

Winter 2021

InBrief

The Magazine of Gullands Solicitors



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Celebrating family businesses



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A world class resort for Kent



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Welcome to InBrief

Whilst at the time of writing this we find ourselves back in a national lockdown, I believe we can confidently look ahead to the end being not too far away thanks to the dedication of those who have developed a vaccine in record time. With that in mind we look ahead to some of the 2021 events which we hope will be taking place and we look forward to seeing our clients, contacts and friends once again.

This quarter we are focussing on family businesses as here in the UK they make up over 87% of the UK's private sector firms and employ 14.2m people. We are delighted to have had the opportunity to speak to a number of businesses to hear their thoughts on running a successful family business. We have a number of articles which focus on some of the business and personal legal issues that families might be thinking about.

Out of difficult business times comes innovation. During the global financial crisis in 2007-2009, both Uber and Airbnb were set up along with thousands of other businesses that have gone on to shape our everyday lives since. Looking back through history there are many other examples of successful firms that have also been set up during a downturn.

In an uncertain jobs market, many people turn to 'necessity entrepreneurship' and I anticipate we will see a whole range of start-up businesses across a number of sectors here in Kent in the coming weeks and months. We speak to one of our clients and a successful Maidstone entrepreneur to find out more about her new business launched in the last few months.

We are also delighted to report on the progress of The London Resort which is going to transform the Swanscombe peninsular and bring a financial boost not just to Kent but to the whole of the UK. This is an exciting project happening 'on our doorstep' and behind the scenes we are working with some of those involved.

Whilst we haven't had the start to 2021 that we all hoped for, I hope you all go on to enjoy the success you deserve and to have a happy and healthy New Year.



John Roberts
Managing Partner

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IN AID OF

Porchlight



Registered charity no. 267116

Christmas charity

Each Christmas instead of sending Christmas cards we make a donation to a charity chosen by the teams in our Maidstone and Gravesend offices. For 2020 we decided to give both donations to support the work of Porchlight here in Kent. Porchlight is Kent's largest charity for homeless and vulnerable people and they have sent us the following message which we would like to share.

"Your wonderful gift will help us continue to support the people who need us most. Your donation could cover the cost of an urgent call to our helpline from someone who is being evicted. Or it could fund our street team who are out in all weathers, helping people who are rough sleeping into safe, warm homes."

Sadly, demand for Porchlight's help is increasing due to the economic and emotional effects of coronavirus. Job losses are leaving people unable to pay rent and facing eviction. Employment uncertainty and worries about housing, heating and food are also having devastating effects on people's mental health. Nobody should have to face these issues alone. By choosing to support Porchlight, you can ensure they don't have to."

You can also support the work of Porchlight www.porchlight.org.uk

Events for 2021



Whilst there is still a gap in all of our 2021 diaries for attending face to face events, there are two coming up which we very much hope will take place and we will hopefully be there in person.

Farm Expo Wednesday 21 April 2021, Kent County Showground

Free to attend this is an excellent one-day event for the farming and rural community and please stop by our stand for a chat.

The Weald of Kent Ploughing Match Saturday 18 September 2021

We have all missed the annual ploughing matches and we look forward to extending a warm welcome to invited guests at our marquee.

The Ebbsfleet Executives Club

At the time of writing this we are still planning our 2021 events which are jointly held with Caxtons and Azets at Ebbsfleet United Football Club. We can't confirm any dates yet but we have a number of exciting speakers planned who will update on some of the major construction and development projects which are regenerating the area.

Celebrating family businesses

We are celebrating the many successes achieved by family owned and run businesses who dominate the UK economy.

According to the Institute for Family Business State of the Nation report on the UK Family Business Sector 2019-20, family businesses here in the UK make up over 87% of the UK's private sector firms and employ 14.2m people – half of all of the employees in the private sector.

The family business sector also earns over £1.9 trillion in annual revenue contributing £657 billion to UK GDP. Regionally and in many business sectors such as farming, hospitality and construction, the number of family businesses make up a considerable proportion of total private sector businesses.

We have spoken to some of Kent's many successful family businesses to find out where they are on their business journey.



Kristina Boulden Romney Marsh Wools

How long has your business been running?

We set up Romney Marsh Wools in 2008 as a diversification of our main farm through collaborating with British makers, as we wanted to showcase our Romney Wool and all its benefits of being natural, sustainable and incredibly versatile. Later, in 2018, we also introduced our Romney Marsh Shepherds Huts for staying in and to open up our farm and wonderful landscape for others to come, enjoy and experience.

How many generations of the family have been/currently are involved with running the business?

My husband Paul is a 6th generation farmer and is a partner with his father Martin. On the main farm there is also Auntie Ginny and two other farm workers. Within Romney Marsh Wools Paul and myself are the Company Directors, Paul's mum Jean is our main seamstress, and there are two wonderful ladies Marie and Hannah who support me within the office. We also collaborate with many

other local businesses and makers who all help us achieve and run the wool business. The Romney Marsh Shepherds Huts are run by myself and I work with Kent & Sussex Cottages and other local businesses such as Vikki from That Little Marketing Co to promote them.

If the business has been long established did you always expect to work in the family business or did you consider a different career?

Paul has always worked on the main farm. I came from a commercial background and when I fell pregnant with my first child, Oliver, we took the opportunity to establish our diversification project and founded Romney Marsh Wools. In 2011 I gave up my full-time job as a National Account Manager for Premier Foods and took on the full-time post as Company Director for Romney Marsh Wools, the business had grown organically up to this point and was then able to sustain my role. It had always been an ambition to run our own family business together, one more

conducive to family life and that could hopefully be passed on to the next generation in the future.

What advice would you give to someone who is starting up a new family business?

Love and believe in what you do, starting a new business is incredible rewarding if you are committed and passionate about your work. Don't be afraid to ask for help, there is a lot of support groups and networking opportunities that can aid you in the right direction, do your market research and also pull together a business plan and measure your outputs. Be prepared to put in a lot of hours and investment, let your business build up at a sensible and manageable pace to ensure that it has long term prospects. Define roles within the family and communicate openly and share the same vision.

www.romneymarshwools.co.uk
www.romneymarshshepherdshuts.co.uk

A unique Kent sporting tradition

Gullands is a firm passionate about cricket and we are delighted to sponsor Mote Cricket Club here in Maidstone as well as some of the smaller local teams. We have certainly missed the cricket season in 2020, so we caught up with artisan local cricket bat makers Andrew and Vicky Kember from Salix. Located in Langley, the Kembers are one of the last traditional bat makers.

How long has your business been running?

Salix was founded in June 1990, so we had actually been due to celebrate 30 years in business in 2020, which was unfortunately derailed by Covid-19.

For 30 years we have been committed to making our bats in house from cleft to finish. All of our senior bats are 100% independently Salix made, by hand, to the highest levels in the industry.

Our junior bats are machined, pressed, shaped and finished in our workshops. Every single bat still passes through the same Salix craftsmen's hands many times over to amplify quality and performance.

The value of a Salix remains rooted in our in-house processing which handles every cleft individually. Our aim is always to maximise the potential in every blade which is made possible by our unique principles of keeping every stage in Salix hands.

Arguably the most vital part of all these processes is the pressing and this is an area in which we have specialised for many years. We pioneered the bow in English bat making and in recent years managed to combine this deep bow with the flatter face, taking another huge leap in performance. Year on year our bats become more powerful, yet retain the magical balance, pick-up and finish for which we are renowned.

How many generations of the family are currently involved with running the business?

This is a first-generation business, founded by my husband Andrew, then I joined him a few years later to develop the brand. We are unusual in that we have stayed very true to our original set-up, with the same key people and fundamental manufacturing methods.



Salix bats remain handmade here in our workshops, and every bat still passes through Andrew's hands as an artisan owner. To the best of our knowledge, this is unique.

What was your career before joining the business?

I left a career in publishing and translation to enable us to work together to build Salix's profile. We are still a very small business but are proud of our profile and reputation, which far exceeds our commercial size, as we remain constrained by the way in which they are made.

What advice would you give to someone who is starting up a new family business?

I would consider location very carefully. Especially in these unusual times, I would locate at home if possible, to give maximum control, independence and flexibility. Start small but exactly as you want the core of the business to be, so that you can expand and grow knowing that the fundamentals are correct and scalable.

www.salixcricketbats.com



Entrepreneurial beginnings

We work with a number of local entrepreneurs and we recently caught up with Jo Alsop to find out more about her new business venture.

The Heating Hub is a new Maidstone based consumer website that aims to disrupt the traditional home heating market by providing householders with true facts about their heating systems along with impartial, expert advice to help them select the very best boiler package for their household needs.

A new boiler represents a considerable investment, so it is perhaps surprising that consumers in the UK typically replace their boiler after seven to 10 years, when it should last over 20 years. Choosing the right boiler for the household's requirements is essential to ensuring new boilers operate at their peak efficiency, reducing fuel bills and saving consumers £1,000s on unnecessary, premature boiler replacements.

The Heating Hub has recently launched a new, impartial, paid-for service called Hero Support which is aimed at homeowners who are faced with the often-daunting prospect of selecting a new boiler. The Hero Support service takes care of the entire process of boiler research, selection and finding an installer from among the company's Elite Installer Network.

The Heating Hub is the brainchild of founder Jo Alsop, female entrepreneur and long-time champion of consumer home heating rights. She launched the new Hero Support Service in November 2020.

Jo explains: "For too long the UK's domestic heating industry has been focused on volume boiler sales rather than on advising consumers about how to choose long-lasting, efficient systems.

"Through my years of working in the heating sector, it has become apparent that in the vast majority of UK homes we find an oversized boiler, incorrect setup and ineffective controls. Unfortunately, little is understood about the damage this causes and we have come to believe a boiler will last on average between seven and 12 years, when it should in fact last 22 years - that's a huge difference! Our service specialises in helping consumers select the right boiler for their homes and connecting them with a highly competent installer from engineers that form our Elite Network."

"Every boiler on The Heating Hub shortlist has been vetted by our Expert Panel - a consortium of some of the UK's top home heating engineers - against a stringent set of criteria to ensure only the best, most energy efficient, and reliable boilers are recommended to customers. We aim to make the home heating sector fairer and more transparent, and to provide homeowners with the facts and choices they need to make an informed decision.

"We launched our Hero Support service during the pandemic and have fortunately not seen any negative impact on the scheme's usability or accessibility. Enquiries are taken online in the first instance, and much of our advice and recommendations can be provided over the phone, limiting the need for face-to-face contact. If an engineer needs to visit the home and restrictions make this difficult, video surveys can also be conducted.

"I'd advise anyone starting a business - especially in these times - that doing the groundwork and really getting to know a marketplace before launching is key. There is a lot of competition out there in every sector, but for The Heating Hub we have always been confident in our service as it is backed by some of the sector's top engineers and is focused on getting the best deal for the consumer, not on generating high volume boiler sales for manufacturers. That's what makes us stand out from the crowd."

www.theheatinghub.co.uk



Claire Allen from Snodland set up Little Buds Teethers after spotting a gap in the market for a new baby teething product. Claire explains:

My company Little Buds was established in 2015. I got tired of my youngest daughter pulling on my necklace and trying to chew it constantly, so I would try to distract her with a teether but she would drop it putting it out of action until it had had a wash.

I thought it would be handy to be able to wear a teether around your neck so that when baby plays with it and inevitably drops it, it remains safe and clean around the mothers neck, which is how Little Buds was born!

It is exclusively run by myself and my husband, I do all the physical hands-on work and he does all the website building and managing.

I think it works for us as we each have our own area of expertise and stick to it, my advice to anyone starting a family run business would be just that, work out everyone's strengths and stick with that area!

www.teethers.co.uk



Jo Alsop, The Heating Hub

A world class resort for Kent



We have been watching with interest the progress of The London Resort which is one of the most ambitious development projects in Europe and on 31 December it submitted its application to Government. The Development Consent Order (DCO) details how this largely brownfield former industrial site, will be transformed into one of the most exciting destinations in the world.

The London Resort is projected to be one of the largest, single site employers in the UK and is expected to make a significant contribution to the UK economy. Research forecasts a number of benefits:

- £50bn of gross economic activity (GVA) generated in the UK over the initial 25-year period;
- Over 6,000 construction jobs created;
- 48,000 direct, indirect and induced jobs created by 2038 including:
 - 8,700 employees by 2024 rising to over 17,000 by 2038, directly employed by the Resort
- Up to £200m in additional tax revenues, directly created by 2038

The London Resort is also aiming to be one of the most sustainable, global destinations in the world. It plans to be the first operationally carbon neutral theme park, will deliver a net biodiversity gain and will create a green network of amenity areas and parkland to include areas of environmental enhancement and wildlife habitat creation beside the River Thames for local residents and Resort guests.

Chief Executive PY Gerbeau said: *"I arrived at this project eighteen months ago and it has been non-stop ever since. We have revived, reviewed, and reprogrammed the entire venture. This will be so much more than just a theme park."*

The application confirms the intent to develop two theme park gates, a waterpark, conference and convention centre and e-Sports facility. Over 3,500 hotel rooms will be created and two ferry terminals, one each side of the River Thames will be built, along with back-of-house facilities, a visitor centre and a new road from the A2. Crucially, the vast majority of the materials required to construct the Resort will be delivered by river.

Mr Gerbeau continues: *"We have built excellent relationships with many stakeholders and are working closely with the elected local Council leaders. This has been an incredibly challenging journey and we look forward to working with the UK Government over the next twelve months."*

The London Resort will be the first European development of its kind to be built from

scratch since the opening of Disneyland Paris in 1992. If successful in securing development consent, construction could begin in 2022 with a view to opening in 2024.

The success of Disneyland Paris is testament to the impact that a global theme park can have on the economy. A report on the economic contribution of Disneyland Paris found that the attraction added €68bn to the French economy in the 25 years since opening. The region in which the park is located, Seine-et-Marne, has benefited €22.4bn. The attraction also made €13.7bn in purchases, of which 70% were made locally and 82% were made within France, adding knock-on benefits to local suppliers.

Blair Gulland comments: *"This is a project we at Gullands are watching with interest due to our client's involvement in the project and this will provide not just a huge boost for Kent but also for the wider UK economy."*

The Government, through its Planning Inspectorate agency, has a period of 28 days in which they write to the local authorities and, together, assess 'adequacy' on the consultation and carry out an evaluation of the application before they accept or reject the submission.



Is a trust right for your family's future?

Trusts are a way to hold assets on behalf of or for the benefit of another person and they are a way to help preserve assets or wealth for a family, so how do you know if one is right for your family and how do you set one up?

Assets or money put into a trust is owned by the trust and not the individual, however you can retain control of what happens to it. Most people set up a trust to ensure there is support for their children and grandchildren in the future when they are not around. It can also help to pass on assets and money to them when they are of an age not to waste it or to help provide care and financial security for them if they have a disability or a health concern. Trusts also help to ringfence assets from a relationship or business breakdown and they can help with inheritance tax planning.

The most common type of trust used is a discretionary trust and both income and capital can be paid to one of more of the

beneficiaries at the discretion of the trustees. This is more flexible if the specific needs of the beneficiary are uncertain.

Other types of trust include a Wills trust which is commonly used by couples to split ownership of the family home if they own it as tenants in common. Instead of leaving their share to the remaining spouse they each leave it to a trust which comes into being following the death of the first partner. There could be some Inheritance Tax benefits to this type of trust and it can also help to ring-fence the deceased's share from future care home assessments.

A life interest trust may be used to help avoid disinheritance in the future. For example, if a partner dies leaving children from the relationship, they are likely to expect to inherit some of the family estate in the future. However, if the surviving partner remarries and does not make a provision for their children in their Will, there is a chance that their new spouse will inherit everything. This can also help to avoid a future inheritance dispute. Typically, with a life interest trust a share of the family home is left to the children and the spouse is able to carry on enjoying the right to live in the

property. This type of trust will not exempt your home from being taken into account by a local authority when calculating assets and assessing your care home costs.

A disability trust is often used to provide for the future needs of children with physical and mental disabilities to ensure their finances and interests are looked after when their parents have passed away.

A personal injury trust is commonly set up following a personal injury award being made and it will protect the assets for the person during their lifetime for their benefit.

There are a number of other considerations to take into account with all of these different trust structures and you are advised to take legal advice first as every family situation will be different and it is important that the legal wording needs to be precise, especially when choosing trustees who will look after the assets on behalf of the beneficiaries.

We are happy to guide you through choosing and setting up any type of trust.

Alex Astley can be contacted at a.astley@gullands.com

Multi-generational living

With the challenges of Covid-19 there are likely to be many families who are reviewing not just where they live, but also who they live with. Whether this is something you are thinking about now or in the future, any family considering multi-generational living have a number of legal considerations to take into account.

It may surprise you to know that there are already nine million households with adults from different generations living together in the UK, although many of these are young adults who are living at home to help save money.

If you plan to buy a new house with family members – perhaps a house with a 'granny annexe' then you need to consider how the property will be funded who is contributing to the purchase price and is there going to be a gift, loan or advance on an inheritance to help with the costs? Don't forget that there will also be a number of other costs to factor in such as Stamp Duty Land Tax, which depending on the value of the property can be very high.

Consider if ownership of the property is going to be divided equally or in shares, will it be owned by a family trust, what happens if one person wants to sell their share? Also think about the issues such as to what happens if there is a divorce, a new marriage, in the event someone loses a job and struggles with mortgage payments, a new cohabiting partner moving in or on the event of a death in the future. Take legal advice to understand all of the options, as every situation will

be different and there may also be Inheritance Tax considerations to plan for. Having an up-to-date Will in place is also important once the purchase is completed.

Sub dividing a property into two or more dwellings can also come with legal challenges. You will also need legal advice to look at the property's registration at the land registry to ensure there are no restrictive covenants, consider issues such as access arrangements, boundaries, utility/service supply provisions, if planning permission is needed and of course the tax implications of the arrangement you are proposing.

Subdivision also applies where land – perhaps a large garden or land with redundant agricultural buildings is going to be used to build a new residential dwelling. The main consideration here aside from obtaining planning permission is that the title deeds will need to be divided into two or more new titles. Your solicitor will guide this process and again there may be a number of other issues including tax planning to take into account.

If there is a mortgage on the existing property then your solicitor will also need to check you are not breaching the terms of the lending secured on the property, by this or any other activity.

Whilst multi-generational living makes sense given the difficulties experienced by many families due to the Covid-19 pandemic, it is important to make sure you get it right to avoid any disagreements in the future.

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Protecting family assets

We are often asked what the best way is to protect a family business and assets in the future and one issue which is regularly overlooked by families is the risk from a potential future divorce. Whether your children or other family members own shares in or are partners in the family business, it is important to plan ahead for every scenario. Sadly with 42% of marriages in England and Wales ending in divorce there is a high risk that your business could be at risk if not sufficiently protected.

Firstly, if the marriage hasn't yet taken place then a pre-nuptial agreement should be drafted. This sets out how your assets will be divided afterwards and it will be unique to each couple. Typically, a prenup focusses on the assets which each person brings to the marriage such as business assets, inheritance, savings and even pets, but it may also include assets acquired during the marriage such as a future inheritance.

Whilst prenups are not yet legally binding, the courts will take them into consideration and there have been a number of court rulings where prenups have been enforced. For a court to take a prenup into account they will be looking to make sure that;

- Both parties had access to and took independent legal advice prior to signing the agreement.
- That the agreement is both fair and reasonable to both parties.
- The agreement also meets the ongoing needs of any children who were alive when it was signed and or who have been born since it was made.

If a marriage has already taken place then a post-nuptial agreement could be entered into which might help to ringfence certain assets. Again, it is important that both parties have access to independent legal advice before deciding to make an agreement and there is no guarantee that it will be taken into account by a court in the future.

If your children are co-habiting with a partner then a cohabitation agreement is recommended which sets out the agreement in the event of a future split. This is especially useful where the 'bank of mum and dad' have helped a child onto the property ladder.

Other options to ensure family succession in a business and assets such as property and land to remain in the family is the use of a family trust. Again, as no two families or situations are the same it is recommended that legal advice is taken before any major relationship changes are embarked upon.

Julie Hobson can be contacted at j.hobson@gullands.com

Conflict and managing resolution for family businesses



Conflict in business is normal but what can make it harder to resolve is when it involves family members who are working together in the business. This can often lead to disputes taking longer to resolve and having far wider consequences outside of the workplace.

Issues can vary from tensions over money, succession, business direction, the appointment or promotion of family members and non-family members into senior positions or just different personalities clashing.

Failure to deal with conflict, especially in family businesses can be very damaging to the long-term success of the business.

Conflict can of course happen at any time but there is usually a catalyst for it. For example, discuss succession planning well in advance of it happening, so that everyone has a chance to share their views. Ensure there is sufficient support, mentoring and training for the successors. Not everyone has the skill set to be running a business, but there are many other key roles that they might be suited to. Agree family priorities which can be drafted into a family charter. This can help to address many issues especially the financial expectations of those who have an active role in the business versus those who don't. Keep spouses and partners up to date with information so that everyone feels involved. Good communication can often help to diffuse situations before they escalate.

Where conflict continues and communication breaks down or an agreement can't be reached then mediation can help, but often in family-owned businesses it is better to start this process early before the conflict escalates.

The mediator will be both impartial and independent and will help the parties to negotiate their own settlement. The difficulty with family businesses is that there is more than just the business relationship at

stake. A mediator will work to engage with everyone separately, help work through the issues and then act as a bridge to drive forward a resolution to which everyone agrees.

In the event that mediation fails then there are other options. There could be a separation of responsibilities so that different parts of the business are run by different family members. There could also be a buy-out arrangement where family members agree to buy the interests of the other family members and there are a number of ways of doing this which makes it affordable and could still provide some involvement in decision making.

The business could bring in independent non-executive directors or a non-family chairman to help make decision making more effective and objective and to help break a stalemate in voting.

Some families might decide to step back from the day to day running of the business altogether and to transition to a fully non-family management team, where the business is large enough to support this.

Sometimes the best decision for everyone is to sell the business, especially where the next generation does not want to be involved in the running of it or does not have the skill set to competently take it over. Options here could include selling all or a majority holding to a management team within the business with the family retaining a small interest. This would help to provide continuity for employees and customers and can often help a business break free of the issues that have previously held it back.

We are here to help make your business a success for the future, so if you are concerned about conflict, get in touch to discuss how we can help you to overcome this.

Philip Grylls can be contact at p.grylls@gullands.com or Sarah Astley s.astley@gullands.com

Staff profile:

Tammie Lazell

Position: Receptionist in the Maidstone office, for 16 years.

What are your main responsibilities and daily duties?

Greeting clients - showing them to meeting rooms, taking general telephone calls, taking credit card payments, helping with opening and scanning the post, booking meeting rooms, booking lunches, entering data on spreadsheets, paying in cheques and generally helping out with any light secretarial duties.

Why did you decide to pursue a career in the legal sector?

Before I joined Gullands I worked as a cashier for NatWest Bank and was very interested in the probate side of banking. I felt the next step was to pursue a career in the legal sector rather than banking. This is how I became involved with Gullands.

What is the best part of the job?

I absolutely love my job and adore meeting different types of clients – we seem to make peoples' dreams and wishes come true here. Anything from a young couple buying their very first property to people buying new businesses. It's always exciting to see how transactions progress with new and old businesses expanding and growing.

My favourite moments are always when clients come in and use my name and ask how I am or they seem pleased and happy to see me, over the years I have become well known by many clients, which is very rewarding and it is always nice to see returning clients, time and time again.

If you were not in this job, what would you be doing?

I am a great animal lover and would love to either be working in a zoo or in an animal sanctuary – but then knowing me, I would probably want to take home every animal at the end of my shift! I have an adopted pig called Jasmine who lives at Kent life and I help pay with her upkeep and visit her as often as I can.

What changes would you like to see happen in the law in the next 10-20 years?

I would like to see court fees lowered as I feel some people are scared of pursuing certain matters, purely because of the cost. Also, I feel that matrimonial law should change slightly as a two year wait for a divorce is far too long in certain cases.

What do you like doing in your spare time?

I work in my local village pub at the weekends, which includes bar work and waitressing and I also have a big family and a big circle of friends, so I enjoy going out for dinner, shopping and holidaying. My favourite destinations so far have been Jamaica and Ibiza.



Stamp duty deadline

If you are buying a home in England or Northern Ireland you will probably be aware that there is currently a reduction to the rates of Stamp Duty Land Tax, so homebuyers will benefit from paying a reduced or zero rate until 31 March 2021.

This will benefit many first-time buyers as well as anyone buying a home worth more than £500k, as SDLT is calculated in different bands. Up to the 31 March you will pay the following stamp duty percentages: £0-500k - 0%, £500,001-£925k - 5%, £925,001-£1.5m - 10% and an additional 12% on properties worth over £1.5m.

You can still save money if you are buying a property that isn't your main home, but there is a 3% SDLT charge on properties worth up to £500k. The next £425k (£500,001 - £925,000) is charged at 8% and the next (£925,001 - £1.5m) is charged at 13%. The remaining amount above £1.5m is charged at 15%.



Conveyancing Quality

Gullands has once again been certified by The Law Society Conveyancing Quality Scheme, which is the recognised quality standard for residential conveyancing practices. It demonstrates Gullands has the expertise to deliver quality residential conveyancing advice which is important for clients making what for most is the largest purchase they will ever make.

Partner Alan Williams comments: "Once again we are delighted to receive this accreditation. It is an important standard mark recognising the high standards and level of quality advice our clients receive to help their house move go as easily as possible."

If you are looking to move to a new house, speak to our team a.williams@gullands.com