Am I caught by Making Tax Digital?

The 2-minute check for UK landlords & the self-employed. Free — pass it to anyone who's sweating.

1. Do you file a Self Assessment tax return as an individual?
NO → You're out. (Limited companies and partnerships are not in MTD for Income Tax.)

2. Do you have rental income (UK or abroad) and/or self-employment income?
NO → You're out. Wages, pensions, dividends and savings interest don't count — at all.

3. Add up the **GROSS** money in — all rent + all self-employed turnover, **before a single expense comes off**. (£30k rent with £25k of costs = £30k.) **Jointly owned? Count only YOUR share** — spouses split 50/50 by default, so a couple's £30k joint rent is £15k each: usually *neither* is caught. Never combine two people's incomes.

4. Compare:

Your gross total	Result
Over £50,000	**IN NOW — since 6 April 2026. First update due 7 August 2026.**
£30,001 – £50,000	In from **April 2027** (judged on your 2025/26 return) — and your wave gets no grace year
£20,001 – £30,000	In from **April 2028**
£20,000 or under	**Not required (yet) — re-check each year**

5. Possibly exempt even if "in": genuinely unable to use digital tools (age, disability, no reliable internet, religion — you can apply to HMRC), foster carers, tax managed under a Lasting Power of Attorney.

If you're in, it's honestly fine: it's not a new tax and your payment dates don't change. You keep digital records (a spreadsheet counts) and send HMRC category *totals* four times a year — never your receipts. First-wave filers get **zero penalty points** for late quarterly updates in 2026/27.

Official check: **gov.uk → "Find out if and when you need to use Making Tax Digital for Income Tax"**

*Want the full step-by-step pathway, the done-for-you tracker spreadsheet and the deadline checklist? That's **MTD Sorted for Landlords — payhip.com/b/9TdBp**. (Sole trader? Same kit, SA103 edition, at the same store.)*