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LANDFALL GUIDE · TAXES IN BOTH COUNTRIES

Do I need to file a UK tax return?

THE SHORT ANSWER

Not always. If all your income is a salary taxed through payroll (PAYE), you may not have to. But most new arrivals from the US do file, because split-year treatment, foreign income and the four-year regime for new arrivals are all claimed on a UK Self Assessment return.

For US citizens and green card holders moving to the UK. Build your free, personal move plan at **yourlandfall.com/plan**.

General information, not personal tax, financial, legal or immigration advice.

How UK tax is usually collected

Most UK employees never file a return. Their employer deducts tax through **PAYE** (Pay As You Earn), using a **tax code**, and that's the end of it.

Americans often need more than that, because PAYE only handles your UK salary.

When you'll probably need to file

You'll usually need a **Self Assessment** return if, for example:

- you want **split-year treatment** in the year you arrive
- you want to claim the **four-year regime** for foreign income and gains
- you have **foreign income or gains**, such as US interest, dividends, rent or a home sale
- you're **self-employed** or have **rental income**
- you have **other untaxed income** HMRC can't collect through your tax code

Registering

If you haven't filed before, you need to **register** for Self Assessment. You'll get a **Unique Taxpayer Reference (UTR)**.

- Register by **October 5** after the end of the tax year you need to file for.
- The tax year runs **April 6 to April 5**, so for a year ending April 5, 2027, register by October 5, 2027.

Key dates

What	Deadline
Register for Self Assessment	October 5 after the tax year ends
Paper return	October 31 after the tax year ends
Online return	January 31 after the tax year ends
Pay what you owe	January 31 after the tax year ends
Payments on account (if they apply)	January 31 and July 31

Payments on account are advance payments toward next year's bill. They usually apply once your bill outside PAYE passes a set level. They can come as a surprise in your second year, when you pay last year's balance plus the first advance payment at the same time.

Making Tax Digital

The UK is moving self-employed people and landlords above set income levels to **Making Tax Digital**, with quarterly digital updates using approved software. If you'll have business or rental income, check whether it applies to you.

Getting it right with your US return

Your UK and US returns use different tax years and each needs figures from the other. Preparing them together avoids missed credits and double counting. See how to avoid paying tax twice.

See every step for your move. Answer five questions and get a free plan in the right order: yourlandfall.com/plan