



 buy to let
restructuring

**SHELTER FROM
THE MORTGAGE
TAX RELIEF
STORM**



CAN YOU AFFORD TO PAY THE EXTRA TAXES?

Do you have a residential property portfolio that you can't afford to incorporate due to expensive refinancing costs and increased stamp duty taxes on buy to lets?

The additional 3% stamp duty on buy to lets on top of the loss of mortgage interest tax relief and wear and tear allowance has left landlords with nowhere to go and an uncertain future.

Any higher rate taxpaying landlord whose mortgage is 75pc or more of their rental income, net of other expenses, will see all of their returns wiped out. This means the buy to let investments will become loss making. It will be substantially harder to generate an income from a buy to let portfolio.

What if I don't incorporate?

Based on a portfolio annual rental income of £500,000, with mortgage interest of £300,000, a higher tax rate landlord will pay additional tax of £250,000 by 2020.



WE HAVE THE SOLUTION

We are able to offer an interim solution which enables you to restructure your residential portfolio under a corporate umbrella without the need to transfer the legal title.

We can't predict what new tax changes the next budget may bring but what we do know is that restructuring in this way allows you breathing space to plan a way forward for your buy to let portfolio whilst benefitting from the flexibility a corporate structure brings.

- 🏠 No refinancing required
- 🏠 Low corporation tax of 20% applies
- 🏠 Defer tax payable for 21 months
- 🏠 Tax free dividend up to £5000
- 🏠 Offset costs against rental income
- 🏠 No stamp duty
- 🏠 Stop the clock on Capital Gains

Visit our [website tax calculator](#) and find out how much you could save!

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Email us at info@buytoletrestructuring.co.uk

