

Top 10 Tax Tips for Property Investors

Your Essential Guide to Reducing Tax
and Maximizing Returns

(Prepared by: The Sigma Company)

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Choose the Right Ownership Structure

Decide whether to hold property personally, in a partnership, or through a limited company/SPV. The right structure can save thousands in tax.



Make Use of Capital Gains Tax Allowances

Plan property disposals to use your annual CGT allowance and time sales across tax years if possible. This helps you reduce the total gain taxed and spread your liabilities more efficiently. Proper timing can also help you avoid moving into a higher tax bracket during busy investment years.



Claim All Allowable Expenses



Deduct mortgage
interest (where
eligible)

Service
charges

Insurance,
repairs

Professional fees
to reduce taxable
profits.

Understand Stamp Duty Land Tax (SDLT) Reliefs



Check for reliefs on multiple dwellings



Transfers between spouses.



Mixed-use properties

Plan for Inheritance Tax (IHT)

Consider trusts, gifting strategies, and business property relief to pass wealth tax-efficiently. These tools can help you protect assets for future generations while reducing your overall inheritance tax exposure.



Don't Miss Capital Allowances

If you own commercial or mixed-use property, you may be able to claim allowances on fixtures and integral features.

Keep Good Records

Accurate bookkeeping ensures no tax-deductible expenses are missed and makes HMRC compliance easier.



Get Proactive Advice

Tax rules change frequently — working with a specialist accountant ensures you're always one step ahead.



Use Losses Effectively

If you own commercial or mixed-use property, you may be able to claim allowances on fixtures and integral features.

Consider VAT Implications

If dealing with commercial or new build developments, plan ahead for VAT registration and potential recovery.



About The Sigma Company

We specialise in accounting and tax planning for landlords, developers, and property investors. With over 15 years' experience, we help you stay compliant, save tax, and grow your property portfolio with confidence.

Book Your Free Consultation Today

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