

Making Tax Digital for Landlords: What You Need to Know Before 6th April 2026



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At Carvers, we know that keeping on top of legislation is just as important as keeping your property well maintained. With changes to tax reporting on the horizon, we want to ensure our landlords are prepared well in advance.

From 6th April 2026, some landlords will be required to keep digital records and submit quarterly updates to HMRC. The aim is to improve accuracy and reduce errors in tax reporting – but it does mean changes to the way many landlords currently operate.

Here's a clear, straightforward guide to what's changing and what it means for you.

What is Making Tax Digital for Landlords?

Making Tax Digital for Income Tax (MTD for IT) is a government initiative that changes how landlords report rental income and expenses.

Instead of submitting one annual Self-Assessment tax return, affected landlords will need to:

- Keep digital records
- Use HMRC-approved software
- Send quarterly updates to HMRC
- Submit a final declaration at the end of the tax year

In short, tax reporting will become more regular and fully digital.

When does Making Tax Digital start?

MTD for landlords is being introduced in stages:

6th April 2026	Applies to landlords with gross income over £50,000 per year from your rental income and/or self-employment.
6th April 2027	Threshold lowers to £30,000
6th April 2028	Threshold lowers again to £20,000

Important:

“Gross income” means your total rental income before expenses.

If you have both rental income and self-employment income, they are combined when assessing the threshold.

Who does Making Tax Digital apply to?

Making Tax Digital for Income Tax applies if all of the following apply to you:

- You are a UK landlord completing a Self-Assessment tax return
- Your qualifying income is above the threshold
- You operate as an individual (not a limited company)

It does not apply if:

- You operate through a limited company
- Your income is below the current threshold
- You do not have a National Insurance number

If you are unsure whether this applies to you, we recommend checking the official GOV.UK guidance or speaking directly with your accountant.

Our advice for Landlords

At Carvers, we believe preparation is key. While this is a significant change, it does not need to be stressful if you plan ahead.

We recommend that you:

- Confirm when the rules will apply to you
- Move to digital record keeping sooner rather than later
- Speak to your accountant about suitable HMRC-approved software
- Avoid leaving changes until the last minute

Getting organised before April 2026 will help you remain compliant and avoid unnecessary pressure.

We're here to support you

If you have any questions about how this may affect you as a landlord, or if you would like to review your property portfolio and management arrangements for the year ahead, our team would be delighted to help.

Whether you own a single buy-to-let or a growing portfolio, we're here to ensure your investment continues to work for you.

Please don't hesitate to get in touch with the Carver Lettings team.



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