

HOWARD & OVER

EST. 1914

NEWSLETTER



New Year | Issue 1 | 10 January 2019

FIRM NEWS



During 2018 we made a lot of improvements. Our flagship office was relocated from Devonport to a more modern and accessible location in **Plym House, Marsh Mills**. This accompanied our rebranding and new logo. This year, our **Ivybridge** office will also be moving to new premises, in nearby **Glanvilles Mill**. Further, our Plymstock team will be relocating to our new head office. This means clients will enjoy free parking directly outside the building, and access to fresh, new meeting rooms. Visit our website to see pictures of our new offices at www.howard-over.co.uk.

LEGAL UPDATE

Can you really avoid care home fees? Many Unregulated businesses are asking for £1,000s to guarantee this. However, many of the schemes offered do not actually work for everyone, the consequences of which can be very costly. When it comes to estate planning and will writing, we always recommend that you take advice from a regulated and qualified professional, who will assess your situation and provide you with bespoke advice.

GOOD TO KNOW

Did you know some leasehold **new build properties** are sold with spiralling ground rent clauses? In some cases ground rent starts in the £100s per year and increases to the £10,000s within 50 years, rendering the property unsellable. These provisions are hidden within long, complex lease documents that all but an experienced property lawyer might miss. We have a dedicated and experienced residential conveyancing team who would be happy to help with any of your property questions.

KEY DATES

Events we will be attending and available for a chat:

Yealmpton Agricultural Show 31 July 2019

Plympton St Maurice Lamb Feast Summer 2019



FAMILY

The family is the basic unit of society and means more than anything to most of us. Sadly however it is a fact of modern life that not all marriages or partnerships are successful. When a breakdown happens there are often complicated issues to be sorted out, this is when you need to have calm professional guidance to help you make the right decisions in a stressful period.



Janet Millar
Head of Family
[Find out more](#)

DISPUTE RESOLUTION

Our Dispute Resolution Solicitors will work hard to resolve your dispute quickly and cost effectively with minimal risk. We will help you understand your options and agree with you the best strategy to deal with disputes, providing clear practical advice.



Tim Quinn
Head of Dispute Resolution
[Find out more](#)

COMMERCIAL

You may be selling only the Assets of your business or you could be a company, and wish to sell the shares. We can advise you on the best option for your business. We can also help with all aspects of commercial property, whether freehold or leasehold.



Donna Baker
Head of Commercial
[Find out more](#)

WILLS AND PROBATE



Wills - Recent changes in Inheritance Tax laws mean that a husband and wife can now leave up to £900k free of IHT, increasing to £1million in 2020. There are restrictions to receiving the full amount of relief, so we advise each of our clients to review their Wills in order to ensure tax efficiency. **LPAs** - We have seen a vast increase in clients making Lasting Powers of Attorney (LPAs), both for property and finances and for health and welfare. An LPA allows you to appoint attorneys to make decisions on your behalf. Usually the attorneys are close relatives but they can also be friends or professionals. The attorneys can assist you with regard to your finances, and, under a health and welfare LPA, can also talk to your Doctor with regard to medical decisions.

Katherine Millman
Head of Wills and Probate
[Find out more](#)

REAL ESTATE



It is often said that a property is the biggest investment that most people make in a lifetime and you cannot have things go wrong. The journey from finding a property or a buyer to where money and keys are exchanged is a long one often with diversions and setbacks. We have an experienced team and are here to help you through.

Donna Baker
Head of Real Estate
[Find out More](#)