as a dividend and the landlord ends up £868 a year worse off than owning personally. Corporation tax at 19% followed by dividend tax at 35.75% is a combined 47.96%, against a property higher rate of 44%.

An unmortgaged higher-rate landlord who lives off the rent should not incorporate. One who is reinvesting to buy the next property should.

London, mortgaged (75% LTV)

Line	Own name	Limited company
Gross rent	£26,244	£26,244
Mortgage interest	−£20,325	−£21,545
Repairs and maintenance	−£1,500	−£1,500
Renters' Rights cost	−£300	−£300
Compliance certificates (annualised)	−£205	−£205
Letting agent fee (20.4%)	−£5,354	−£5,354
Company accounts and filings	—	−£576
Profit before tax	−£1,440	−£3,235
Profit HMRC actually taxes	£18,885	−£3,235
Tax before the mortgage credit (44%)	−£8,309	—
Section 24 mortgage interest credit (20%)	£4,878	—
Corporation tax (19%)	—	£0
Tax payable	−£3,431	£0
Cash after tax, left in the company	−£4,871	−£3,235
Return on equity	−3.60%	−2.39%

Verdict: both lose money, the company loses less

The personal landlord pays £3,432 of tax on a property that loses £4,871 in cash, because HMRC taxes a profit of £18,885 that does not exist once the mortgage is paid. The 24% credit covers £4,878 of a £20,325 interest bill.

The company deducts the whole £21,545 and has a genuine loss of £3,235, which carries forward against future profits. The saving is £1,636 a year.

Neither is a good investment. This is the scenario where landlords sell.

Outside London, unmortgaged

Line	Own name	Limited company
Gross rent	£14,892	£14,892
Repairs and maintenance	-£1,000	-£1,000
Renters' Rights cost	-£300	-£300
Compliance certificates (annualised)	-£205	-£205
Letting agent fee (15.0%)	-£2,234	-£2,234
Company accounts and filings	—	-£576
Profit before tax	£11,153	£10,577
Income tax on property (44%)	-£4,907	—
Corporation tax (19%)	—	-£2,010
Cash after tax, left in the company	£6,246	£8,568
Return on equity	2.49%	3.41%
Dividend tax if the cash is taken out (35.75%)	—	-£2,884
Cash in hand once taken out	£6,246	£5,683
Return on equity after taking the cash out	2.49%	2.26%

Verdict: the same pattern, smaller numbers

£2,322 a year better retained, £562 a year worse once the cash is taken out as a dividend.

Return on equity moves from 2.49% to 3.41% if the profit stays in the company.

Outside London, mortgaged (75% LTV)

Line	Own name	Limited company
Gross rent	£14,892	£14,892
Mortgage interest	-£9,413	-£9,977
Repairs and maintenance	-£1,000	-£1,000
Renters' Rights cost	-£300	-£300
Compliance certificates (annualised)	-£205	-£205
Letting agent fee (15.0%)	-£2,234	-£2,234
Company accounts and filings	—	-£576
Profit before tax	£1,741	£600
Profit HMRC actually taxes	£11,153	£600
Tax before the mortgage credit (44%)	-£4,907	—
Section 24 mortgage interest credit (20%)	£2,259	—
Corporation tax (19%)	—	-£114
Tax payable	-£2,648	-£114
Cash after tax, left in the company	-£908	£486
Return on equity	-1.45%	0.77%

Verdict: the one case that turns a loss into a profit

Owned personally this property loses £908 a year. In a company it makes £486. That is a £1,394 swing and the only one of the four scenarios where the structure changes the sign.

It still returns 0.77% on £62,750 of equity, well below an easy-access Cash ISA. Incorporation is not a substitute for the property working.

All four scenarios, higher-rate taxpayer

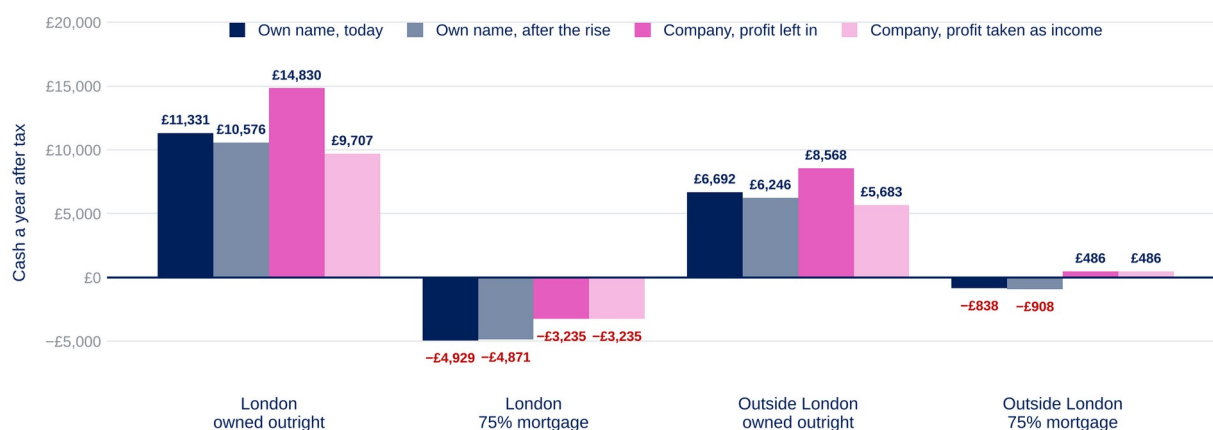
Scenario	Own name	Company, cash left in	Difference	Company, cash taken out	Difference
London					
Unmortgaged	£10,576	£14,830	£4,255	£9,707	-£868
Mortgaged (75% LTV)	-£4,871	-£3,235	£1,636	-£3,235	£1,636
Outside London					
Unmortgaged	£6,246	£8,568	£2,322	£5,683	-£562
Mortgaged (75% LTV)	-£908	£486	£1,394	£486	£1,394

Each Difference column is the company figure to its left minus the own-name figure. Cash left in stays in the company for reinvestment. Cash taken out is after dividend tax. Where the company makes a loss, or a profit below the £500 dividend allowance, there is no dividend tax and the two company columns are the same.

Does the company undo the tax rise?

For a higher-rate landlord, yes, and by a wide margin, so long as the profit stays in the company. The fourth bar is the same landlord taking that profit out as a dividend. On both properties owned outright it leaves them below where they would be doing nothing at all.

Only if the profit stays in the company. Take it as income and the gain disappears.



Higher-rate landlord, average rents and values, agent managing. Where the company makes a loss, the last two bars are the same.

Higher-rate landlord. Where the company makes a loss, or a profit below the £500 dividend allowance, the last two bars are the same.

The basic-rate landlord

For a basic-rate landlord the case does not hold. From April 2027 the mortgage interest credit is given at 24%, exactly the rate a basic-rate landlord pays, so the relief is complete and Section 24 costs them nothing at all. A company then has nothing to improve on, and it still has to carry a higher mortgage rate and the cost of filing accounts.

Scenario	Own name	Company, cash left in	Difference	Company, cash taken out	Difference
London					
Unmortgaged	£14,353	£14,830	£478	£13,290	-£1,063
Mortgaged (75% LTV)	-£1,440	-£3,235	-£1,796	-£3,235	-£1,796
Outside London					
Unmortgaged	£8,476	£8,568	£91	£7,700	-£776
Mortgaged (75% LTV)	£1,323	£486	-£837	£486	-£837

Verdict: a basic-rate landlord should stay in their own name

Unmortgaged, the company is worth £478 a year in London and £91 outside it, and that is before the landlord takes a penny out. Taking the cash as a dividend turns both negative.

Mortgaged, the company is worse in both locations, by £1,796 in London and £837 outside it. The 0.30 percentage point mortgage premium costs £1,220 a year in London on its own, which is more than the whole tax difference.

HMRC's own research, published in May 2025, found 93% of landlords own as individuals and 63% earn under £20,000 of gross rent. That is the great majority of the market.

Moving a property you already own

A transfer to your own company is a disposal at market value. Three bills land at once: stamp duty on the full value, capital gains tax on the whole gain since purchase, and the cost of redeeming and replacing the mortgage. None of them is avoided by the fact that you own both sides.

We have assumed the landlord bought ten years ago, in August 2016, and that the property has tracked the HM Land Registry UK House Price Index since. London rose 9.7% over that decade because August 2016 was close to the London peak. Manchester rose 74.3%. That single difference drives most of the contrast below.

One-off cost	London unmortgaged	London mortgaged	Outside unmortgaged	Outside mortgaged
Property value today	£542,000	£542,000	£251,000	£251,000
Purchase price, August 2016	£493,928	£493,928	£144,023	£144,023
Gain	£48,072	£48,072	£106,977	£106,977
Stamp duty at the higher rates	−£44,200	−£44,200	−£15,100	−£15,100
Capital gains tax at 24%	−£10,817	−£10,817	−£24,954	−£24,954
Legal costs, both sides	−£2,500	−£2,500	−£2,500	−£2,500
Redeeming and replacing the mortgage	—	−£9,130	—	−£4,765
Company formation	−£50	−£50	−£50	−£50
Total one-off cost	−£57,567	−£66,697	−£42,604	−£47,369
Annual saving, higher-rate taxpayer	£4,255	£1,636	£2,322	£1,394
Years to break even	13.5 years	40.8 years	18.4 years	34.0 years
Annual saving, basic-rate taxpayer	£478	−£1,796	£91	−£837
Years to break even, basic rate	120.5 years	never	467.7 years	never

Refinancing assumes a 2% arrangement fee on the new loan plus £1,000 of valuation, broker and legal cost, and no early repayment charge. A landlord still inside a fixed rate should add theirs.

Verdict: for a single property, transferring almost never pays

A higher-rate landlord waits between 13.5 and 40.8 years to recover the cost. A basic-rate landlord never recovers it, because there is no annual saving to recover it with.

The two mortgaged cases are the worst, at 40.8 and 34.0 years, because the refinancing cost lands on top and the annual saving is smaller than in the unmortgaged cases.

The London property is the clearest illustration of how the two taxes pull against each other. Its gain is small, so the capital gains tax bill is only £10,817. But stamp duty is charged on the £542,000 value rather than the £48,072 gain, so it is £44,200. Outside London it is the other way round: £15,100 of stamp duty against £24,954 of capital gains tax.

How much of this is the capital gains tax bill

The break-even above is driven by how long the landlord has owned. A recent purchase has little gain to tax and a long hold usually has a great deal, but it is not a straight line. Manchester prices were slightly higher in August 2006 than in August 2011, so a landlord who bought twenty years ago there has marginally less gain than one who bought fifteen years ago.

Bought	London growth	London gain	London CGT	Outside growth	Outside gain	Outside CGT
5 years ago	1.58%	£8,406	–£1,297	22.81%	£46,611	–£10,467
10 years ago	9.73%	£48,072	–£10,817	74.28%	£106,977	–£24,954
15 years ago	75.61%	£233,369	–£55,289	117.97%	£135,846	–£31,883
20 years ago	101.75%	£273,346	–£64,883	114.96%	£134,236	–£31,497

HM Land Registry UK House Price Index, August 2026 release. Growth to August 2026 for London and for Manchester, applied to the property values used throughout.

Two things that change this answer

Incorporation relief. Section 162 of the Taxation of Chargeable Gains Act 1992 lets a landlord hold the gain over into the base cost of the company shares, so no capital gains tax falls due on the transfer. It applies only where the lettings are run as a genuine business rather than a passive investment, which in practice means a real portfolio with real time spent on it. A single property will not qualify. This is the single biggest variable in the table above and it needs specialist advice before anyone relies on it.

Stamp duty is harder to escape. There is a partnership route that can reduce it where the properties are genuinely held in a partnership, and it is heavily contested by HMRC. Assume the stamp duty is payable unless an adviser tells you in writing that it is not.

Buying a property now

A landlord buying today faces none of that. There is no disposal, so no capital gains tax. Stamp duty is the same whichever way the property is bought, because an individual buying an additional property pays the same higher rates a company pays.

Line	London unmortgaged	London mortgaged	Outside unmortgaged	Outside mortgaged
Stamp duty buying in your own name	–£44,200	–£44,200	–£15,100	–£15,100
Stamp duty buying through a company	–£44,200	–£44,200	–£15,100	–£15,100
Difference in stamp duty	£0	£0	£0	£0
Extra mortgage interest a year (0.30pp)	–	–£1,220	–	–£565
Company accounts and filings a year	–£576	–£576	–£576	–£576
Company formation, one-off	–£50	–£50	–£50	–£50
Higher-rate taxpayer				
Cash a year in your own name	£10,576	–£4,871	£6,246	–£908
Cash a year in a company, left in	£14,830	–£3,235	£8,568	£486
Difference a year	£4,255	£1,636	£2,322	£1,394
Basic-rate taxpayer				
Cash a year in your own name	£14,353	–£1,440	£8,476	£1,323
Cash a year in a company, left in	£14,830	–£3,235	£8,568	£486
Difference a year	£478	–£1,796	£91	–£837

Difference is the company position minus the own-name position, with the profit left in the company. Taking it out as a dividend costs a further 10.75% or 35.75%, as shown in the summary tables earlier.

Verdict: a higher-rate buyer should use a company. A basic-rate buyer should not.

The one-off cost of the company route is £50. The ongoing costs are already inside the figures above. A higher-rate landlord is ahead from the first year, by £1,394 to £4,255 depending on the property.

A basic-rate landlord is behind in two of the four cases, and ahead by only £478 and £91 in the other two. Once the cash is taken out as a dividend the company is behind in all four. The mortgage premium and the filing costs are real money and the tax difference between 24% and 19% is not large enough to cover them.

What decides it is the landlord's own tax rate. The property barely comes into it.

One exception worth knowing

A company always pays the 5% additional-dwellings surcharge, from a price of £40,000. An individual who owns no other property does not. A tenant buying their first property as an investment therefore pays materially less stamp duty in their own name.

Buyer	London	Outside London
Individual who owns no other property	–£17,100	–£2,550
Individual who already owns a home	–£44,200	–£15,100
Company	–£44,200	–£15,100
Cost of using a company for that buyer	–£27,100	–£12,550

At £27,100 in London, a higher-rate buyer needs more than six years of tax saving simply to get back to level, and a basic-rate buyer never does. Most buy-to-let buyers already own a home and are not affected.

Pros and cons

	Own name	Limited company
Tax on profit	24% / 44% / 49% from April 2027	19% to 25% corporation tax
Mortgage interest	Credit at the property basic rate, 24% from April 2027	Deducted in full as an expense
Getting the cash out	It is already yours	Dividend tax on top, 10.75% or 35.75%
Combined rate if you take the income	44% at the higher rate	47.96% at the higher rate
Mortgage pricing	5.0% at 75% LTV	Around 0.30pp more
Mortgage choice	Wider lender panel	Narrower, but improving
Stamp duty buying new	Same as a company if you own a home	Always the 5% surcharge, from £40,000
Stamp duty if you own no other property	Standard rates	£12,550 to £27,100 more
Moving an existing property in	No cost, no benefit	£42,604 to £66,697 up front
Running cost	Self assessment only	£576 a year on GetGround Core
Losses	Carried forward against property profit	Carried forward against company profit
Capital gains on an eventual sale	18% or 24%, £3,000 exempt	Corporation tax, no exempt amount
Inheritance planning	Harder to pass on in slices	Shares can be gifted gradually
Admin	One tax return	Accounts, confirmation statement, corporation tax return

Where this lands

Buying now, higher-rate taxpayer: use a company. It costs £50 to set up, saves £1,394 to £4,255 a year, and there is no stamp duty or capital gains penalty for doing so.

Buying now, basic-rate taxpayer: stay in your own name. The company is worse in two of the four cases and better by under £500 in the other two, and it is worse in all four once the cash is taken out.

Already own it, single property: almost certainly stay put. Break-even runs from 13.5 to 40.8 years for a higher-rate landlord and never arrives for a basic-rate one.

Already own it, real portfolio, higher rate, reinvesting: get it modelled. If incorporation relief is available the capital gains tax bill holds over and the maths changes completely. That is an adviser's job, not a spreadsheet's.

Needing the rent as income changes everything. Every company advantage in this note assumes the profit stays in the company. Take it out and a higher-rate landlord pays 47.96% against 44%.

What we have not modelled, and what could still change

Still to be confirmed

- Everything is a proposal until the Finance Bill 2026-27 receives Royal Assent.

Not in these figures

- Voids, licensing, ground rent and service charge, all excluded exactly as in Landlord Economics.
- Early repayment charges on a mortgage still inside a fixed rate. These run to several thousand pounds and would lengthen every break-even in this note.
- The 17% single rate of stamp duty that a company pays on a dwelling over £500,000 where no relief applies. Our London property is above that threshold, so a company buying it without property rental business relief would pay £92,140 rather than £44,200. A company letting commercially to unconnected tenants qualifies for the relief, which is why we have used the higher rates throughout. A landlord housing a relative in the property would not.
- Corporation tax marginal relief. Every scenario here sits under £50,000 of profit, so 19% applies. A landlord putting several properties into one company can cross into the 26.5% marginal band between £50,000 and £250,000.
- Director's loan account mechanics, which are how most landlords actually get cash out of a property company in the early years without paying dividend tax.
- Annual Tax on Enveloped Dwellings, which does not apply to a commercially let property but does rise by 3.5% from 1 April 2027 for those it catches.

This is not tax advice

Hello Neighbour is a letting platform, not a tax adviser. Everything above is a worked illustration on published rates and published data, built to show the shape of the decision. No landlord should move a property on the strength of it. The capital gains position in particular turns on facts we cannot see from here.

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