Cranleys
CHARTERED ACCOUNTANTS



CRANLEYS' CLEVER CHECKLISTS · No. 16 · GAINS, PROPERTY AND ESTATES

Stamp Duty (SDLT) and Property Taxes Checklist 2026/27

Tick it, print it, pin it up. Every box you cannot tick is a conversation worth having.



By Colin Davison FCA, Managing Partner, Cranleys Chartered Accountants. In practice since 1998. Reviewed 15 November 2026 against the 2026/27 rules.

THE QUICK ANSWER

In England and Northern Ireland, residential SDLT is 0%, 2%, 5%, 10% and 12% by band, with a 5% surcharge on additional dwellings. The return and payment are due within 14 days of completion. Multiple dwellings relief was abolished from 1 June 2024. Scotland and Wales have their own taxes.

THE KEY FIGURES

2026/27 figure	Amount
Residential bands (England and NI)	0% to £125,000, 2% to £250,000, 5% to £925,000, 10% to £1.5m, 12% above
First time buyer	0% to £300,000, 5% to £500,000
Additional dwelling surcharge	5%
Non-resident surcharge	2%
Return and payment	within 14 days
ATED	properties over £500,000, return by 30 April

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The checklist, box by box

	The check	What to do	Keep as evidence
☐	**Is the SDLT return filed within 14 days?**	Late filing and late payment bring penalties and interest. Linked transactions must be aggregated.	SDLT return, payment receipt
☐	**Is the additional dwelling surcharge applied correctly?**	5% on top of normal rates, unless you replace your main residence. A refund is possible if you sell the old home within three years.	Sale and purchase records
☐	**Was multiple dwellings relief wrongly claimed?**	It was abolished from 1 June 2024. Six or more dwellings in one deal can use non-residential rates instead.	Completion statement, advice note
☐	**Is mixed use evidenced?**	Use at completion, planning permission and physical characteristics decide. A garden shed does not make it mixed use.	Planning documents, survey
☐	**Is ATED handled?**	Companies owning high value homes may owe ATED unless a relief applies. Reliefs must be claimed by 30 April.	ATED returns
☐	**Scotland or Wales?**	Use LBTT in Scotland and LTT in Wales. Do not apply SDLT.	Property location



MY PRO TIP

file the return in 14 days. Not 15.

A worked example

A buyer purchases a second home for £400,000. Standard SDLT is £2,500 plus £7,500, which is £10,000. The 5% surcharge adds £20,000, so the total is £30,000. If the buyer replaces their main residence and sells the old one within three years, the surcharge of £20,000 can be reclaimed.

The trap to avoid

Claiming mixed use because of a small outbuilding. HMRC checks the facts, refuses it, and charges the residential rate.

Test your accountant

One question that tells you if you have the right adviser:

How much stamp duty will I pay on this purchase, and what is the best structure for buying?

What has changed recently

- SDLT rates are unchanged for 2026/27, with a 5% surcharge on additional dwellings since 31 October 2024.
- Group relief on SDLT was tightened from 29 October 2026.
- Capital gains on property have their own 60 day rule. See the capital gains tax checklist.

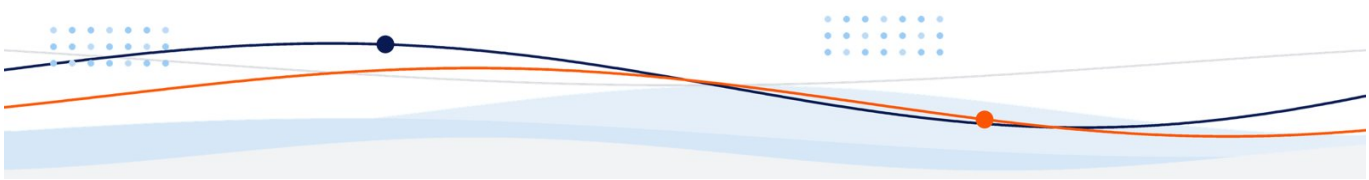
Questions I get asked

What is the SDLT surcharge for second homes?

5% on the whole price in England and Northern Ireland, in addition to the normal rates.

How long do I have to pay stamp duty?

14 days from completion for both the return and the payment.



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Is multiple dwellings relief still available?

No. It was abolished from 1 June 2024.

Do first time buyers pay stamp duty?

Not up to £300,000, and 5% on the slice from £300,000 to £500,000. Above £500,000 the relief is lost.

The 9 CAD Keys link: Analysis & Positioning

Analysis & Positioning means running the numbers before the deal, not after. Structure and timing can move SDLT by tens of thousands of pounds.

Colin's 9 CAD Keys. CORE: Clarity, Capability, Consistency. ADVANCED: Analysis & Positioning, Alignment, Acceleration. DYNAMIC: Differentiation, Dexterity, Development. Score each key 1 to 5 in the free Business Value Assessment Scorecard, total out of 45. *Freedom is built. One CAD Key at a time.*

Tick these next

Tax checklist 05
Capital Gains Tax Checklist 2026/27

Tax checklist 19
Property and Landlords Tax Checklist 2026/27

Tax checklist 20
Furnished Holiday Lettings Checklist After Abolition

Tax checklist 15
VAT Checklist 2026/27 for UK Businesses

Go deeper: my books

For this topic, start with **Property Tax Secrets**, part of The Cranleys Business and Tax Secrets Series: Property Tax Secrets, Inheritance Tax Secrets, Business Tax Secrets, Starting Up Secrets, Business Growth Secrets and Business Exit Secrets. The books are launching soon. Join the launch list at cranleys.online/books and I will tell you the moment each one is released.

YOUR NEXT STEP

Ring me. Free draft plan, no hard sell.

I will build you a free draft tax plan or business plan on my 9 CAD Keys: a scorecard, a 12-month cashflow forecast, a 90-day action plan and a review with me. **1** Get in touch. **2** Short intro call. **3** Your free draft plan in plain English. You decide what happens next.

Check before you complete, not after.

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Scan to read online, tick it on screen and take the Scorecard



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