Quarter Day
Accountants for landlords

Website mockup.

Quarter Day's new site, page by page, on a desktop and a phone. The redesign of the firm's old site, built from the brand guidelines in WordPress block markup.

The redesign

Every page of the old site kept, rewritten, split, merged or dropped, as agreed, and every old address redirected to its new one.

The answer first

Does Making Tax Digital apply to me? Answered on the page, as you type, with nothing sent anywhere.

Always on time

The four update slips mark what has gone, what is due next and what is coming, from the visitor's own date.

A concept

Quarter Day is not a real firm and nothing here is tax advice. Its fees are made up for it and no credential carries a number; every tax fact is GOV.UK's, and dated.

8 October 2026 · Version 1.0

CONCEPT
NOT A REAL FIRM

TOP COPY · GONE

SENT

7 Aug

Update for 6 April to 5 July Q1

PINK COPY · DUE NEXT

7 Nov

Update for 6 April to 5 October Q2

BLUE COPY · COMING

7 Feb

Update for 6 April to 5 January Q3

01 Home

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Quarter Day
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Making Tax Digital | Services | Fees | Guides | About | Book a call

ACCOUNTANTS FOR LANDLORDS · STONY STRATFORD

Four quarters. No surprises.

Accounts and tax for landlords, from one flat to a portfolio. Making Tax Digital set up, every quarterly update sent, and the return done long before January.

Book a call | Does it apply to me?

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DOES MAKING TAX DIGITAL APPLY TO ME?

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- Over £50,000 in 2024 to 2025: from 6 April 2026.
- Over £30,000 in 2025 to 2026: from 6 April 2027.
- Over £20,000 in 2026 to 2027: from 6 April 2028.

Qualifying income is your income from self-employment and property, before expenses (GOV.UK, updated 11 September 2026).

WHICH TAX YEAR?
2024 to 2025 | 2025 to 2026 | 2026 to 2027

INCOME FROM PROPERTY AND SELF-EMPLOYMENT, BEFORE EXPENSES
£ 42,000

Your share, if you own a property with somebody else. Not wages, pensions or dividends.

THE ANSWER — YES
From 6 April 2027
Over £30,000 in 2025 to 2026.

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WHAT WE DO

Four things, all for landlords.

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More on Making Tax Digital →

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Your return, with rental income, every allowable cost, and the mortgage interest reduction.
More on self assessment →

Property in a company
Whether a limited company would suit you, and what moving into one involves.
More on property in a company →

Selling a property
The capital gain worked out, and reported to HMRC in time.
More on selling a property →

HOW IT WORKS

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DONE — THE YEAR
The year, done
After the fourth update, your tax return, long before 31 January.

WHO WE WORK FOR

Landlords, and nobody else.

FOR
A rental or two
Making Tax Digital has just reached you, or soon will, and you would rather somebody else kept track.

FOR
A portfolio
You are thinking about a company, a remortgage or a sale, and want somebody who does only property.

NOT FOR
Everybody else
A shop's payroll, or the cheapest return in the country. We would point you somewhere better.

GUIDES

Written for the date on the calendar.

FOR 7 NOVEMBER
Your quarterly updates, step by step
What goes in one, what does not, and why a mistake is easy to put right.

FOR 31 JANUARY · COMING
Mortgage interest and the 20% tax reduction
Why it is not a cost any more, and how the reduction is worked out.

FOR 6 APRIL · COMING
Does Making Tax Digital apply to me yet?
The three lines, what counts as qualifying income, and joint owners.

Twenty minutes, and you will know where you stand.

What you own, what you earn from it, and what is due next. No charge for the call.

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01632 960325
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VOID

WHAT WE DO NOT DO

Payroll

Or VAT for a shop, or a bakery's books.

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You send the receipts. We do the rest.

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Home / Services / Self assessment

SELF ASSESSMENT FOR LANDLORDS

Your tax return, long before January.

Every allowable cost found, the mortgage interest reduction worked out, and the return sent well before the deadline.

Book a call · Does Making Tax Digital apply?

TOP COPY · YOUR RETURN

31 Jan

Online return, and any tax owed

WHAT GOES IN

Rent in, costs out, and the interest worked out.

- ✓ Your rental income, from every property, and your share of any you own jointly.
- ✓ The costs you can claim: general maintenance and repairs, letting agent and management fees, water rates, council tax, gas and electricity, insurance.
- ✓ Mortgage interest is not one of them. Since 6 April 2020 the relief on it is **restricted to the basic rate**, so it comes off your tax, not your rent.
- ✓ Or the **property allowance** instead: up to £1,000 a year of property income tax free, with no costs claimed.

Source: GOV.UK, Work out your rental income when you let property, updated 19 March 2025.

THE DATES

Four dates, written down.

What	By
Tell HMRC you need to send a return, if you have not before	**5 October**
A paper return	**31 October**
An online return, and the tax you owe	**31 January**
Payments on account, each half of last year's tax	**31 January and 31 July**

No payments on account if last year's tax was under £1,000, or more than 80% of it was taken before Self Assessment. Sources: Register for Self Assessment; Payments on account, GOV.UK.

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PROPERTY IN A LIMITED COMPANY

A company, or not? Worked out first.

For landlords with a growing portfolio: what holding property in a company changes, what moving into one costs, and the sum that decides it.

Book a call · Does Making Tax Digital apply?

CORPORATION TAX · MAIN RATE

25%

On profits over £250,000. 19% at £50,000 or less.

HOW A COMPANY DIFFERS

Different tax, and the interest counts.

- A company pays **Corporation Tax** on its profits: 19% on £50,000 or less, 25% over £250,000, with marginal relief between.
- A company **can deduct its finance costs** in full. The basic rate restriction on mortgage interest applies to individuals, not to companies.
- Taking money out of the company is taxed again, as salary or dividends, so the saving is never the headline rate alone.

Sources: Corporation Tax rates; Restricting finance cost relief for individual landlords, GOV.UK.

MOVING IN

Moving a property in is a sale.

A property you already own does not simply go into a company. The company buys it from you, and that has costs of its own.

- **Stamp Duty Land Tax** can be due on the property's full market value when it moves to a company you are connected with, whatever the company pays.
- The move can mean **Capital Gains Tax** for you, as if you had sold it.
- A new mortgage, in the company's name, usually at a different rate.

Source: GOV.UK, Stamp Duty Land Tax: transfer ownership of land or property.

THE ANSWER

It is a calculation, not an opinion.

Whether a company would suit you depends on what you earn, what you owe on the properties, and what you plan to do with them. We work it out both ways, with your figures, before you decide anything, and we say so plainly if staying as you are is better.

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PROPERTY IN A LIMITED COMPANY

A company, or not? Worked out first.

For landlords with a growing portfolio: what holding property in a company changes, what moving into one costs, and the sum that decides it.

Book a call

Does Making Tax Digital apply?

CORPORATION TAX · MAIN RATE

25%

On profits over £250,000. 19% at £50,000 or less.

HOW A COMPANY DIFFERS

Different tax, and the interest counts.

- A company pays **Corporation Tax** on its profits: 19% on £50,000 or less, 25% over £250,000, with marginal relief between.
- A company **can deduct its finance costs** in full. The basic rate restriction on mortgage interest applies to individuals, not to companies.
- Taking money out of the company is taxed again, as salary or dividends, so the saving is never the headline rate alone.

Sources: Corporation Tax rates; Restricting finance cost relief for individual landlords, GOV.UK.

MOVING IN

Moving a property in is a sale.

A property you already own does not simply go into a company. The company buys it from you, and that has costs of its own.

- **Stamp Duty Land Tax** can be due on the property's full market value when it moves to a company you are connected with, whatever the company pays.
- The move can mean **Capital Gains Tax** for you, as if you had sold it.

Phone, continued

- A new mortgage, in the company's name, usually at a different rate.

Source: GOV.UK, Stamp Duty Land Tax: transfer ownership of land or property.

THE ANSWER

It is a calculation, not an opinion.

Whether a company would suit you depends on what you earn, what you owe on the properties, and what you plan to do with them. We work it out both ways, with your figures, before you decide anything, and we say so plainly if staying as you are is better.

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06 Selling a property

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SELLING A RENTAL PROPERTY

Sold it? Sixty days to tell HMRC.

The gain worked out, the allowance and the rates applied, and the return sent and paid inside the 60 days.

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PINK COPY · DUE AFTER A SALE

60 days

From completion, to report and pay

THE RULE

Sixty days from completion.

If you sell a UK residential property that is not your home and there is Capital Gains Tax to pay, you report it and pay it within 60 days of completing the sale. Late, and interest and a penalty can follow.

- £ The rates for 2026 to 2027: **18%** on gains within your basic rate band, **24%** above it.
- £ The tax-free allowance for 2026 to 2027 is **£3,000**.
- £ If you send a Self Assessment return, the sale goes on that as well.

Sources: Report and pay your Capital Gains Tax; Capital Gains Tax rates, GOV.UK.

WHAT WE NEED

Seven things, most of them on paper already.

- The property's address and postcode.
- The date you got it, and what it was worth then.
- The date you exchanged contracts on the sale.
- The completion date.
- What it sold for.
- The costs of buying, selling and improving it.
- Any reliefs you might claim.

QUESTIONS

Questions

- When do the 60 days start? +
- What if there is no tax to pay? +
- Can I take off what I spent on the property? +

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Home / Fees

FEES

One fixed fee, agreed first.

You know what the year costs before we start, and it does not change because you rang us.

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HOW WE CHARGE
AGREED
Fixed
Agreed before we start, in writing

FEES

Every fee, before you start.

Set at what a small firm for landlords might charge in 2026. Quarter Day is a concept, so the figures are made up for it.

Service	Fee
Making Tax Digital, four updates and the return	£540 a year
Self assessment, one or two properties	£350
Self assessment, more properties	£350 plus £60 a property over two
A company, or not: the sum worked out	£600
Selling a property: the 60-day return	£450

WHAT IS IN THE FEE

No extra for a question.

- ✓ Phone calls and emails about your own tax, all year.
- ✓ Every update and return, sent with your agreement.
- ✓ A letter from HMRC explained, in plain words.

Payment terms: monthly by direct debit, or the whole fee within 14 days of the invoice.

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7 Nov

The next quarterly update

FOR 7 NOVEMBER

Your quarterly updates, step by step

What goes in one, what does not, and why a mistake is easy to put right.

FOR 31 JANUARY · COMING

Mortgage interest and the 20% tax reduction

Why it is not a cost any more, and how the reduction is worked out.

FOR 6 APRIL · COMING

Does Making Tax Digital apply to me yet?

The three lines, what counts as qualifying income, and joint owners.

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If Making Tax Digital applies to you, HMRC wants an update four times a year. Each one is shorter than it sounds: totals, not receipts.

What goes in an update

Totals for each income and expense category, for each business. Your rental properties are one business; self-employment, if you have it, is another, and gets its own update.

Each update covers the tax year from 6 April to the end of that quarter, not just the last three months. So the November update covers 6 April to 5 October.

Why a mistake is easy to put right

Because every update covers the year so far, a figure corrected now is simply right in the next one. You do not resend the last update. The fourth can be sent again if it needs to change.

How we do it



Received

Send us the quarter's rent statements, invoices and receipts. Photos are fine.



Checked

We total every income and expense category and send the figures back to you to agree.



Sent

The update goes to HMRC from the software, and you get a copy.

The dates

7 August, 7 November, 7 February and 7 May. After the fourth, the tax return, by 31 January as before.

Source: GOV.UK, Send quarterly updates, updated 7 September 2026.

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Landlords, from one flat to a portfolio. It is all we do, which is why we know the dates by heart.

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SINCE
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Stony Stratford, Milton Keynes

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We are named after the four quarter days, when rents in England used to fall due: Lady Day, Midsummer, Michaelmas and Christmas. Making Tax Digital has brought the quarters back.

WHO CHECKS US

The details, written the same way everywhere.

Anti-money laundering	Supervised for anti-money laundering, as every UK accountancy firm must be, by its professional body or by HMRC.
Professional body	Member of a professional body for accountants
Data	Information Commissioner registration: none, this firm is a concept
Insurance	Covered by professional indemnity insurance
Company	Company number: none, this firm is a concept

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Tell us a little about what you own. We will ring at a time that suits you.

WHAT HAPPENS NEXT

- ✓ We reply within one working day to book twenty minutes at a time that suits you.
- ✓ On the call: what you own, what you earn from it, and what is due next.
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YOUR NAME

EMAIL

PHONE (optional)

WHAT YOU OWN

One or two properties

WHAT WOULD YOU LIKE TO TALK ABOUT? (optional)

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