

Your Logo

And Company Name Here

INSIDE
**PROPERTY
INVESTMENT**

April 2026



Your Contact Details And Regulatory Statement Here

Welcome

To the April 2026 quarterly issue of Inside Property Investment.

Inside this issue we will cover property investment topics – how to sell a rented property, choosing a buy-to-let property, what

the tax implications are of letting a property, and buy-to-let advice for landlords.

A complete list of the articles appears opposite.

Property Investment is published quarterly for **YOUR COMPANY NAME** by Goldmine Media Limited. All enquiries should be addressed to The Editor, Property Investment, c/o Goldmine Media Limited, 124 City Road, London EC1V 2NX.

Please note that Property Investment does not accept unsolicited contributions. Editorial opinions expressed in this magazine are not necessarily those of Goldmine Media Limited and **YOUR COMPANY NAME** does not accept responsibility for the advertising content. Offers and promotions may have limited availability.

To discover more, visit the **YOUR COMPANY NAME** website: **YOUR WEBSITE.**

All Rights Reserved 2026. The content of the articles featured in this publication is for your general information and use only and is not intended to address your particular requirements. Due to the devolved administrations of the United Kingdom, the information relates to England only except where explicitly referred to otherwise. Articles should not be relied upon in their entirety and shall not be deemed to be, or constitute, advice. Although endeavours have been made to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No individual or company should act upon such information without receiving appropriate professional advice after a thorough examination of their particular situation. We cannot accept responsibility for any loss as a result of acts or omissions taken in respect of any articles.

Contents

03

Making Tax Digital: What landlords need to know

Are you ready to navigate the digital system before it becomes compulsory for your income bracket?

06

How to sell a rented property

Navigating the process of selling a property with tenants in place

08

Buy-to-let advice for landlords

Essential tips for making your property investment a success

10

Choosing a buy-to-let property

Tips for selecting the right property to maximise your investment returns

12

Sustainability and value: The rise of green rental homes

How sustainability is reshaping the UK rental market

14

What are the tax implications of letting a property?

A guide to navigating landlord tax responsibilities

Making Tax Digital: What landlords need to know

Are you ready to navigate the digital system before it becomes compulsory for your income bracket?



Making Tax Digital is a nationwide programme introduced to simplify and enhance the effectiveness of self-assessment income tax reporting and administration. It does not only apply to landlords; if you run a business or work as a sole trader, these new rules are likely to affect you as well.

Instead of submitting a single end-of-year tax return, landlords subject to the new rules must submit quarterly online reports of their income and expenses to the national tax authorities. It is important to note that these quarterly updates are not full tax returns. They are merely regular summaries showing the progress of your property business throughout the year.

You will need to submit these updates using compatible software that allows you to record your income, expenses, and receipts digitally as you go. After each submission, the system offers an estimate of your final end-of-year tax bill, helping you manage your finances efficiently.





Preparing for the changes

The deadline for submitting and paying your annual return remains unchanged at 31st January, as your software will automatically gather all necessary information from your quarterly updates. If

your total annual income from self-employment and property exceeds £50,000, you must adhere to the new digital rules for the upcoming tax year starting on 6th April.

To establish your qualifying income, simply combine your earnings from self-employment and property from the previous

tax year, excluding other sources such as pensions, dividends, and regular employment wages.

To begin, you must select an approved software provider. There are many free and paid options on the market, ranging from simple bookkeeping tools to comprehensive all-in-one systems.

If you already use standard spreadsheets, you can obtain bridging software that ensures your current records work smoothly with the new government system. Once your software is in place, you need to register for the digital scheme online, provided you are already registered for self-assessment and have submitted a tax return in the past two years.

Managing your ongoing administration

The new system requires you to keep your income and expenditure records up to date, meaning you must file your receipts digitally on a strict quarterly schedule. If you are used to leaving your tax return until the last minute, you will need to adapt and become comfortable making regular digital entries, perhaps setting aside time once a week for administrative tasks.

You should begin maintaining records with your chosen software from 6 April, with the deadline for submitting your first quarterly update on 7 August. Many landlords wonder what happens if their income fluctuates or if they make an administrative error.

If your income was below the threshold last year but rises above £50,000 this year, you will only need to start using the digital system the year after you reach the qualifying amount. If you make a mistake in a quarterly update, you can simply correct it in your software, and the system will automatically reflect the correction in the next update you send.

Looking ahead to future requirements

While tax authorities will not issue penalties in the first year of implementation, a strict points-based penalty system will come into effect thereafter. You will earn points for missing quarterly updates, submitting a late final annual declaration, or failing to keep proper digital records, which could lead to substantial financial penalties. It is highly recommended to familiarise yourself with the process early to avoid any unexpected fines.

Even if your current earnings are below the £50,000 threshold, you should prepare for upcoming implementations of the scheme. From April 2027, the threshold will decrease significantly to £30,000, meaning many landlords will need to begin submitting quarterly updates.

Furthermore, those earning over £20,000 will be legally obliged to comply by April 2028. You can register now to become familiar with the digital system before it becomes a mandatory requirement for your income bracket. ●

How to sell a rented property

Navigating the process of selling a property with tenants in place

Selling a rental property is entirely possible even if tenants are still living there. Landlords need to follow specific legal steps and notice periods to ensure a smooth process. The overall procedure depends mainly on whether you plan to sell the property with tenants still in place or to issue a formal notice to regain possession first.

As a property owner, you have clear responsibilities and obligations to your residents, making it essential to understand how to properly navigate the selling process from start to finish. If your tenants are under a valid tenancy agreement, you cannot legally evict them simply because you wish to sell the property. Instead, you have two main options: either sell the property with the tenants in place, or formally terminate the tenancy by serving the appropriate legal notice.

To do the latter, you must currently serve a Section 21 notice, which requires at least

two months' written warning. This serves as a no-fault eviction and cannot expire before the fixed term ends. Alternatively, a Section 8 notice can be used if tenants have breached the tenancy agreement, such as by falling into rent arrears or engaging in illegal activity.

Section 21 'no-fault' evictions in England will be abolished on 1 May 2026 under the Renters' Rights Act. Landlords will no longer be able to evict tenants without cause. All assured shorthold tenancies will transition to a periodic (rolling) system, requiring landlords to rely on strengthened Section 8 grounds for possession.

Managing the transition

Selling your home to another property investor with tenants already in place offers several clear benefits. For the new buyer, it provides immediate rental income from the very first day of ownership. For you, as the seller, it means there is no costly void





show prospective buyers around. You are only authorised to do so if it is explicitly stated in the original tenancy agreement.

Even then, you must give the existing tenants at least 24 hours of written notice before entering the premises. If your contract does not include this clause, you will need to politely ask the tenants for permission before arranging any visits to the property.

Completing the sale

When a property is successfully sold with tenants in situ, the purchaser immediately becomes the new landlord. The existing tenancy agreement remains fully valid and legally binding, ensuring the current residents retain their housing rights.

Nevertheless, the landlord's name and the specified payment details will naturally need to be updated. Tenants are not legally obliged to sign a new contract immediately, but they must be officially informed in writing about the change in ownership and the revised rent payment details.

Although not immediately essential, a new tenancy agreement can be signed later for clarity and administrative convenience. This helps foster a positive relationship between the new owner and the existing tenants.

Regardless of the path you choose, always seek professional legal or lettings advice before serving any notices or finalising a sale to ensure you remain fully compliant with all current housing regulations. Taking these careful steps guarantees a smooth and lawful transaction for all parties involved. ●

period while waiting for the sale to be finalised. Additionally, you will experience less marketing disruption, as property viewings can be strictly limited. This option is highly preferred by investors looking for an existing, ready-to-rent property to add to their portfolios.

When managing property viewings while your tenants still occupy the property, you do not automatically have the right to



Buy-to-let advice for landlords

Essential tips for making your
property investment a success

Deciding to become a landlord requires careful consideration before investing. It's easy to concentrate only on rental income, but investing in a buy-to-let property is a significant business decision. Ensure you can comfortably afford the mortgage repayments and manage the potential stress of overseeing the property yourself.

Consider current market conditions, check if house prices are increasing, and decide whether to rent out the property short-term or long-term. You must also fully understand the tax implications of your investment. While profits from renting property are taxable, you can offset some of the costs you incur as a landlord against your tax bill.

Be prepared to pay income tax on your rental earnings, stamp duty when you first purchase the property, and capital gains tax when you eventually sell it. Reviewing official government guidance on property income will help you navigate these financial obligations effectively.

Navigating rules and returns

Landlords must adhere to a wide range of legislation, much of which has recently changed regarding tenants’ rights. Staying up to date with the latest regulations makes you a better landlord and makes your properties much more appealing.

For example, strict safety regulations require all fixed wiring to be inspected by a qualified electrician. You also need to verify that a prospective tenant has the legal right to rent in England by checking their identification, and you must stay informed about changing eviction rights before

preparing any tenancy agreement.

The rental yield you generate determines whether your buy-to-let property is financially sustainable. To calculate this, divide your annual rental income by the total property cost plus any refurbishment expenses, then multiply by 100. Experts generally consider a 7% yield a good target, as this provides enough cash flow to cover the mortgage and maintenance while delivering a reasonable profit.

To achieve this, research local tenant demand thoroughly to identify whether families, single individuals, or young professionals constitute

the largest market in your chosen area.

Managing costs and property types

Beyond your mortgage, you must consider several ongoing financial commitments. You will need comprehensive buildings insurance and, if the property is furnished, contents insurance. Budget carefully for routine maintenance and potential void periods when the property remains empty or tenants fall behind on payments.

You must also consider the possibility of interest rate rises, which could increase your mortgage repayments before you can realistically adjust the rent. We can help you find a buy-to-let

mortgage deal that best fits your current and future needs.

When searching for the right investment, consider which property sizes are in short supply and highly sought after by local renters. Research thoroughly and remain open-minded about the location, speaking to local estate agents and employers to assess actual rental demand.

Choosing a low-maintenance, newer property in good condition will make your life much easier, especially if you have limited time for repairs. Also, decide whether you want to manage the property yourself or hire a specialist lettings agent to handle viewings, reference checks, and ongoing maintenance on your behalf. ●



Choosing a buy-to-let property

Tips for selecting the right property to maximise your investment returns

Your choice of property as a buy-to-let landlord is the most important factor in deciding whether your investment will succeed. By choosing the right home, you can attract a steady flow of dependable tenants. This consistent demand ensures you receive a reasonable rental income, helping you to keep your finances in check.

Setting a strict budget will help you determine exactly how much you can spend on a new investment. You should begin by researching local house prices and the typical rents in the areas you want to target.

Gathering this information allows you to narrow down the specific properties that fit perfectly within your intended price range.

Managing your finances

It is crucial to stick to your budget and not stretch your finances too thin. If you overspend on the initial purchase, you may find it difficult to cover unexpected maintenance costs and manage during long periods without a tenant. Remember to include all ongoing expenses to safeguard your long-term profits.

You must also include the mortgage in your initial financial calculations. Taking out a buy-to-let mortgage requires careful planning, so speaking to an independent financial advisor or mortgage specialist is highly recommended. They can help you understand your borrowing capacity and ensure you make the most of your property investment safely.

Targeting suitable tenants

The location you select will largely depend on the type of tenants you wish to attract.

Young professionals are more likely to look for homes with excellent transport links and nearby leisure amenities. Meanwhile, families generally prefer to live close to highly rated local schools. If you want to attract students, you must choose a property located near a university or college campus.

Another important factor influencing your choice of tenant is the particular type of property you purchase. For instance, families are much less likely to reside in a compact inner-city apartment. You also need to consider the property's internal layout, especially if you plan to rent the home out as shared accommodation for multiple occupants.

Considering property features

Outdoor space is highly valued by many tenants, adding significant appeal to your property. Families, in particular, often seek a private garden when looking for a long-term rental home. However, it is important to remember that maintaining a garden can



become expensive over time, so you should ensure that the outdoor areas require minimal ongoing upkeep.

Finally, consider the building's age before making an offer. Choosing a newer property generally means facing fewer maintenance issues, making it easier to rent out to prospective tenants overall.

Conversely, older homes possess distinctive character and charm, which serve as great selling points. You might be able to purchase an older home for a slightly lower price, provided you are willing to undertake the necessary renovations. ●

Sustainability and value: The rise of green rental homes

How sustainability is reshaping the UK rental market

Green rental properties are poised to revolutionise the UK housing market as new regulations and changing tenant preferences encourage landlords to enhance energy efficiency. Developers might soon be obliged to install heat pumps and solar panels in all new builds.

For property investors, this transition indicates stricter environmental standards and rising tenant expectations, directly affecting rental yields and long-term asset values.

Demand is already shifting quickly in this direction, with more investors showing that tenants are willing to pay extra for eco-friendly homes. In recent years, the market has experienced a significant rise in demand for greener living spaces. This reflects both the ongoing government efforts towards net-zero emissions and the increasing pressure on household budgets from rising energy bills.

Meeting tenant expectations

With the cost of living staying high, renters are becoming more cautious about their monthly expenses. This is particularly true for those with lower incomes or individuals saving to buy a property. In many cases, paying a slightly higher rent for eco-friendly features is well worthwhile, as the long-term savings on utility bills can be significant for the household.

These energy-saving properties also provide clear benefits for landlords. In competitive markets, eco-friendly homes tend to be let more quickly, leading to better financial returns and significantly shorter vacancy periods. Energy-efficient homes naturally attract reliable tenants who value both their environmental impact and financial stability, such as young professionals and families looking for predictable living costs.

Protecting your investment

Securing these reliable tenants

means landlords often benefit from longer tenancies and fewer void periods. A stable tenant base naturally reduces wear and tear, helping protect the property's overall condition over time. Furthermore, green features can strengthen a landlord's position when setting rents, as tenants increasingly weigh their total monthly costs rather than just the base rent.

Integrating value-adding upgrades such as solar panels to decrease electricity bills, better insulation to reduce heating costs, electric vehicle charging points, and modern heating systems can confidently support higher rental income.

Beyond immediate profits, investing early in green rental properties helps lower future regulatory risks. As the UK progresses towards strict net-zero goals, minimum energy-efficiency standards will inevitably expand throughout the private rental sector.

Looking towards the future
Landlords who implement

these sustainable measures early can effectively avoid costly retrofitting later, potential compliance fines, and limited mortgage options due to poor energy ratings. Early adoption may also grant access to exclusive green finance products, which UK mortgage lenders increasingly offer to help landlords make necessary energy-efficient upgrades.

Sustainable housing features often depend on durable materials and modern systems designed to enhance efficiency and longevity. Some upgraded properties now incorporate smart monitoring technology that detects maintenance issues early, enabling you to address minor problems before they escalate into costly repairs.

As environmental standards become more stringent, sustainability is rapidly shifting from a niche feature to a central expectation, providing upgraded properties with a significantly strong strategic advantage in the rental market. ●



What are the tax implications of letting a property?

A guide to navigating landlord tax responsibilities

If you're considering becoming a landlord or already renting out a property, it's crucial to understand your current responsibilities. Tax rules related to letting out a home are constantly evolving and can often seem quite complicated to manage on your own.

Any rent you receive, along with non-refundable deposits or extra payments from tenants for cleaning, repairs, or utility bills, is all considered income. You must officially declare this money to the tax authorities. The same principle applies to any funds kept from a returnable deposit at the end of a tenancy.

Managing your tax brackets

Your rental profits are taxed at the same rates as your regular employment income.

Depending on which tax band your total earnings fall into, you will pay 0%, 20%, 40%, or 45%. Since this rental income is combined with your existing earnings, it could potentially push you into a higher tax bracket, which is important to consider if you want a secondary income source.

You must declare your rental income for the relevant tax year, even if the payment is made after the year ends. Fortunately, you can deduct allowable expenses related to work completed during a specific tax year, regardless of whether you settle the final bill before or after the deadline.

Understanding landlord tax relief

Historically, private landlords could deduct mortgage interest payments directly from their rental income before calculating tax.





However, a new buy-to-let tax system introduced gradually from 2017 has significantly changed this. Since 2020, landlords can no longer deduct mortgage interest payments from rental income upfront.

Instead of the old deduction, your entire interest payment now qualifies for a flat 20% tax relief. This change means landlords in higher tax brackets may pay significantly more tax than before. Rather than being taxed on rental income minus their annual mortgage costs, they are taxed on a percentage of their total rental income.

Capital gains and property sales

When you decide to sell a buy-to-let property, you will probably face a capital gains tax bill based entirely on the profit you make, not the final sale price. If you have let all or part of the property, a portion of the financial gain remains taxable. Basic-rate taxpayers currently pay 18% on the profit from the sale of a property, while higher- and additional-rate taxpayers pay 28%.

Every individual receives an annual tax-free capital gains allowance, and couples who jointly own assets can combine their allowances to effectively double their tax-free threshold. Anyone making a taxable capital gain from a residential property must submit a residential property return and pay the amount owed within 30 days of completing the sale. Furthermore, if you previously lived in the rental property, you may be able to claim letting relief to substantially reduce your final tax bill. ●

Your Logo

And Company Name Here

Contact Number

Contact Email

Contact Address

Contact Website

Your Regulatory Statement Here