UK Property Accountants

A Complete Guide to

Let Property Campaign



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Introduction to Let Property Campaign

The Let Property Campaign (LPC), introduced by HMRC in 2013, is a disclosure initiative aimed at encouraging landlords and property owners who own and rent out residential properties to come forward and disclose any rental income they may have previously undeclared to the tax authorities.

BACKGROUND

The Let Property Campaign was launched as a response to the increasing number of landlords and property owners who were found to be non-compliant with their tax obligations. HMRC recognised the need to encourage voluntary disclosure, aiming to bring individuals into compliance while reducing the administrative burden of investigations and enforcement actions.

OBJECTIVES

- Encourage landlords and property owners to voluntarily disclose previously undeclared rental income.
- Ensure that all necessary taxes are paid, including Income Tax and Capital Gains Tax (if applicable).
- Minimise penalties and fines for non-compliance.
- Promote a level playing field for all property owners by tackling tax evasion within the sector.



Unlock peace of mind with **Let Property Campaign**: Ensuring compliance and minimising penalities for landlords across the UK.

Benefits of Participating



Avoiding HMRC Investigations

By voluntarily disclosing any previously undeclared rental income, landlords can avoid potential investigations by HM Revenue and Customs (HMRC). This can help to reduce stress and save costs associated with legal action.

Reduced Penalties

If you come forward voluntarily under the Let Property Campaign, you may be eligible for lower penalties and reduced interest charges. Penalties can range from 100% at the upper end to 0% at the lower end and can be reduced in cases where landlords have made a genuine mistake or shown a willingness to cooperate.





Bringing Tax Affairs up to Date

Participating in the campaign can provide landlords with a way to bring their tax affairs up to date, which can help to avoid further penalties in the future.

Reducing Overall Tax Liability

The campaign can provide landlords with the opportunity to take advantage of any available tax reliefs and allowances, which can help to reduce the overall amount of tax owed.



Improving Compliance

By participating in the campaign, landlords can demonstrate their willingness to comply with tax regulations, which can improve their relationship with HMRC.

Achieving Peace of Mind

Participating in the campaign can provide landlords with peace of mind, knowing that their tax affairs are in order and that they are fulfilling their obligations correctly.

Strengthening Legal Position

By voluntarily disclosing previously undeclared income, landlords can strengthen their legal position and demonstrate their willingness to comply with the law.

Maintaining Reputation

By participating in the campaign, landlords can maintain their reputation and demonstrate their commitment to ethical and responsible business practices.

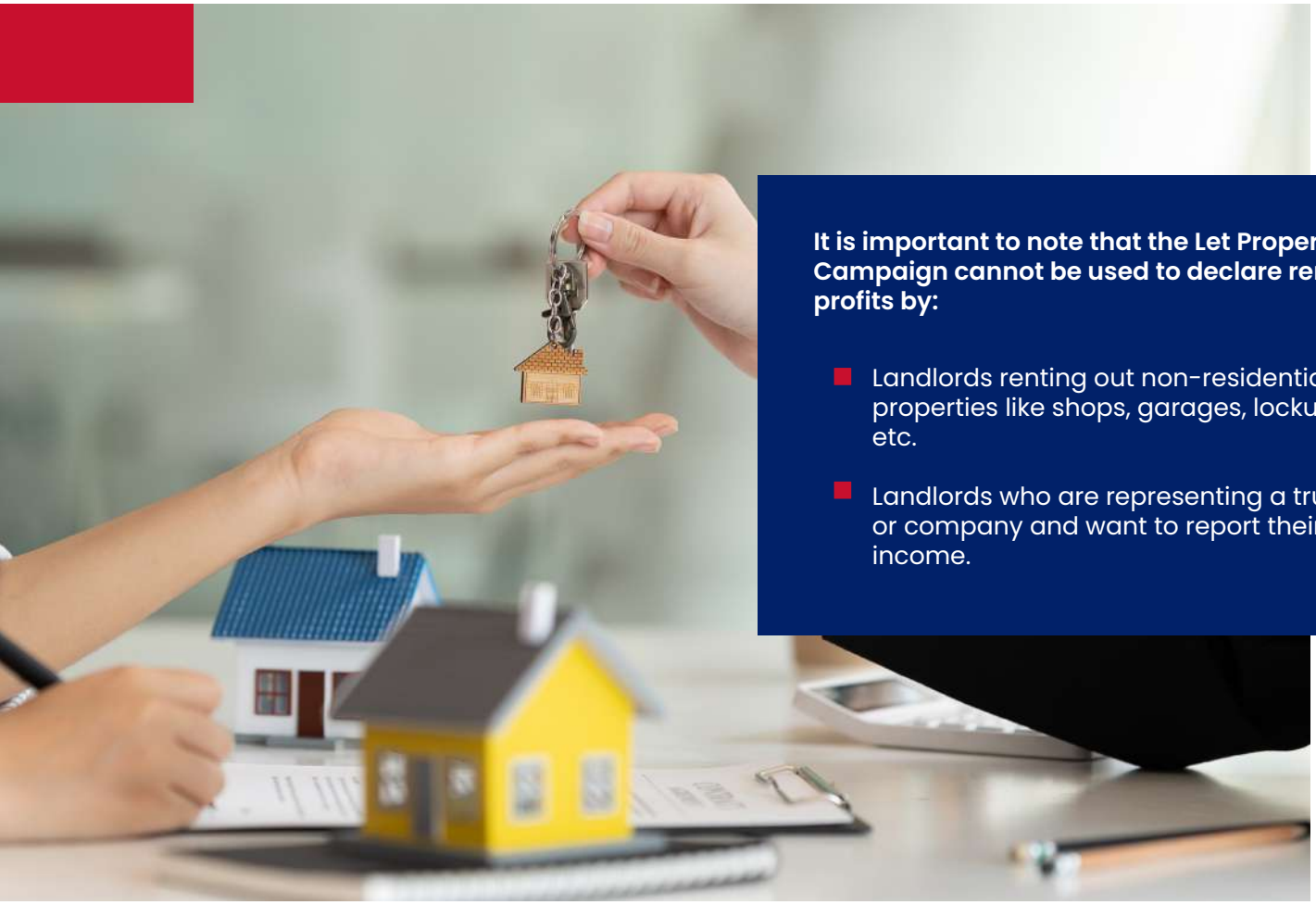
Participating in Let Property Campaign helps landlords avoid HMRC investigations and reduce penalties.



Eligibility for Let Property Campaign

Landlords with undisclosed income related to residential property can participate in the Let Property Campaign. This includes landlords:

- Renting out a room in their main home for more than Rent a Room scheme threshold (£7,500).
- Renting out single or multiple properties.
- Living abroad and renting out the property in the UK.
- Living in the UK and renting out the property abroad.
- Renting out of holiday home even if it is for personal use.



It is important to note that the Let Property Campaign cannot be used to declare rental profits by:

- Landlords renting out non-residential properties like shops, garages, lockups etc.
- Landlords who are representing a trust or company and want to report their income.

Understanding Your Tax Obligations

The essential aspect of the Let Property Campaign is to understand your tax obligations as a landlord or property owner in the UK. It's crucial to grasp these obligations fully to ensure compliance with HMRC regulations and avoid penalties.

BACKGROUND

As a landlord or property owner, you may be subject to various taxes, depending on your specific circumstances.

The primary taxes include:



INCOME TAX

Rental income from a residential property is taxable and must be reported on your annual tax return as part of your total income.
The rental income should be declared as part of your total income for the year, and you may be able to deduct certain expenses associated with renting out the property, such as repairs and maintenance costs, insurance etc.

The tax you pay will depend on your total income and tax bracket.

In tax year 2024/25 (6 April 2024 to 5 April 2025), the personal allowance is £12,570. This is a limit above which you will have to pay your income tax. However, if your net adjusted income is more than £100,000, your personal allowance is reduced by £1 for every £2 of net income above £100,000.

Band	Taxable Income	Tax Rate
Personal Allowance	Up to £12,570	0%
Basic Rate	£12,571 to £50,270	20%
Higher Rate	£50,271 to 125,140	40%
Additional Rate	over £125,140	45%

CAPITAL GAINS TAX (CGT)

If you sell a residential property that has increased in value since you bought it, you may be subject to CGT on the gain.

Capital Gains Tax is calculated based on the difference between the purchase price and the sale price of the property, minus any allowable expenses such as legal fees and improvement costs.

The amount of CGT you pay will depend on various factors, including the length of time you owned the property, residency status and your tax bracket.

Tax Bracket	Taxable Income	CGT Rate on Residential Property
Basic Rate	£12,571 to £50,270	18%
Higher Rate	£50,271 to £125,140	24%
Additional Rate	over £125,140	24%

Additionally, you can benefit from an annual exemption of £3,000 for 2024/25, which subsequently reduce the capital gains tax payable.

Note: Any transfer between a husband and wife is regarded as occurring without profit or loss. This means that spouses may freely transfer assets between themselves without incurring a CGT charge. Equally applicable to civil partners.



STAMP DUTY LAND TAX (SDLT)

When you buy a residential property, you may be subject to Stamp Duty Land Tax, which is a tax on the purchase price of the property.

The SDLT rates for residential properties vary depending on whether you are UK resident or Non-UK Resident.

Purchase Price or Lease Premium or Transfer Value	UK Residents		Non-UK Residents	
	Standard Rate (single property)	Higher Rate (additional properties)	Standard Rate (single property)	Higher Rate (additional properties)
Up to £250,000	0%	3%	2%	5%
£250,001 to £925,000	5%	8%	7%	10%
£925,001 to £1.5 million	10%	13%	12%	15%
Over £1.5 million	12%	15%	14%	17%

Note: If you're purchasing additional residential property, then this means that you'll own more than one home. Therefore, you'll have to pay a 3% surcharge on top of standard SDLT rates as shown above.

We have good news. If you're a first-time buyer, then you'll get a first time buyer's relief which becomes applicable when the total consideration for the residential property is £625,000 or less.

Purchase Price or Lease Premium or Transfer Value	UK Residents	Non-UK Residents
Up to £425,000	0%	2%
£425,001 to £625,000	5%	7%



Identifying Your Tax Liability on Rental Income

1

Calculate Rental Income

Calculate your rental income, including rent from tenants and property use fees.



2

Deduct Allowable Expenses

Deduct legitimate expenses from rental income, including upkeep, repairs, management, insurance, and promotion.





3

Calculate Taxable Rental Profit

Subtract total allowable expenses from your rental income to get your taxable rental profit, which is the income subject to taxation.





4

Calculate Rental Income Tax

Calculate tax liability based on your income tax band; if rental income pushes you to a higher bracket, the higher rate applies only to the excess.

5

Account for Finance Costs

From the 2020/21 tax year, individual landlords can't deduct mortgage interest due to the phased-in restriction from 2016/17; a 20% tax credit is allowed instead.

Common Tax Errors When Renting Out Property

Here are some of the common situations and tax errors people make when renting out property, all of which are addressed by the Let Property Campaign. If any of these scenarios apply to you, it's crucial to declare the rental income.

Moving in Together



Meghan moved into her partner's flat several years ago, choosing to rent out her own property rather than selling it. She assumed that as the rental income only covered her mortgage payments, it wouldn't be subject to taxation.

Meghan needs to be aware that only the interest amount of her mortgage repayment is an allowable expense for tax purposes. This interest amount is restricted to the basic rate of income tax. Meghan should calculate the tax relief she can claim. Additionally, she must declare her rental profit and can use the Let Property Campaign for any past years' rental profit disclosures.



Inheriting a Property

Harry inherits a house and decides to rent it out instead of selling it. He uses a local letting agent to handle tenant placement and rent collection, including property repairs, with costs deducted from the collected rent.

Despite renting the property for several years, Harry didn't realise he should declare his rental profits. He should calculate rental profit and use the Let Property Campaign to report past years' rental profit.

Property Bought as an Investment



Nafiza invested in a property for rental income but wasn't aware of the potential extra taxes involved.

Nafiza shall determine if she's making a profit from rental income and must declare any rental profit. She should also consider Capital Gains Tax if she plans to sell the property.



Divorce

Mark and Rosie jointly own their house but decide to rent it out and both move into smaller properties following their divorce. They use a letting agent for tenant placement and rent collection.

Mark and Rosie should declare their respective shares of rental profits. Their specific circumstances should be addressed in their Self-Assessment tax returns.

Relocation



Jayesh and Priya, a married couple, own a house together but move to a different area due to work, renting out their property without declaring the rental income.

Both Jayesh and Priya must declare their shares of rental income.



Care Home

Emma moves into a residential care home and rents out her owned house to cover care home fees, mistakenly not considering her rental profit as taxable income.

Emma must declare her rental profits, even if they are used to pay care home fees. Compliance with tax regulations is essential.

Jointly Owned Investment Property



Kate and Ryan, civil partners, jointly purchase an investment property they plan to renovate and rent out.

Kate and Ryan should ensure proper accounting for rental income and expenses jointly owned let property. They should correctly allocate allowable expenses and claim tax relief as per the rules.



Property Bought for a Family Member at University

Ben and Sue buy a flat for their son while he attends university, charging no rent. However, their son allows friends to move in, paying rent that exceeds the mortgage payments.

Ben and Sue, both employees with tax deducted through PAYE, must declare rental profits after deducting allowable expenses.

Jonny, in the armed forces, receives a posting to an overseas base in Cyprus. He rents out his UK family home to a friend without considering the tax implications.

Jonny and his wife Anna should investigate the rules for non-resident landlords and declare rental profit on a Self-Assessment tax return as necessary.

Tied Accommodation



Brendon and Jane, new landlords of a pub, move into the flat above the pub. They rent out their house to their nephew, charging the equivalent of their monthly mortgage payment.

Brendon and Jane should be aware that only the interest amount of their mortgage repayment is an allowable expense. The interest amount is restricted to the basic rate of income tax. They must declare their rental profit correctly and use allowable expenses.

Understanding the Disclosure Process

The process of preparing a disclosure involves several steps and requires you to gather various pieces of information related to your rental income and expenses. The steps involved in preparing a disclosure under the Let Property Campaign are explained as follows:

Notify

To start the process of disclosing your previously undeclared rental income through the Let Property Campaign, the first step is to inform HMRC of your intentions. This can be done by completing the Digital Disclosure Service (DDS) form. However, if you are making the disclosure on behalf of someone who has passed away, it is important to clearly indicate that you are doing so on their behalf.

At this stage, you are not required to provide any details about the undisclosed income or the amount of tax you owe. After receiving your notification, HMRC will issue you a unique Disclosure Reference Number (DRN), which you will need to use when communicating with them about the Let Property Campaign.

LPC APPLICATION INFORMATION

To notify HMRC under the Let Property Campaign, you will need to provide the following information:

ABOUT YOU

- Name, Address and Date of Birth
- Email Address
- Telephone Number
- Unique Taxpayer Reference Number
- National Insurance Number
- Primary Occupation
- VAT Registration Number

PROPERTY INFORMATION

- No. of Properties that you own
- Address of the Properties
- Purchase Price and Date of Acquisition
- Ownership
- Owner name, Address & Telephone number
- Details of Letting Agency
- Reasons why rental income was not declared to HMRC

Calculate the Tax Owed

To calculate the tax you owe, you must first determine the total rental income that you failed to report to HMRC in previous years. While doing so, you must ensure to exclude any income that you've already disclosed to HMRC on previous tax returns, as you should have already paid taxes on that income.

Then, deduct the allowable expenses that you incurred while earning that rental income to determine your taxable profit and work out how much tax you owe on that income. The rates of Income Tax you will pay depend on how much income you earn above your Personal Allowance, which is an annual amount of tax-free income.

Make a Formal Disclosure

Once you have calculated the tax owed, you'll need to make a formal offer to HMRC. This involves completing the disclosure form and providing details of the rental income that you haven't declared. This offer, once accepted by HMRC, creates a legally binding contract between you and HMRC.



Let Property Campaign Penalties

The penalties are calculated as a percentage of the potential lost revenue which is additional tax amount payable by the landlord after taking into consideration of undisclosed property income.

When determining penalties, HMRC considers the behaviour that led to the understatement, whether you voluntarily came forward, and the quality of your disclosure.

Penalties for the Let Property Campaign can take two forms:

1. Penalties for Failure to Notify

When an individual fails to notify HMRC of the tax he owes within the appropriate deadline, penalty for failure to notify is levied.

Example: A person who solely had employment income that was subject to PAYE tax and hadn't previously filed a self-assessment tax return may be in this situation.

Type of Behaviour	Unprompted Disclosure	Prompted Disclosure
Non-deliberate-within 12 months of tax being due	0% to 30%	10% to 30%
Non-deliberate-12 months or more after tax was due	10% to 30%	20% to 30%
Deliberate	20% to 70%	35% to 70%
Deliberate and concealed	30% to 100%	50% to 100%

The type of penalty depends on the type of disclosure and the type of behaviour:

Disclosure

Disclosure can be of two types:

Unprompted Disclosure

Unprompted Disclosure occurs when a landlord comes forward voluntarily and decides to disclose his income before HMRC begins a compliance check.

Prompted Disclosure

If HMRC discovers, during a compliance check, that there is a UK property whose income has not been reported to them, the case is Prompted. HMRC writes to such landlords in this case.

Behaviour (Failure to Notify)

For purpose of penalty calculation, the landlord's behavior can fall into one of the below categories:

1

Non-deliberate

If the landlord's intention was not to conceal the income from HMRC, but rather unaware of some facts or was in some circumstances that caused the non-Disclosure, he may face a lower penalty.

2

Deliberate but not concealed

If the landlord despite acknowledging that he should have declared rental income but chose not to do so, his behavior is referred to as Deliberate but not concealed.

3

Deliberate and concealed

The landlord's action is considered as Deliberate & Concealed if he not only refuses to declare income but also actively takes steps to conceal it from HMRC. Such individuals face penalties at a higher rate.

Example:

Upon investigation, HMRC found that despite owning a property in the UK, John had not disclosed the income he had earned from it. He was aware of the requirement to disclose his income and had no intention to conceal it.

Thus, this case was classified as **"Prompted and Deliberate Failure to Notify."**

The penalty range for such cases is **35% to 70%**. Moreover, he received a reduction in the quality of disclosure (i.e., telling and helping) of **40%**

2. Penalties for Inaccurate Returns

If the individual has already filed the tax return but has yet to report his property income, penalty for inaccurate returns is levied. The penalty rate for filing incomplete or incorrect self-assessment returns is different from that for not filing them at all.

Type of Behaviour	Unprompted Disclosure	Prompted Disclosure
Reasonable care	No penalty	No penalty
Careless	0% to 30%	15% to 30%
Deliberate	20% to 70%	35% to 70%
Deliberate and concealed	30% to 100%	50% to 100%



Behaviour (Inaccurate Returns)

For purpose of penalty calculation, the landlord's behavior can fall into one of the below categories:

a. **Reasonable care**

There is not any specific definition for reasonable care behavior prescribed by HMRC. Whether or not reasonable care was taken by landlords is judgemental since what may appear reasonable to one may not be so to another.

The landlords, according to HMRC, should at least have some basic knowledge or, if they do not, pursue proper advice to understand the correct tax treatment of what they are unfamiliar with.

b. **Careless**

If the landlords fail to take reasonable care to correct inaccuracies in return, then HMRC views it as Careless behavior.

c. **Deliberate**

If the landlord, despite being aware of inaccuracies in return, files it to HMRC, then HMRC charges a penalty for his intentional error. Examples of this could be understating business income, or overstating income in return.

d. **Deliberate and concealed**

Deliberate and concealed is the case where the landlord not only files inaccurate returns but also actively takes steps to conceal the inaccuracies from HMRC. Examples of this could be supplying HMRC with a fake invoice to cover non-occurred repairs.

Example:

Hailey realised after submitting her self-assessment tax return that she had failed to disclose the income she earned from one of her properties to HM Revenue and Customs (HMRC). This realisation prompted her to voluntarily report it later.

Her case was classified as **"Unprompted and Careless Inaccuracy."**

The penalty for this ranges from **0% to 30%**. Moreover, she received a **70%** reduction in the quality of disclosure (i.e. telling, helping and giving).

Penalty Reduction in Let Property Campaign

You should also consider that the penalty can be reduced based on the quality of disclosure under the Let Property Campaign. The penalty reduction is applied on the difference between the maximum & minimum penalty rate of the range it falls.

This can serve as a form of responding to their questions, helping with their assessment, or granting them access to archives & documents wherever required.



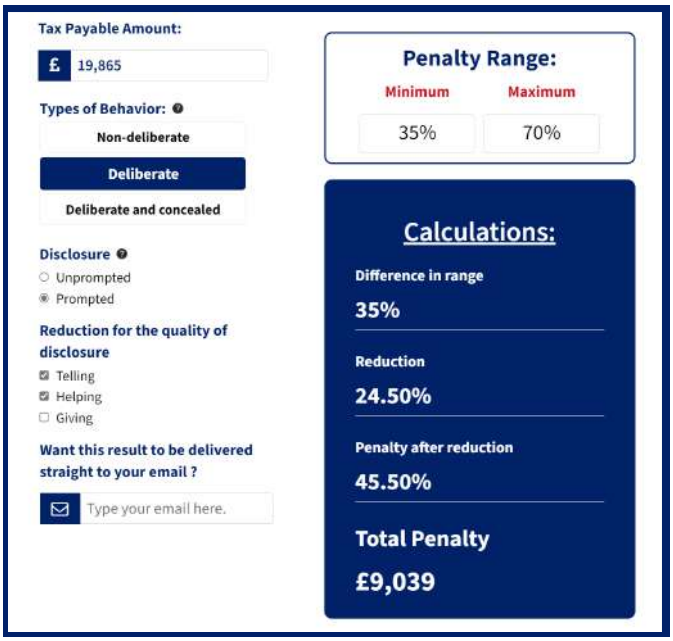
Interest on Late Payments

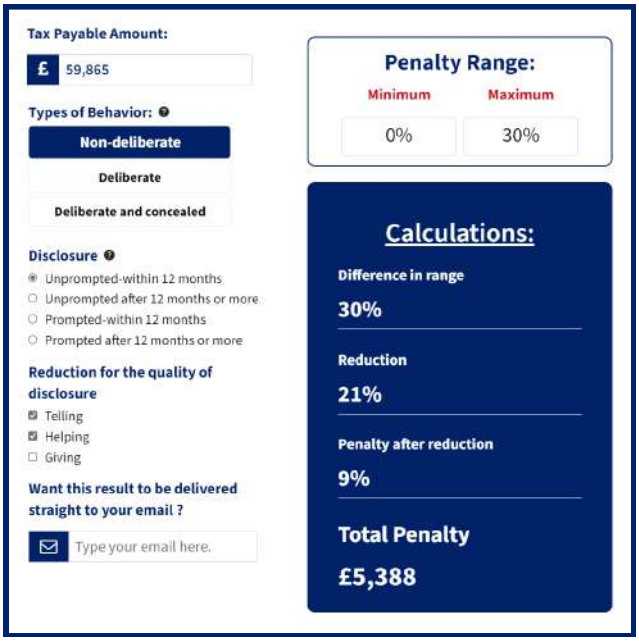
Late payment of tax may result in interest charges, so it's important to settle your tax liability promptly.

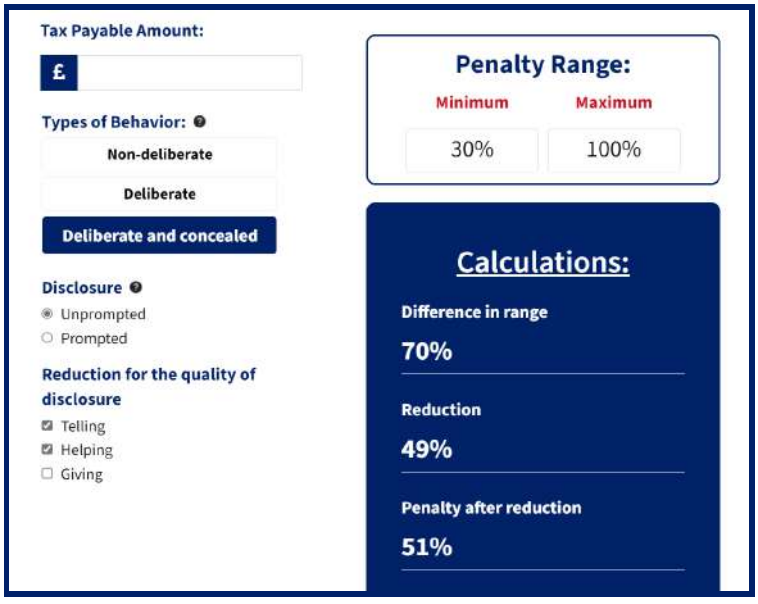


Have A Look At Our Calculators

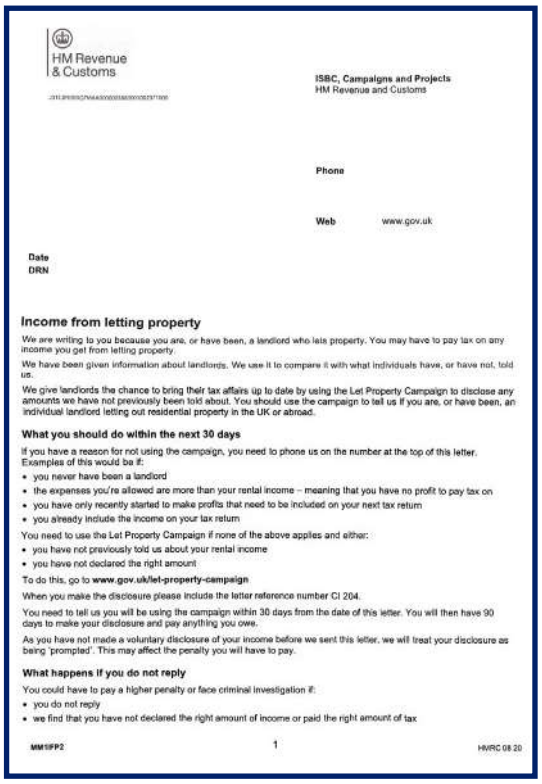
As the penalties for the Let Property Campaign can be complex, we have developed a comprehensive calculator based on HMRC's guidelines to calculate the LPC Penalty Rates for our clients. You can check the penalty for a Payable Amount subject to the different Behaviour Types and Disclosures.







Sample Letters from HMRC



HM Revenue & Customs

ISBC, Campaigns and Projects
HM Revenue and Customs

Phone

Web www.gov.uk

Date
DRN

Income from letting property

We are writing to you because you are, or have been, a landlord who lets property. You may have to pay tax on any income you get from letting property.

We have been given information about landlords. We use it to compare it with what individuals have, or have not, told us.

We give landlords the chance to bring their tax affairs up to date by using the Let Property Campaign to disclose any amounts we have not previously been told about. You should use the campaign to tell us if you are, or have been, an individual landlord letting out residential property in the UK or abroad.

What you should do within the next 30 days

If you have a reason for not using the campaign, you need to phone us on the number at the top of this letter. Examples of this would be if:

- you never have been a landlord
- the expenses you're allowed are more than your rental income – meaning that you have no profit to pay tax on
- you have only recently started to make profits that need to be included on your next tax return
- you already include the income on your tax return

You need to use the Let Property Campaign if none of the above applies and either:

- you have not previously told us about your rental income
- you have not declared the right amount

To do this, go to **www.gov.uk/let-property-campaign**

When you make the disclosure please include the letter reference number CI 204.

You need to tell us you will be using the campaign within 30 days from the date of this letter. You will then have 90 days to make your disclosure and pay anything you owe.

As you have not made a voluntary disclosure of your income before we sent this letter, we will treat your disclosure as being 'prompted'. This may affect the penalty you will have to pay.

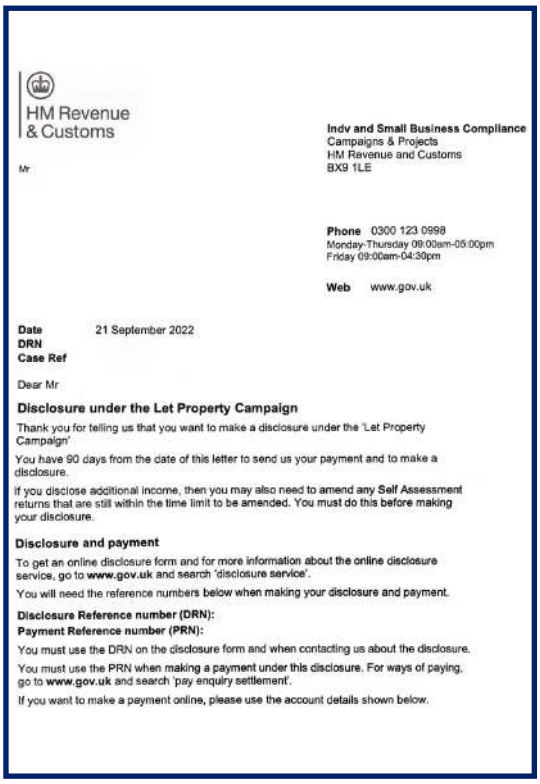
What happens if you do not reply

You could have to pay a higher penalty or face criminal investigation if:

- you do not reply
- we find that you have not declared the right amount of income or paid the right amount of tax

MM1FP2 1 HMRC 08 20

Sample Letter from HMRC of Undisclosed Rental Income



HM Revenue & Customs

Mr

Indv and Small Business Compliance
Campaigns & Projects
HM Revenue and Customs
BX9 1LE

Phone 0300 123 0998
Monday-Thursday 09:00am-05:00pm
Friday 09:00am-04:30pm

Web www.gov.uk

Date 21 September 2022
DRN
Case Ref

Dear Mr

Disclosure under the Let Property Campaign

Thank you for telling us that you want to make a disclosure under the 'Let Property Campaign'

You have 90 days from the date of this letter to send us your payment and to make a disclosure.

If you disclose additional income, then you may also need to amend any **Self Assessment** returns that are still within the time limit to be amended. You must do this before making your disclosure.

Disclosure and payment

To get an online disclosure form and for more information about the online disclosure service, go to **www.gov.uk** and search 'disclosure service'.

You will need the reference numbers below when making your disclosure and payment.

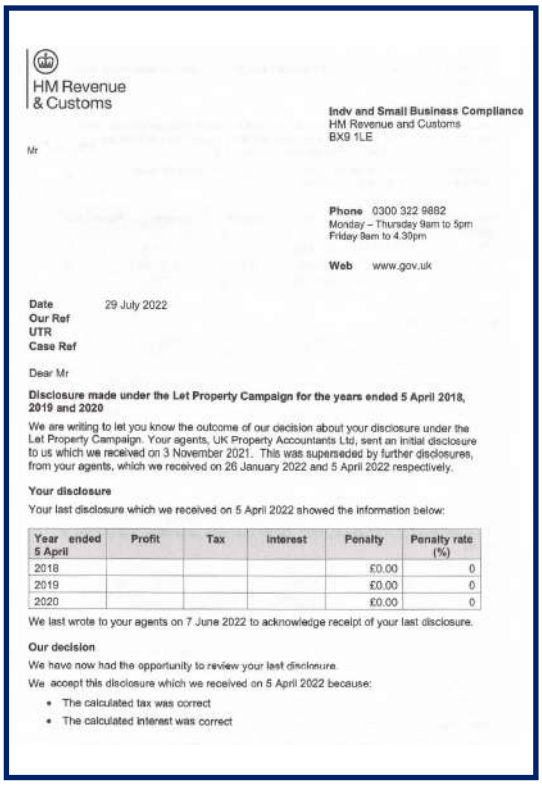
Disclosure Reference number (DRN):
Payment Reference number (PRN):

You must use the DRN on the disclosure form and when contacting us about the disclosure.

You must use the PRN when making a payment under this disclosure. For ways of paying, go to **www.gov.uk** and search 'pay enquiry settlement'.

If you want to make a payment online, please use the account details shown below.

Sample Letter from HMRC Upon Notification for LPC



HM Revenue & Customs

Mr

Indv and Small Business Compliance
HM Revenue and Customs
BX9 1LE

Phone 0300 322 9882
Monday – Thursday 9am to 5pm
Friday 9am to 4.30pm

Web www.gov.uk

Date 29 July 2022
Our Ref
UTR
Case Ref

Dear Mr

Disclosure made under the Let Property Campaign for the years ended 5 April 2018, 2019 and 2020

We are writing to let you know the outcome of our decision about your disclosure under the Let Property Campaign. Your agents, UK Property Accountants Ltd, sent an initial disclosure to us which we received on 3 November 2021. This was superseded by further disclosures, from your agents, which we received on 26 January 2022 and 5 April 2022 respectively.

Your disclosure

Your last disclosure which we received on 5 April 2022 showed the information below:

Year ended 5 April	Profit	Tax	Interest	Penalty	Penalty rate (%)
2018				£0.00	0
2019				£0.00	0
2020				£0.00	0

We last wrote to your agents on 7 June 2022 to acknowledge receipt of your last disclosure.

Our decision

We have now had the opportunity to review your last disclosure.

We accept this disclosure which we received on 5 April 2022 because:

- The calculated tax was correct
- The calculated interest was correct

Sample Acceptance Letter from HMRC for LPC



Case Studies: Real-Life Scenarios

A couple jointly owned a property in the UK that they acquired in November 2014. They rented out the property, with the management of it being handled by one of them.

In June 2021, the wife received a notification from HMRC stating that they had rented out a property in the UK but had not reported the rental income. However, the husband did not receive any such letters from HMRC.

Despite not being prompted by HMRC, he decided to voluntarily disclose their property income through the Let Property Campaign. This voluntary disclosure is categorised as an Unprompted Disclosure, which typically incurs a lower penalty.

Since the property was purchased in November 2014, the disclosure covered the period from 2014/15 to 2020/21, outlining the property income, expenses, and the associated tax owed, and it was subsequently submitted to HMRC.

Response from HMRC

Following the review of the disclosure, HMRC sent him another letter stating that he had previously filed a self-assessment tax return for each year from 2014/15 to 2020/21. As the tax returns have already been filed, the case is now treated as an inaccuracy in a self-assessment tax return.

To summarise, following actions were required by HMRC:

- To make a voluntary offer for the tax he owed for 2014/15 & 2015/16 as HMRC can only assess up to 6 years back.
- To disclose undeclared property income through Let Property Campaign Disclosure from 2016/17 to 2019/20.
- To amend tax return for 2020/21 within 31 January 2023 as there is a 12-month period to correct any errors in the previously submitted tax return.

Further Actions

Year: 2014/15 & 2015/16

He decided to make a voluntary offer for tax he owed for **2014/15 & 2015/16** and therefore, a Voluntary Restitution Letter was submitted.

Year: 2016/17 to 2019/20

Even though the disclosure was made for each year from **2014/15** to **2020/21**, according to the HMRC letter, only **2016/17, 2017/18, 2018/19,** and **2019/20** would be addressed under the Let Property Campaign.

Since he made a voluntary disclosure to HMRC, the possible penalty ranges from **10%** to **30%**. Furthermore, because he communicated with HMRC on time and provided them with the necessary information and documents, he received the minimum penalty of **10%**. This prevented him from receiving a **30%** penalty.

Year: 2020/21

The previously submitted **2020/21** tax return was amended where the net property income was included in the return & filed it to HMRC.

Further Response from HMRC

HMRC agreed to the tax calculation working and issued a Payment Reference Number (PRN). He paid the total tax due using that PRN.





FAQs

1 **How many Years will be Included in the Let Property Campaign?**

The number of assessable years depends on the nature of the tax issue.

If you deliberately omitted income or gains from your tax returns, there is a risk of prosecution. It's advisable to seek professional advice to discuss your options. An alternative disclosure route, the Contractual Disclosure Facility, offers immunity from prosecution.

2 **What will happen if I do not have longer historical records?**

If you no longer have your historical records, make efforts to obtain copies of the necessary information for accurate profit and loss calculations. In the absence of information, reasonable assumptions can be used to quantify undisclosed income and gains.

3 **What will happen, if HMRC disagrees with my Disclosure?**

HMRC has the right to review disclosures for accuracy and challenge assumptions used. They may request to see underlying records to verify the figures included in the disclosure.

If there is a disagreement on the final amount due, HMRC may issue assessments for tax and penalties they believe are owed. Taxpayers have the right to appeal these assessments.

If an appeal is unsuccessful, alternative dispute resolution methods can be explored, including requesting an internal review or using the Tax Tribunal to make a final decision.

4 **What happens if I decide not to make a rental income disclosure?**

Some landlords may believe that they can avoid detection, but it's essential to understand that HMRC has access to information that can reveal your rental income.

If you opt not to report your rental income or make a voluntary disclosure, and HMRC initiates an inquiry or investigation into your tax affairs, you may face more severe penalties and, in the worst-case scenario, even a criminal conviction.

UK Property Accountants

Let's Talk

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