

Landlords and Savers – changes affecting you in Autmn Budget 2026

Are You Prepared for Higher Tax on Property and Savings Income?

The Autumn Budget 2026 announced a significant change that could affect thousands of UK taxpayers.

From 6 April 2027, the tax rates applied to property income and savings income are set to increase, meaning both landlords and individuals with substantial savings could face larger tax bills unless they plan ahead.

What Does This Mean?

If you receive income from:

- Rental properties
- Savings accounts
- Fixed-rate bonds
- Other taxable savings investments

you may pay more tax on that income from the 2027/28 tax year onwards.

Why Act Now?

The period before April 2027 provides an opportunity to review your position and consider:

✓ Tax-efficient ownership structures
✓ Use of allowances and reliefs
✓ Income extraction strategies
✓ Investment and savings arrangements
✓ Future tax liabilities and cashflow planning

Every situation is different, and early planning can help ensure you are making the most of the options available to you.

Contact your team at Galloways today!

Just call us on 0800 012 9190 or email us

Disclaimer: The information provided is for general guidance only, does not constitute professional advice, and is not a substitute for consulting a qualified accountant or other professional for specific circumstances.

How We Can Help

Our team can review your current circumstances and provide tailored advice to help you:

- Understand the impact of the Budget changes
- Identify planning opportunities
- Reduce unnecessary tax exposure
- Structure your finances efficiently for the future

Book Your Budget Review

If you earn income from property or savings, now is the time to review your plans.

Most of these measures still have to pass through Parliament, so the detail may change. To talk through what the Budget means for your company, call or email your usual contact.

Contact us to discover how these changes could affect you.

The information above is based on announcements made in the UK Autumn Budget 2026. Tax treatment depends on individual circumstances and may be subject to future legislation and HMRC guidance.

Read our full Budget summary here.