

Darlington Solicitors calls on families to make legal and financial new year's resolutions



Latimer Hinks Solicitors, one of the North East's leading law firms, is urging families in the region to undertake a financial and legal health check as their New Year's Resolution.

The firm, which was recently recognised in the Chambers HNW Guide and the Legal 500, is launching a checklist in order to help keep personal affairs up to date.

Elizabeth Armstrong, a Director at Latimer Hinks, said: "Planning your estate is not a particularly festive subject, but the start of a New Year is a great time to get your affairs in order. The lack of a will means that on death, the intestacy rules would apply, meaning loved ones could miss out, and an out of date will could lead to lengthy disputes and issues for your family."

Make or review your will

Recent research has found that as many as two thirds of adults have not made a will, and one in ten people with wills plan to update them to include grandchildren, however have not taken action yet.

Check your will after marriage

Approximately 1.5 million people do not realise that getting married automatically revokes a previously made will.

Set up a trust

Elizabeth says: "It is wise to consider using trusts to protect assets for your family, as now more than ever, the traditional 'nuclear family' is becoming a thing of the past, and homes can consist of multiple, blended units. A trust can ensure that your children's inheritance is protected should your partner re-marry after you die, or if you are already part of a blended family."

Create a lasting power of attorney

While you're healthy, it can be prudent to create a Lasting Power of Attorney, as this will allow you to appoint someone to make decisions about your health care or control your financial assets should it ever be needed.

Make cash gifts

Elizabeth says: "If you have surplus income, take advantage of a valuable Inheritance Tax (IHT) exemption by making regular cash gifts as these would not be taken into account when you die. It is wise to seek advice before doing this to ensure you secure the best tax treatment."

Take advantage of exemptions

Ensure that you take full advantage of the reliefs, exemptions and allowances for IHT.

Check the wording of your will to ensure that the "new" Residence Nil Rate Band can apply against the value of your home as this can lead to further IHT savings.

Elizabeth added: "While estate planning may not seem a particularly romantic or festive subject, it does need to be considered seriously, and the New Year is the ideal time to start. It's sensible to begin 2019 knowing that all your affairs are in order, and you can then relax for the rest of the year."

For further information call Rosie Earl on 01325 363 436.





Phillip Doran, Chairman and the staff at Tees Cottage Pumping Station with Rosanne Tweedle of Latimer Hinks.

Lease change provides security for Tees Cottage Pumping Station volunteers

A group of dedicated Volunteers who maintain and operate an historic Victorian water pumping station have secured their long-term future at the site with the help of local Solicitors, Latimer Hinks.

The Volunteers have agreed a 50 year lease on the Tees Cottage Pumping Station museum in Darlington with owners Northumbrian Water.

For almost 40 years the Volunteers have operated the site on a verbal tenancy at will basis which fails to offer the same levels of security as a written tenancy.

The Volunteers were recommended to use Latimer Hinks to represent them during the process. Rosanne Tweedle, a Solicitor at Latimer Hinks advised the Volunteers on the terms of the lease and completed the agreement in conjunction with Northumbrian Water.

Rosanne said: "It is a privilege to be able to help to secure the future for another great Darlington institution allowing it to continue to be a valued part of the town for generations to come.

The tenancy agreement was previously based on a verbal agreement and formalising that now offers both parties much greater security and helps to avoid any misunderstandings in the future."

Phillip Doran, Chairman of Tees Cottage Pumping Station, said: "We are extremely grateful for Rosanne's expertise in helping to secure our long-term future. This lease provides us with a solid basis from which we can continue running, maintaining

and preserving this much-loved example of North East industrial heritage for future generations.

"We also wish to thank Northumbrian Water for offering to formalise the tenancy agreement."

The scheduled ancient monument was built in 1849 and used steam power to pump water from the River Tees to Darlington households – whose residents had previously been forced to rely on rainwater tubs, wells and hand pumps.

It is one of the few pumping stations left with its original pumping engines in full working order. The two cylinder gas engine is the largest preserved engine in Europe while the magnificent steam beam engine is still supplied by its original Lancashire boilers and pumps.

Louise Baker, Northumbrian Water Estates Surveyor, said: "Tees Cottage Pumping Station is a fantastic example of heritage right here in our region.

"We're immensely proud of this historic monument and of the partnership we have with the volunteers of Tees Cottage Pumping Station who work exceptionally hard helping us to preserve it."

Rosanne said: "Tees Cottage Pumping Station is a piece of living history which played an important role in the town's development. These dedicated volunteers and Northumbrian Water should be congratulated on their efforts to preserve this much-loved Darlington landmark. I am delighted that Latimer Hinks has been fortunate enough to contribute to this process."

Tees Cottage Pumping Station on Coniscliffe Road is open to the public ten days a year and also hosts school visits.

Tees Cottage Pumping Station

Originally owned by Darlington Gas and Water Company, Tees Cottage Pumping Station was taken over by Northumbrian Water in 1974 and converted into a museum in 1980.

Since then it has been maintained and restored to its former glory by the volunteers who have had to overcome structural problems, asbestos contamination, break-ins and vandalism.

While the group raises funds towards the running costs and smaller maintenance tasks, Northumbrian Water recently carried out extensive work to repair and replace roofs, doors and windows, install new guttering and lighting as well as the removal of asbestos from the boiler house.

It works closely with Northumbrian Water and also receives support from River Tees Rediscovered, Groundwork Trust North East & Cumbria and Cummins. The restoration work earned those involved an Environmental Challenge award last year.

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Latimer Hinks celebrates 125th anniversary with successful fundraising appeal

Latimer Hinks is calling time on its innovative 125 Challenge and has raised more than £2000, with further funds still to come in.

Latimer Hinks issued the challenge to local businesses to make as much money as possible for the Darlington and Bishop Auckland MRI Scanner Appeal. The Appeal aims to provide the latest state-of-the-art MRI scanning technology to Darlington Memorial Hospital and Bishop Auckland General Hospital.

Latimer Hinks issued each team with £125 – as part of its 125th anniversary celebrations – to be used to fundraise as much as possible over a three-month period.

The winner, Darlington firm Terry Kneeshaw Art, was presented with a special award from Latimer Hinks, the company already having donated £7,500 to the Appeal.

Terry Kneeshaw Art invested the £125 in A3 prints of a unique piece of artwork featuring North East landmarks specially created for the Appeal by Terry Kneeshaw. Prints were sold for £5 each through the artist's website, and were purchased by supporters from as far afield as France and Australia, as well as across the UK. By the end of the challenge more than £1300 was raised for the appeal.

The original, produced in watercolour and ink, was commissioned by Maguires Country Parks for its marketing materials, and will be auctioned at the NHS MRI Scanner Appeal Ball at Hardwick Hall on Friday 23 November, to raise more money for the charity.

Newton Aycliffe's Now Plastics raised an impressive £625 through a charity golf day.

Darlington and Stockton companies MT Print and Ocreas Finance pooled their funds to print a set of bespoke Christmas Cards, which they will continue to sell through the festive season.

Anne Elliott, Chief Executive of Latimer Hinks Solicitors, said: "On behalf of everyone at Latimer Hinks, I'd like to say thank you to all those that took part in the challenge and congratulations to Terry Kneeshaw Art for their marvellous fundraising efforts. They are worthy winners."



L to R: Andrea Tobin, Terry Kneeshaw, Pat Chambers and Anne Elliott.

"The competition has been a great opportunity to highlight this worthwhile Appeal to businesses throughout the area. I hope others will follow their and our lead and support the Scanner Appeal in whatever way they can."

"MRI scanners are an essential piece of equipment for any hospital. However they are expensive to buy and maintain. We are delighted to have been able to help make a significant donation towards Darlington Memorial Hospital and Bishop Auckland General Hospital getting theirs."

Pat Chambers, Charity Development Manager at Darlington & Bishop Auckland MRI Scanner Appeal, said: "The support we have received from Latimer Hinks has been exceptional, as fundraising from local businesses is fundamental to the work we do. It's brilliant to see such a diverse range of companies get together and come up with creative ways to raise as much money as possible in the £125 Challenge."

Terry Kneeshaw said: "I'm honoured that so many people chose to buy my print to support the Scanner Appeal. Being presented with the award is wonderful, but the patients will be the real winners when the Appeal hits its target."

Preparation is key to a successful farm sale

Selling your farm can be a stressful time, particularly as you will more likely than not be farming on a day to day basis right up to the completion date.

Preparation is the key to a smooth sale. By ensuring that all of your records are up to date and that you have all of the necessary documents to hand you can save a great deal of time once a buyer is found.

Your property solicitor will need evidence of your ownership of the property. If your property is registered at the Land Registry, it may be a simple job for your solicitor to obtain up-to-date registers from the Land Registry.

If your property is not registered, then you will need to locate the title deeds and documents. It may be that they are already lodged with your solicitor, but they may

also be held by your bank, particularly if you have a mortgage or secured overdraft, or you may hold them yourself. Where the title to the farm is unregistered your solicitor will need to prepare a document known as an epitome of title. Depending on the history of the property, this can be a time consuming process, especially if the farm has been acquired on a piecemeal basis.

The sooner your solicitor can check the title to the farm, the sooner they will be able to identify any potential issues which will arise during the sale process. If it is possible to rectify any issues in advance of a buyer being found it can save time once the sale is progressing.

The solicitor acting for the buyer of your property is likely to raise enquiries and may be instructed to carry out searches. Having up-to-date records and copies of the relevant documents can go a long way to avoiding delays. You may want to begin providing replies to standard enquiries before a buyer is found.

You will be asked for information about the planning and building regulation history of the property. Whilst it is possible to obtain copies of these documents from the local authority, it can take some time and there may be a charge. Having copies of the various consents can save time and money during the transaction.

Similarly, you will be asked to provide information regarding BPS entitlements and any agri-environmental schemes that you have signed up to, any tenancies affecting the farm, as well as any arrangements that you have entered into with adjoining landowners. Ensuring that you have copies of any relevant documents and have up-to-date records in advance of finding a buyer can help to speed up the sale process.

Preparation is key to a successful farm sale and will allow you time to continue farming right up until the day of completion.

For further information call 01325 341500 and speak to Nicola Neilson, Neil Stevenson or Adam Wood.

Contacts and services

You & your family

An understanding approach to all your personal legal requirements – from buying and selling your house, your wills, trusts and powers of attorney to tax, long term care, succession planning and retirement issues.

Private Client (Wills, Trusts, Probate, Tax Planning, Long Term Care, Succession Planning and Retirement Issues) **Team:** Anne Elliott, Andrew Way, Elizabeth Armstrong, Natalie Palmer, Jennifer Quayle, Gillian Ibbotson, Luke Busbridge, Daniel Williams, Nadine Kilvington, Kelly Maguire, Nikita Noël, Claire Conway, Julie Porter, Hollie Catt.

Residential Conveyancing Team: Martin Williamson, Joanne Cowie, Rosanne Tweddle, Jonathan Sturgeon, Laura Richardson, Lisa Stronach.

Business & commercial

Advice on commercial property, employment and contract law, buying and selling a business and succession planning.

Commercial Team: Nick Poole.

Commercial Property Team: Neil Stevenson, Nicola Neilson, Adam Wood, Joanne Cowie, Rosanne Tweddle, Jonathan Sturgeon, Laura Richardson.

Farms & estates

Expertise in land sales and purchases, option agreements, tenancy agreements, succession planning, diversification schemes and renewable energy developments.

Agricultural Team: Anne Elliott, Neil Stevenson, Elizabeth Armstrong, Nicola Neilson, Adam Wood, Joanne Cowie, Rosanne Tweddle, Martin Williamson.

Private Client Team: Anne Elliott, Andrew Way, Elizabeth Armstrong, Natalie Palmer, Jennifer Quayle, Gillian Ibbotson, Luke Busbridge, Daniel Williams, Nadine Kilvington, Kelly Maguire, Nikita Noël, Claire Conway, Julie Porter, Hollie Catt.

Residential Conveyancing Team: Martin Williamson, Joanne Cowie, Rosanne Tweddle, Jonathan Sturgeon, Laura Richardson, Lisa Stronach.

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The best way to add value and space to a home

Expanding the size of your home is a great way to add value and create a much-improved family living space.

Two of the most popular methods are loft conversions and extensions - although such projects should be carefully costed as, in some circumstances, it could be cheaper to simply move home.

Usually the more bedrooms a property has, the greater its value, although it's important to consider every street has a top price limit. If the project costs exceed that limit, then a homeowner might never recoup the outlay in any future sale.

According to the National Association of Estate Agents, a loft conversion probably provides the best value for money compared to alternative renovations.

The cost is generally half that of an extension, the building work involved is less intrusive and it's estimated it can increase the value of a home by 15 to 20%.

Going up into the loft is a popular choice for homeowners as it provides plenty of space and storage and, by using roof or dormer windows, there's plenty of natural light. If creating a loft bedroom, fitting an en-suite is a major selling point for future buyers.

However, it is important to consider both the roof height and whether there is sufficient space to install a staircase.

There are various other options when it comes to extending a property. The side-return extension is a popular and cheap choice. This involves extending – usually the kitchen - into a side alley. It is worth noting the kitchen, especially a large well-lit one, is always one of the most important selling points of any home.

A single storey extension, usually at the rear, is a fantastic way of creating greater space, especially if combined with roof lights and patio or bi-fold doors.

A two-storey extension offers the greatest scope to transform a home and its value with an extra bedroom upstairs and the ability to extend the downstairs living space. However, the cost is typically more than double that of a single storey extension.

Reconfiguring the internal layout can provide an extra bedroom, especially in larger, older properties. Even in terraced homes it is possible to create extra space or rooms by adopting a more intelligent approach to layout.

Open plan living creates the impression of more space and has become a popular aspect

of modern living. However, the eventual cost will depend on whether the walls are load bearing so it's best to have an expert check before picking up the sledge hammer.

There has also been a boom in conservatories and orangeries which provides useable space with the minimum of disruption. Conservatories are estimated to add 15% to a home's value.

Many homeowners no longer use the garage for its original purpose so a good clear out of junk can provide a fantastic new living space

In most cases planning permission is not required for loft and garage conversions and side extensions as long as they meet certain conditions. Many are able to be dealt with by Permitted Development Rights (PDR).

PDR can also apply to two storey extensions. The main rule being it cannot exceed 50% of the total area of land.

However, even if planning permission is not required, in most cases it will be necessary to apply for building regulations approval. This sets minimum standards for the construction and alteration of buildings.

Once the work is done it is essential to have it inspected and a Building Regulation Completion Certificate issued as you will be asked for this in the event of a future sale.

As ever, it's sensible to check with your local planning authority first before undertaking any major work.



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