SELF ASSESSMENT · FOR LANDLORDS

Your tax return, sorted. For landlords.

Upload your bank statement. Daybook's AI sorts rent, agent fees, mortgage payments and repairs, and tells you why. You check the few it isn't sure of. **Nothing goes to HMRC until you say so.**

SOUND FAMILIAR?

The rent comes in. So does the paperwork.

> Rent from two tenants and a letting agent, two mortgages and a stream of repair bills, all through one account.

> Only the mortgage interest counts? And it's a tax credit now, not a cost?

> We put a new kitchen in. Is that a repair or an improvement?

Making Tax Digital has started

Under Making Tax Digital for Income Tax, sole traders and landlords keep digital records and send HMRC an update every quarter, then finalise the year. Who it applies to, and when:

April 2026
Qualifying income over **£50,000**

April 2027
Qualifying income over **£30,000**

April 2028
Qualifying income over **£20,000**

Qualifying income is self-employment plus property income, before expenses. Dates and thresholds as published by HMRC at the time of printing; check the current guidance before relying on them:

gov.uk/guidance/check-if-youre-eligible-for-making-tax-digital-for-income-tax

HOW IT WORKS

From bank statement to tax return

1

Upload your statement

A PDF, a CSV, or a photo of a paper statement from your bank.

2

The AI sorts it

Every line goes into one of HMRC's categories, with a short reason you can read.

3

You check a few

Only the lines it isn't sure of are flagged. Your answers are remembered for next year.

4

HMRC works out the tax

Daybook sends the figures and asks HMRC for its calculation, so the estimate is HMRC's own.

5

You file, or your accountant does

Only after a person confirms the figures and ticks the declaration.

HMRC's categories are the boxes on the UK property pages of your tax return: rent, repairs, agent's fees and so on.

From Grace's year: what Daybook did with some of the lines

ON THE STATEMENT	SORTED AS	WHY
TENANT RENT 22 ELM ROAD	IN **Rent**	A regular monthly payment naming a let house.
LETTING AGENT RENT	IN **Rent**	Rent the agent collected. Their fee is a separate cost.
LETTING AGENT FEE	COST **Agent's fees**	The agent's monthly fee: an allowable property cost.
BUY-TO-LET MORTGAGE	COST **Finance cost**	Only the interest counts, as the 20% tax credit. Paying off the loan never does.
PLUMBER 24HR	COST **Repairs**	A repair to a let home: allowable.
GAS SAFETY CERTS X3	COST **Property costs**	A legal duty for let homes, so it's allowable.
LANDLORD INSURANCE	COST **Insurance**	Insurance on the three let homes.
SUPERMARKET	OUT **Kept out**	Food shopping is personal.
TRANSFER TO CURRENT ACCOUNT	OUT **Kept out**	Moving your own money isn't rent or a cost.
HMRC SELF ASSESSMENT	OUT **Kept out**	Paying your tax bill isn't a property cost.
NEW KITCHEN	CHECK **Grace checks**	Like for like is a repair. A better kitchen is an improvement, which you can't set against rent.
DIY STORE	CHECK **Grace checks**	For a let home, or for your own?

Shortened from the fictional demo. Company names appear only as they would on a bank statement; Daybook has no link with those companies.

A person signs off. Always.

The AI sorts and explains. HMRC's own calculation works out the tax. **Nothing is filed until a person confirms it**: you, or your accountant if you have one. Every change and approval is recorded with who did it and when.

TRY IT NOW

Have a look round Grace's year

The demo is the real Daybook, with the year of Grace Bennett, a landlord with three let homes, already in it. It works on a phone or a computer.

GO TO	demo.daybook.co.uk/login
EMAIL	landlord@daybook.co.uk
PASSWORD	Daybook-Demo-2026!
OPENS IN	Bennett Property Lettings

- Opens straight into Grace's own workspace
- Everyone and everything in it is fictional
- Read-only: open any page; any change is refused
- Resets every 30 minutes

Things to try

- Look through Grace's year: rent, agent's fees, mortgages and repairs, sorted with reasons.
- See the mortgage interest kept apart as the 20% tax credit.
- Open the new kitchen, flagged for Grace: repair or improvement?
- Try to change something. The demo is read-only, so it's refused.

Scan to watch

Real sessions in the software with fictional people, filing to HMRC's sandbox (HMRC's test service). New videos are being added; if one isn't up yet, its page says so.

Repairs vs improvements: what the AI leaves to you

Grace's year: a new kitchen left to her, and mortgage interest as a 20% credit. 2:16

daybook.co.uk/videos/landlords-repairs-vs-improvements

Landlord Self Assessment, filed with HMRC

A landlord's statements sorted and the return filed. 5:55

daybook.co.uk/videos/landlord-self-assessment-filed

Bank statements to HMRC-ready figures

The AI assistant asks about mortgage interest. 3:36

daybook.co.uk/videos/bank-statements-to-hmrc-figures

GOT AN ACCOUNTANT?

They can use Daybook for you

Accountancy practices can run Daybook for their clients, under the practice's own name and logo. You upload your statements in your accountant's app, they check what the AI flagged, and they file for you once you've both agreed the figures. Show them this leaflet, or point them to **daybook.co.uk**.

TODAY AND NEXT

What Daybook does now, and what's coming

AVAILABLE NOW

- Making Tax Digital for Income Tax: sole traders and landlords, including UK property
- Quarterly updates, and HMRC's own tax estimate during the year
- The final declaration that finishes your year, sent only after you tick to confirm
- Residential mortgage interest as the 20% tax credit; commercial interest as a cost
- A job, pensions, savings or dividends alongside, for the full picture
- Learns from what you confirmed last year
- VAT-registered? VAT returns too: the nine boxes are worked out by fixed rules, never the AI

COMING, OR NOT YET

- Payroll, for when you take someone on: in pilot
- Corporation Tax, for limited companies: in pilot
- Neither files with HMRC yet: filing is in testing
- Foreign property isn't filed by Daybook yet.

Live filing

The demo and the videos use HMRC's sandbox, its test service, so nothing real is filed. Filing for real needs HMRC production access for the Daybook service you use: ask us where that stands before relying on it this year.

Want Daybook for your own return?

Email us and tell us what you do. We'll tell you how to get started and where live filing stands.

Email hello@daybook.co.uk
Web daybook.co.uk
Demo daybook.co.uk/demos/landlords
Videos daybook.co.uk/videos