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1) Inheritance Tax nil-rate band

This note addresses concerns clients may have about the extension of the nil-rate band, following publication of the 2007 Pre-Budget Report on 9 October 2007.

Who is most likely to be affected?

Married couples, widows/widowers and civil partners are most likely to be affected, in the first instance. Following the death of any such individual, the deceased's personal representatives may be required to take appropriate action.

What is intended by the legislation?

The legislation (with effect from 9 October 2007) will make it possible to make a claim to transfer any unused IHT nil-rate band on

a person's death to the estate of their surviving spouse or civil partner who dies on or after 9 October 2007. This relief will apply where the IHT nil-rate band of the first deceased spouse or civil partner was not fully used in calculating the IHT liability of their estate. When the surviving spouse or civil partner dies, the unused amount may be added to their own nil-rate band, thereby increasing it. It does not matter if the estate of the first spouse (or civil partner) to die was negligible, the claim to transfer the unused IHT nil-rate band will still apply.

Is there a "cut off" date as regards the death of the first spouse or civil partner to die?

Inheritance tax legislation has applied since 18 March 1986. Where applicable, it would appear that the proportion of IHT nil-rate band remaining on the death of a spouse prior to 18 March 1986 would be available to be added to the surviving spouse's IHT nil-rate band.

What is the position where, on the death of the first spouse or civil partner, part of their IHT nil-rate band is used up?

The amount of the nil-rate band potentially available for transfer will be based on the proportion of the nil-rate band that was unused when the first spouse or civil partner died. It is important to note that, no matter when the first spouse or civil partner died, it is the nil-rate band applying at the date of death of the surviving spouse or civil partner that is used to calculate the amount to be added. The following examples will illustrate the position:

- (a) Imagine on the first death, *none* of the original nil-rate band was used because the entire estate was left to the surviving spouse. If, when the surviving

spouse dies, the nil-rate band is £300,000, that figure would be increased by 100% to £600,000, (100% being the unused proportion of the first spouse's IHT nil-rate band).

- (b) If on the first death the chargeable estate had been £150,000 and the nil-rate band then applying was £300,000, then 50% of the original nil-rate band would be unused. Subsequently, if the nil-rate band when the surviving spouse dies is £350,000, then that would be increased by 50% (viz, £175,000) making a total nil-rate band available to the surviving spouse of £525,000.

Who is responsible for making the claim?

Where the new rules apply, the personal representatives do not have to claim for the unused nil-rate band to be transferred at the time of the death of the first spouse or civil partner to die. Any claims for transfer of unused nil-rate band amounts will be made by the personal representatives of the estate of the second spouse or civil partner to die when the personal representatives render an IHT account for probate purposes (CAP Form 200 or 205).

Summary

The practical effect of this legislation is that widows/widowers (and civil partners since December 2005) can now claim through their personal representatives the IHT nil-rate band that may have been unused on the death of their spouse or civil partner. The key point to understand is that it is always the nil-rate band applying at the date of death of the second surviving spouse or civil partner that applies to determine the amount to be added.

The nil-rate band applying for 2007/2008 is £300,000. This will rise to £350,000 with effect from 6 April 2010.

The maximum amount of the nil-rate band applying to a surviving spouse or civil partner would be £600,000 for tax year 2007/2008. This maximum will rise to £700,000 for tax year commencing 6 April 2010.

This is a positive saving and should take out of the chargeable IHT "net" a sizeable proportion of the estate or, alternatively, reduce significantly the balance of the survivor's estate that may be chargeable to IHT.

For further information please contact Andrew Murdoch, Associate Solicitor, at am@lockharts.co.uk.

2) Capital Gains Tax Reform: Pre-Budget Report, 9 October 2007

Introduction

Practitioners will be concerned from reports in the financial press and medical journals as to the government's proposed changes to the Capital Gains Tax (CGT) regime, (due to be implemented from 6 April 2008); in particular those which will abolish both indexation allowance and taper relief – the latter which currently provides for a significant reduction in both the amount of chargeable gains and rate of tax where business assets are held.

The intended reforms pose the threat of a far more onerous charging structure, post April 2008, with an immediate rise in the rate of tax chargeable affected where business disposals are concerned (from 10% to 18%). In addition, this CGT rate increase, (80%), will undermine the value of share option schemes where companies wish to attract high calibre people to key positions.

The Treasury has met considerable criticism from influential employer associations, small business forums and private investors. One of the key criticisms relates to the retrospective nature of the proposed changes; business owners will be paying a higher rate of tax on investments that were made well before the government's Pre-Budget Report was published on 9 October 2007.

It has been widely reported that the Treasury is considering a number of concessions, such as freezing taper relief, as at 5 April 2008. This would mean taxpayers could benefit from reliefs applicable until that date despite a disposal of assets taking place in a subsequent tax year. Alternatively, a 'window period' of two years may be allowed to give people the option of selling

their assets and realising any gains under the current tax regime.

The Chancellor has been due to speak at the CBI annual conference on November 27 and further concessions are expected to be announced to his existing proposals.

Our preliminary view, therefore, is to err on the side of caution before any definite decisions are envisaged and await the outcome of any relaxation in the proposed Tax regime from 6 April 2008.

However, where practitioners are aware of an impending retirement, (or possibly partnership dissolution by reason of death of a partner) we recommend that they seek early advice from their accountant.

The following is a summary of the proposed reforms with commentary where appropriate. *Practitioners should always consult their professional advisers before taking (or contemplating) definitive action.*

1. Who is likely to be affected?

The proposals cover individuals, trustees and personal representatives recording a gain which is chargeable to CGT. It should be noted that companies that are liable to corporation tax in respect of their chargeable gains are not affected by any of the proposed changes.

2. General description of the reforming measures

Legislation will be introduced within the Finance Bill 2008 to give effect to a new flat rate charge to CGT at **18%**. A number of concurrent changes to simplify the CGT regime will be made including:

- Withdrawal of taper relief.
- Withdrawal of indexation allowance.
- Alteration in the rules affecting adoption of the base date of 31 March 1982 (where assets may be held prior to that date).
- Simplification of the share identification rules.

3. Annual exempt amount ("AEA")

The annual exemption will remain which, for 2007/2008, is £9,200 for individuals and personal representatives. Trustees, in general, have an annual allowance currently of £4,600. The AEA for 2008/2009 will not be announced until Budget Day 2008.

4. Operative date

The reforming measures will effect disposals made on or after 6 April 2008. It is important to note that the current CGT rules continue to apply for disposals made up to 5 April 2008.

5. What are the current rates of CGT?

Under section 4 of Taxation & Chargeable Gains Act 1992 an individual's capital gains are taxed at the rates applicable for income tax on savings income, after deduction for allowable losses, taper relief, indexation, relevant expenditure and the annual exemption. The current rates are as follows:

<i>Starting rate</i>	10% applied to the first £2,230 of gains
<i>Basic rate</i>	20% applied to the next £32,370 of gains
<i>Higher rate</i>	40% applied to the part of gains over £34,600

Capital gains are taxed at the rate(s) appropriate for the top slice of income. Where starting rate and basic rate bands are used up by Non-savings income and Savings income, capital gains will fall into higher rate of 40% (or a part of it, if part can be fit into lower band). It should be noted that most trustees and all personal representatives are chargeable at the CGT rate applicable to trusts (40% for 2007/2008).

6. What is the intended reform in rate of CGT?

For tax year 2008/2009, there will be a single rate of CGT set at 18%. This rate will apply to individuals, trustees and personal

representatives. No further interaction will apply to the income tax rates.

The proposed loss of business asset taper relief has been met with wide opposition from the business community as the effective rate will increase radically from 10% to 18%. As a consequence of pressure from the business community it is understood that the treasury may be considering some relaxation or further concessions to the plans.

7. What are the implications regarding taper relief?

Taper relief was introduced for disposals on or after 6 April 1998 which reduced the amount of the gain chargeable to CGT (and hence reduced the effective rate of tax payable on the gain). There are two heads to this relief:

- Relief is dependent on the length of time an asset has been held since 6 April 1998.
- Whether the asset is classified as a business or non-business asset.

The regime for business assets has been particularly favourable and currently, only after two complete years, the maximum relief of 25% (against a chargeable gain) apply which for a higher rate tax payer (40%) means an effective rate of just 10%.

The regime for non-business assets is less favourable. Three complete years of ownership have to be in place to qualify for the first 5% reduction against a chargeable gain and, after 10 qualifying years of ownership, the maximum relief of 60% (against the chargeable gain) would apply giving an effective rate of 24% for higher rate tax payers.

8. What is the intended reform affecting taper relief?

Disposals on or after 6 April 2008 will no longer qualify for taper relief and even if the assets were held before this date; computation of the chargeable gain will exclude any element of taper relief (allowable losses, incidental expenses in both acquisition and disposal, will remain to be deducted as before and the annual allowance will apply).

9. Indexation allowance

Indexation allowance was introduced as a mandatory relief with effect from 31 March 1982 and frozen for CGT purposes as at 6 April 1998 when taper relief was introduced. The current position is that where an asset was held on 6 April 1998 and is disposed of after that date, the gain on disposal may be eligible for both indexation and taper relief. Whilst abolished when taper relief was introduced, indexation allowance remained available to life companies.

10. What will happen to indexation allowance following 6 April 2008?

For disposals on or after 6 April 2008, indexation allowance will be excluded from any computations of chargeable gains arising. This particular change will only affect assets that were acquired prior to 6 April 1998.

11. What is the position where assets were held prior to 31 March 1982?

The current position is that where assets were held prior to 31 March 1982, the tax payer had the option to calculate the gain (or loss) calculated by reference to the original acquisition cost compared to treating the base point as at 31 March 1982. This test (known as the "kink test") is to be abolished with effect from 6 April 2008 which means that all assets held on or prior to 31 March 1982 will be deemed to have had a cost acquisition equivalent to their market value on that date.

12. What other CGT relief will continue to be available post 6 April 2008?

- Private residence relief will continue to be available for principal private residence.
- Business asset rollover relief continues to be available.
- Rollover relief enables the CGT payable on the gain on the chargeable asset to be deferred until a point in the future. Taper relief is not given on the rolled over gain under the current rules.
- Business asset gift hold over relief also continues to apply. This relief allows CGT

on business assets that are given away to be held over until the assets are disposed of by the donee.

- Any unused allowable losses from past years will continue to be allowed to be brought forward in order to reduce any future gains.

For further information please contact Andrew Murdoch, Associate Solicitor, at am@lockharts.co.uk.

3) Delay for maternity/paternity pay increases

HM Revenue & Customs (HMRC) has announced a delay in implementing the extension of the Statutory Maternity Pay, Maternity Allowance and Statutory Adoption Pay from 39 weeks to 52 weeks, and the introduction of Additional Paternity Leave and Pay (APL&P). APL&P would give employed fathers the right to take up to 26 weeks off work with pay to care for their child in the first year, provided that the mother has returned to work and had not used her full entitlement to maternity leave.

Previously HMRC had been planning on the basis of implementation for babies due on or after April 2009. HMRC is now planning on the basis of implementation for babies due on or after April 2010. No final decisions on the implementation date have been made.

If you would like further information about any employment issue, please contact Paul Werrell at pw@lockharts.co.uk.

4) National Minimum Wage – first criminal prosecution

The owner of a children's nursery has been fined £2,500 and £500 costs in the first National Minimum Wage (NMW) criminal prosecution.

The proprietor of a children's nursery in Walthamstow entered a guilty plea to the charge of obstruction, an offence under the NMW Act. The proprietor obstructed the compliance officers of HM Revenue & Customs (HMRC) from inspecting staff records

as they attempted to establish whether workers received the correct wage.

This case demonstrated a clear intent to obstruct officers and this was described as a scandalous breach of the NMW legislation. Employers who obstruct HMRC and refuse to comply with the law could receive a fine and a criminal record.

The six potential criminal offences under section 31 of the NMW Act are:

- Refusing or wilfully neglecting to pay NMW;
- Failing to keep or preserve records;
- Knowingly causing or allowing false entry in records;
- Producing or furnishing false records or information;
- Delaying or obstructing a compliance officer; and
- Refusing or neglecting to answer any questions or produce documents for a compliance officer.

If you would like further information about any employment issue, please contact Paul Werrell at pw@lockharts.co.uk.

5) Changes to the examination procedure for UK trade mark applications

Introduction

New legislation, which came into force on 1 October 2007 has created a number of changes to the UK Intellectual Property Office's (UKIPO) procedure for dealing with applications to register new trade marks. The changes affect existing owners of UK trade marks, EC trade marks and international trade marks that cover the EC or the UK, as well as new applicants.

Trade Marks conflicting on relative grounds

Under the new law the UKIPO registrar can no longer refuse to register a trade mark where it conflicts with an earlier trade mark at the examination stage. Whereas in the past, such a conflict (known as the relative grounds under section 5 Trade Marks Act

1994) would have acted as a barrier to registration, now, the application can proceed. The Registrar can only refuse to register the trade mark if the owner of the earlier trade mark successfully raises an objection in opposition proceedings. It is also noteworthy that it is no longer open to anyone to raise an objection in these circumstances, but limited to certain persons specified in the new legislation, principally the owners or licensees of earlier trade marks.

Now that the registrar cannot refuse an application where a section 5 conflict arises, there is new pressure on existing trade mark owners to monitor trade mark applications and raise oppositions as and when necessary. Searches are still likely to be conducted by the Trade Marks Registry at examination stage (although they are not strictly mandatory under the new law) and results will be passed to the applicant. If the search results reveal earlier conflicting marks, the applicant will be offered the opportunity to withdraw the application (and if withdrawal takes place within the appropriate time period, the owners of the earlier marks will not be notified of the application).

Notification of conflicts

If there is a potential section 5(1) or section 5(2) conflict with earlier marks revealed by the searches and the applicant decides to proceed, the Registrar will notify the owners of earlier marks about the application (subject to what is said below). This notification is given at the same time that the application is subsequently published in the Trade Mark Journal. It is worth noting that whether or not notification is given has no bearing whatsoever on subsequent opposition proceedings.

Owners of UK filed trade marks and International trade marks covering the UK will be notified automatically. If they do not wish to receive notification of conflicting marks they should write to the UK Intellectual Property Office requesting to OPT-OUT of the notification system. However, owners of EC marks and International marks covering the EC do not have an automatic right to receive notification. They need to OPT-IN by completing a form TM6. The fee is £50 per mark and will be valid for a period of 3 years.

Preventing notification and avoiding conflict

Now that applications which conflict with earlier marks will not be blocked at the examination stage, the existing right of applicants to prevent the registrar from notifying owners of earlier marks has become all important. Applicants can attempt to prevent notification being sent by arguments lodged with the Trade Marks Registry, by removing the particular goods or services causing the conflict, by obtaining consent from the owner of the earlier trade mark, or by dividing the application.

Lockharts is able to offer a range of legal services for trade mark applications. For further information, please contact Michael Barrett at mb@lockharts.co.uk.

6) Patient objections to storage and processing of personal data

Patient objections to the way in which their personal data is stored and processed has been a common issue recently.

Where patient records are being uploaded to the national NHS Care Record database, individuals have an absolute right to object, and therefore the objection must be respected. However, where a patient objects to their records being kept on a computerised database at all, the situation is more contentious.

The medical records are labelled as 'sensitive data' under the Data Protection Act 1998, and in the face of an objection, a practice cannot simply insist on such information being stored or processed on a computer. In order for a practice to enforce its requirement to store sensitive data electronically, the only option left open to it may be reliance on an available exemption. One such exemption is 'necessity', and the justification would need to be that the continued electronic processing is necessary for medical purposes. However, this may prove to be a difficult ground to support.

Whilst this may not be a concern for every practice, nearly all practices will appreciate that we have moved into the digital age and

such an objection from a patient is very likely to cause some difficulty.

Where a patient is solely objecting to the processing of personal data, we would suggest that some form of mediation involving the PCT and the local patient representative group might be productive. The aim here must be to reassure the patient about the safeguarding of their personal data without having to discontinue the electronic practice record.

7) Freedom of Information: extension into private sector

Scottish Information Commissioner, Kevin Dunion, recently ordered Lothian NHS Board (NHS Lothian) to disclose a copy of a PFI contract which they had been withholding from the public. Ms Docherty requested a copy of the contract, relating to the construction, maintenance and provision of support services for the Royal Infirmary of Edinburgh, from NHS Lothian. The contract with the PFI operator, 'Consort', is said to be worth in the region of £1.2 billion and deals with a 30-year period.

NHS Lothian responded to the request by informing Ms Docherty that it considered the information to be exempt from disclosure under a confidentiality provision in the Freedom of Information (Scotland) Act 2002 (FOISA); NHS Lothian claimed that disclosure would constitute a breach of their duty of confidentiality to Consort. A subsequent review upheld NHS Lothian's initial decision not to disclose and Ms Docherty consequently applied to the Commissioner.

During the course of the Commissioner's investigation, the Commissioner found that NHS Lothian failed to adequately support both their case that disclosure would constitute an actionable breach of confidence, and their additional claim that the disclosure was exempt on the ground that compliance with the Act would be excessively costly. As a result, the Commissioner concluded that the contract in question should be released to Ms Docherty, subject to the redaction of personal data which did not fall within the scope of her request. NHS Lothian have decided not

to appeal the decision and Consort have agreed not to sue NHS Lothian.

The Commissioner confirmed in his decision that where a public authority seeks to refuse a FOI request, it is the public authority alone whose responsibility it is to apply the appropriate exemption, and give it full and open consideration. He stated that local authorities must be responsible for their information and must not put the interests of private developers above those of the public's right to know. He advised that companies and authorities that are drawing up contracts in similar contexts should assume that information should be put into the public domain.

The decision could be a landmark in extending FOI legislation into the private sector. FOI legislation is directed principally at public authorities, but the ruling that the public authority's contract with the PFI operator was to be subject to the legislation's disclosure provisions arguably extends the coverage of FOI into the private sector. A government consultation on the designation of additional public authorities is currently underway.

8) Freedom of Information: disclosure of deceased persons' information

Access to the health records of a deceased person is governed by the Access to Health Records Act 1990. It gives the personal representatives of the deceased, the executor or administrator, or a person who has a claim arising from the deceased, a right to access the deceased person's health records. If the applicant does not come within one of these categories, then their request must be dealt with under the Freedom of Information Act (FOIA).

Medical information is generally considered to be highly confidential and in need of protection. However, under the FOI there is no specific exemption allowing public authorities to protect a deceased person's medical records from disclosure to a third party.

The leading decision on this issue appears in *Bluck v Information Commissioner and*

Epson and St Helier University Hospitals NHS Trust (17 September 2007). Mrs Bluck sought access to her daughter Karen Davies' medical records to establish what happened when she died. The hospital declined to release them without the permission of Karen's husband. The Commissioner's decision that the medical records fall within the scope of exemptions in section 41 of the FOI Act was upheld by the Tribunal. The public interest in maintaining the confidentiality of the medical records of the deceased outweighed the public interest in disclosure.

The Tribunal heard that if the duty of confidence did not survive a patient, it could undermine the relationship of trust between doctors and patients. It ruled that the duty of confidence between doctor and patient must survive the latter's death.

Section 41 FOIA states that 'Information is exempt information if:

- (a) It was obtained by the public authority from any other person (including another public authority); and
- (b) The disclosure of the information to the public (otherwise than under this Act) by the public authority holding it would constitute a breach of confidence actionable by that or any other person.'

In contrast to English law, the Freedom of Information (Scotland) Act 2002 contains a specific provision for cases involving a request for a deceased's medical records. Section 38 of that Act states: 'Information is exempt information if it constitutes... a deceased person's health record.'

9) Compensation to doctors for work injuries

The BMA has warned that some doctors who have received compensation for work injuries may have been underpaid.

The warning comes after the Department of Health identified shortcomings within the NHS Injury Benefits Scheme in England and Wales. There were more than 9,000 cases in which errors had occurred. The review identified that:

- Since 1972, injury benefits have been incorrectly adjusted;
- Between 1985 and 1988 incorrect eligibility criteria has been used; and
- Since 2002 some decisions have been made without appropriate legal authority.

Dr Andrew Dearden, chairman of the BMA Pensions Committee, advised anyone who may have been underpaid to contact the NHS Pensions agency immediately.

10) NHS Pension Scheme changes – withdrawal of added-years option

The current facility to purchase new added years will be replaced by a pension purchase arrangement following the changes to the NHS Pension Scheme. The changes will come into effect on 1 April 2008.

Doctors wishing to start buying added years have a 12-month transitional period to do this. Any existing members will have the opportunity to purchase them from 1 April 2008 to 31 March 2009. However, an application must be made to the NHS Pensions Agency before 31 March 2008. All such new contracts must subsequently commence by the member's next birthday and not later than 31 March 2009.

The pension purchase arrangement means that members will be able to buy extra amounts of pension instead of additional years of membership. Under the new option, doctors will be able to purchase up to £5,000 of additional pension a year.

This option will also be available to doctors currently purchasing added years. Existing contracts will be honoured if they remain in the existing NHS pension scheme.

More details are available at the following address: www.pensions.nhsbsa.nhs.uk.

11) New qualification for health service administration

The Association of Medical Secretaries, Practice Managers, Administrators and Receptionists (AMSPAR) have introduced a new qualification in Health Services Administration (HSA) in September 2007.

The HSA is intended for administrators or receptionists and suitable for those working in primary and secondary care. It will equip students with the skills to develop and progress as an administrator within the healthcare sector.

For further details, please visit the AMSPAR website at <http://www.amspar.co.uk/>.

12) NHS Connecting for Health

NHS Connecting for Health – a Department of Health agency created in 2005 to improve services to patients – has launched a new website giving guidance to SHAs, PCTs and GPs on a new scheme called GP Systems of Choice (GPSoC). The site can be found at www.connectingforhealth.co.uk/gpsoc.

This website sets out the key elements of GPSoC, a scheme through which the NHS will fund the provision of GP clinical IT systems in England. A full guide can be downloaded from the website.

NHS Connecting for Health has also made available a new general practice guide to the Personal Demographics Service (PDS). PDS is the national electronic database of NHS patient demographic details used by NHS organisations.

The PDS enables a patient to be readily identified by healthcare professionals and associated with their correct medical details. It does not hold any clinical health record information or other sensitive data items.

The PDS is an essential element of the NHS Care Records Service which will underpin the creation of an electronic care record for every registered NHS patient in England by 2010.

For further information, please visit http://www.connectingforhealth.nhs.uk/syst_emsandservices/demographics.

13) Changes to the Companies Act Implementation Timetable

The Companies Act 2006, which received Royal Assent on 8 November 2006, will bring substantial benefits to business by modernising and simplifying company law.

The government has announced that most provisions of the Companies Act 2006 due to be commenced on 1 October 2008 will be put back to 1 October 2009. These include provisions relating to company formation, share capital, company and business names and directors' residential addresses. It will make a further statement in December setting out the final commencement timetable for the Act. The reason for the delay in implementation is to enable the necessary amendments to be made to the government's systems and processes.

Those provisions due to be commenced in April 2008 will not be affected. The key deregulatory benefits under the Act will still be introduced, including:

- the greater use of electronic communications provisions;
- most of the statutory statement of directors' duties;
- cheaper/easier decision making processes for private companies; and
- private companies no longer required to have a company secretary.

There will be some provisions that may still be commenced on 1 October 2008. The government intends to consult key stakeholders about the commencement date for provisions which are not directly linked to changes to government systems and processes. These provisions include:

- objection to company names;
- trading disclosures;
- provisions in relation to corporate directors and under-age directors;

- directors' conflict of interest duties;
 - declaration by a director of an interest in existing transaction or arrangement;
 - inspection of register of interests in a company's shares; and
 - repeal of restrictions in the Companies Act 1985 on financial assistance for acquisition of shares in private companies.
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14) HIPs extended to cover all homes

Home Information Packs (HIPs) will be extended to all properties in England and Wales from 14 December 2007.

The packs have been required for homes with four or more bedrooms since 1 August and three or more bedrooms since 10 September. The scheme is now extended to cover all properties. It is designed to speed up the selling process and reduce the number of sales that fall through.

HIPs take an average of seven to ten days to prepare and cost homeowners between £300 and £500. They offer potential buyers information about a property, including title deeds, search information and energy performance certificate (EPC) rating its energy efficiency.

Following the introduction of the packs, there has been a fall in the number of three- and four-bedroom properties coming on to the market.

However, Housing Minister Yvette Cooper said the extension of the scheme would reduce up-front costs for first-time users. HIPs and EPCs are already helping consumers to cut fuel bills and search costs. All homebuyers will be able to benefit from energy efficiency advice.

The Firm

Lockharts welcomes new staff member Greg Smith, who has joined the Property team as an assistant solicitor and brings with him a wealth of experience in Landlord & Tenant and Commercial Property Law.

Back issues

If you are a GP or Practice Manager and have missed earlier issues please contact Carrie Wong at csd@lockharts.co.uk, quoting 'Back issues'.

Cessation

If at any stage you decide that you no longer wish to receive the Lockharts Newsletter, please inform Carrie Wong by post or email at csd@lockharts.co.uk.

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