



Think Ahead

Guide from

Cunningtons Accountants

Chartered Certified Accountants & Registered Auditors.

Autumn Budget 2025

Stamp duty land taxes: UK

ENGLAND & NORTHERN IRELAND:

STAMP DUTY LAND TAX (SDLT) RATES

Residential properties: From 1 April 2025

Property value	UK residents		Non-UK residents	
	Only property	Additional property	Only property	Additional property
Up to £125,000	Nil	5%	2%	7%
Next portion from £125,001 to £250,000	2%	7%	4%	9%
Next portion from £250,001 to £925,000	5%	10%	7%	12%
Next portion from £925,001 to £1,500,000	10%	15%	12%	17%
Remaining amount above £1,500,000	12%	17%	14%	19%

Residential properties: 31 October 2024–31 March 2025

Property value	UK residents		Non-UK residents	
	Only property	Additional property	Only property	Additional property
Up to £250,000	Nil	5%	2%	7%
Next portion from £250,001 to £925,000	5%	10%	7%	12%
Next portion from £925,001 to £1,500,000	10%	15%	12%	17%
Remaining amount above £1,500,000	12%	17%	14%	19%

Residential properties: 23 September 2022–30 October 2024

Property value	UK residents		Non-UK residents	
	Only property	Additional property	Only property	Additional property
Up to £250,000	Nil	3%	2%	5%
Next portion from £250,001 to £925,000	5%	8%	7%	10%
Next portion from £925,001 to £1,500,000	10%	13%	12%	15%
Remaining amount above £1,500,000	12%	15%	14%	17%

Note 1: From 1 April 2016, higher rates of SDLT apply on purchases of additional properties by individuals. This rate is also payable by companies and other entities.

Note 2: From 1 April 2021, non-UK residents purchasing a residential property in England and Northern Ireland will be subject to a 2% SDLT surcharge in addition to the main rate SDLT payable by UK residents.

Note 3: Higher rates do not apply while replacing main residence, subject to meeting certain conditions or for purchases under £40,000.

Note 4: Sliding-scale rates do not apply when residential property is acquired by certain corporates and 'non-natural persons' (companies, partnerships with a company as a partner and collective investment schemes) for more than £500,000. Instead, these entities pay a flat rate of 17% SDLT from 31 October 2024 (15% up to 30 October 2024) (19% and 17% for non-UK resident entities for respective dates), subject to relief for qualifying activities or bodies. 'Non-natural persons' may also be subject to the Annual Tax on Enveloped Dwellings (ATED) regime.

SDLT for first-time buyers from 1 April 2025	Rates of tax
Up to £300,000	Nil
Next portion from £300,001 to £500,000	5%
Remaining amount above £500,000	Standard rates apply (see above)

SDLT for first-time buyers from 23 September 2022–31 March 2025	Rates of tax
Up to £425,000	Nil
Next portion from £425,001 to £625,000	5%
Remaining amount above £625,000	Standard rates apply (see above)

Non-residential properties or mixed-use properties from 17 March 2016

Property or lease premium or transfer value	Rates of tax
Up to £150,000	Nil
The next portion from £150,001 to £250,000	2%
The remaining amount above £250,000	5%

New leasehold properties: SDLT rates on net present value (NPV) of rent

Residential property (from 1 April 2025)	Non-residential or mixed-use properties (from 17 March 2016)	Rates of tax
Up to £125,000	Up to £150,000	Nil
Over £125,000	Next portion from £150,001 to £5m	1%
	Over £5m	2%

New leasehold properties: SDLT rates on net present value (NPV) of rent: 23 September 2022–31 March 2025

Residential property	Non-residential or mixed-use properties	Rates of tax
Up to £250,000	Up to £150,000	Nil
Over £250,000	Next portion from £150,001 to £5m	1%
	Over £5m	2%

SCOTLAND: LAND AND BUILDINGS TRANSACTION TAX (LBTT) RATES

Residential properties: from 5 December 2024

Property or lease premium or transfer value	Only property rates	Additional property rates (note 6)
Up to £145,000 (note 5)	Nil	8%
Next portion from £145,001 to £250,000	2%	10%
Next portion from £250,001 to £325,000	5%	13%
Next portion from £325,001 to £750,000	10%	18%
Remaining amount over £750,000	12%	20%

Note 5: From 1 April 2021, first-time Buyer Relief applies in Scotland, increasing the nil-rate band from £145,000 to £175,000 for first-time buyers.

Note 6: The higher rate (Additional Dwelling Supplement) does not apply while replacing main residence, subject to meeting certain conditions or for purchases under £40,000. The 8% rate will apply to transactions entered into on or after 5 December 2024.

Non-residential properties or mixed-use properties (effective from 25 January 2019)

Property or lease premium or transfer value	Rates of tax
Up to £150,000	Nil
Next portion from £150,001 to £250,000	1%
Remaining amount over £250,000	5%

Non-residential leasehold properties: Net present value (NPV) of rent (effective from 7 February 2020)

NPV of rent payable	Rates of tax
Up to £150,000	Nil
Next portion from £150,001 to £2m	1%
Remaining amount over £2m	2%

WALES: LAND TRANSACTION TAX (LTT) RATES: Residential properties

Property value	Only property rates (from 10 October 2022)	Additional property rates (from 11 December 2024)
Up to £180,000	Nil	5%
Next portion from £180,001 to £225,000	Nil	8.5%
Next portion from £225,001 to £250,000	6%	8.5%
Next portion from £250,001 to £400,000	6%	10%
Next portion from £400,001 to £750,000	7.5%	12.5%
Next portion from £750,001 to £1.5m	10.0%	15.0%
Remaining amount over £1.5m	12.0%	17.0%

Non-residential properties or mixed-use properties (from 22 December 2020)

Property or lease premium or transfer value	Rates of tax
Up to £225,000	Nil
Next portion from £225,001 to £250,000	1%
Next portion from £250,001 to £1m	5%
Remaining amount over £1m	6%

Non-residential leasehold properties: LTT rates on NPV of rent

NPV of rent payable	Rates of tax
Up to £225,000	Nil
Next portion from £225,001 to £2m	1%
Remaining amount over £2m	2%

Stamp duty on shares and securities

Stamp duty payable on transfer of shares and securities is **0.5%**, subject to the value of the consideration being above £1,000.

For transactions on or after 27 November 2025 an exemption applies from the 0.5% Stamp Duty Reserve Tax (SDRT) charge on agreements to transfer securities of a company whose shares are newly listed on a UK regulated market.

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