

Key SDLT Rates / Thresholds (from April 2025)

First-time buyers (FTB) relief (from 1 April 2025)

In order for you to qualify as a first time buy, if you are not sure whether you qualify as a first time buy see our guide here: *(Blue Sky First Time Buyer Guide)*

- ☐ 0% on the first £300,000, for purchases up to £500,000
- ☐ 5% on the portion from £300,001 to £500,000

If the purchase is over £500,000, then *no first-time buyer relief* applies — standard rates apply.

Standard SDLT Rates

Main (single) residential property (i.e., not an additional property):

- ☐ 0% on the first £125,000
- ☐ 2% on the portion from £125,001 to £250,000
- ☐ 5% on the portion from £250,001 to £925,000
- ☐ 10% on £925,001 to £1.5 m
- ☐ 12% on the portion above £1.5 m

Additional property (second home / buy-to-let) (higher rates) from 1 April 2025: you pay a surcharge, so:

- ☐ 5% on the first £125,000 of the property.
- ☐ 7% on the portion from £125,001 to £250,000.
- ☐ 10% on £250,001 to £925,000.
- ☐ 15% on the portion from £925,001 to £1.5 m.
- ☐ 17% on anything above £1.5 m.

For up to date information on SDLT, please click this link:

<https://www.gov.uk/stamp-duty-land-tax>

First-Time Buyer SDLT Eligibility Checklist

To qualify for First-Time Buyer Stamp Duty Relief in England or Northern Ireland, *all* of the following must be true:

You have never owned a residential property before

You must never have owned any interest in a residential property anywhere in the world, including:

- ✓ A home you bought outright
- ✓ A shared ownership property
- ✓ A property inherited (even a share)
- ✓ A property received as a gift
- ✓ A property you owned jointly with someone else
- ✓ A previous home owned overseas
- ✓ Even very short-term or part-share ownership normally counts.

The property you are buying will be your only or main residence

- ✓ You must intend to live in the property as your main home.
- ✓ You cannot use first-time buyer relief for a buy-to-let or purely investment purchase.

All buyers must qualify

- ✓ If you are buying jointly, *every person named* on the purchase must also be a genuine first-time buyer.
- ✓ If one person has owned a home before, the relief cannot be claimed by the group.

You are buying a qualifying residential property

The property must be:

- ✓ A residential dwelling (house, flat, bungalow, etc.)
- ✓ Not mixed-use or commercial
- ✓ Within the current first-time buyer price limits (you can add your own rate table here)

Situations That DO NOT Disqualify You

- ✓ These scenarios do NOT stop you being a first-time buyer:
- ✓ You previously owned only commercial or non-residential property
- ✓ You were named on a property lease with under 21 years remaining at the time



- ✓ You lived with parents or rented previously
- ✓ You have savings or investments (this does not affect eligibility)

Common Situations That DO Disqualify You

- ⊗ You cannot claim first-time buyer relief if:
- ⊗ You previously inherited a home (full or part)
- ⊗ You previously owned a home that you never lived in
- ⊗ You were added to a property title as a “gift”
- ⊗ You helped someone buy a home and were on the deeds
- ⊗ You own or previously owned property overseas
- ⊗ You are buying with someone who has owned a home before

Examples to Clarify Tricky Situations:

Example 1 – One buyer has owned a property before

A couple buys together. One is a first-time buyer, the other previously owned a flat. No first-time buyer relief available.

Example 2 – Buyer inherited a share of a house years ago

Even a small inherited share counts as previous ownership. No relief available.

Example 3 – Buyer owns a commercial unit

A person owns a small shop but has never owned a home. Still eligible for first-time buyer relief.

Example 4 – Buyer bought a lease with 10 years remaining

Short leases under 21 years may not count as a major interest. Potentially still eligible (depends on legal details).