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## SPRING INTO HOME MAINTENANCE

As the chill of winter fades and the first signs of spring emerge across the UK, homeowners are presented with the perfect opportunity to assess and address the needs of their homes.

### What Mortgage Do You Need for an Airbnb?

The growing potential of Airbnb as an investment and hosting opportunity.

### Mastering Your Home Extension Project

An exciting journey towards creating your dream living space.

### Inheriting a House in the UK

Inheriting a property involves more than simply receiving the keys.

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*- Mark Turney*

**Director**

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# CONTENTS



**03**

## **INHERITING A HOUSE IN THE UK**

Inheritance is becoming an increasingly important element of financial planning.



**05**

## **SPRING INTO HOME MAINTENANCE**

The perfect opportunity to assess and address the needs of your home in time for the Spring season.



**07**

## **FIRST IMPRESSIONS COUNT**

Selling your home is a significant milestone, and viewings play a crucial role in securing a successful sale.



**09**

## **MASTERING YOUR HOME EXTENSION PROJECT**

An exciting journey towards creating your dream living space.



**11**

## **WHAT MORTGAGE DO YOU NEED FOR AN AIRBNB?**

The growing potential of Airbnb as an investment and hosting opportunity.

# INHERITING A HOUSE IN THE UK

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## What you need to know

Inheriting a house in the UK is a situation many may find due to the nation's strong culture of property passing through generations. Predictions indicate that the total value of inheritances is expected to see a substantial increase, potentially doubling over the next two decades. [1]

This trend suggests that inheritance is becoming an increasingly important element of financial planning for many Britons. A significant portion of the population, approximately 43%, views property inheritance as a critical stepping stone towards securing their financial future and realising the dream of homeownership. [2] However, inheriting a property involves more than simply receiving the keys. It involves a complex array of legal, financial, and tax-related considerations, each of which plays a crucial role in the process.

### THE INITIAL STEPS

Upon inheriting a property, the process begins with determining the existence of a will. If there is one, the named executor is responsible for applying for probate, a legal process that validates the will and grants the executor authority to deal with the deceased's estate.

This includes paying off any debts and distributing the remaining assets. In the absence of a Will, the process is known as dying intestate, and the next of kin applies for a grant of administration, leading to the estate being distributed according to statutory rules.

Probate typically takes between 4 and 8 weeks to be granted, but this can vary depending on the complexity of the estate and any issues that may arise.

### INHERITANCE TAX CONSIDERATIONS

A crucial aspect of inheriting property is understanding the implications of Inheritance Tax (IHT). Contrary to what some might assume, it is the estate that is liable for any IHT due, not the beneficiaries directly. The executor uses the estate's assets to pay any IHT owed to HM Revenue & Customs, which must be done within 6 months of the deceased's passing. The standard IHT rate is 40% on estates valued over the £325,000 threshold, although there are various exemptions and reliefs that can apply, particularly when the estate is left to a spouse, civil partner, or charity.

### OPTIONS FOR INHERITED PROPERTIES WITH MORTGAGES

Inheriting a property with an outstanding mortgage introduces additional considerations. The inheritor may become responsible for continuing mortgage payments, potentially requiring them to take out a new mortgage. Alternatively, if the deceased had life insurance, the policy might cover the outstanding mortgage. If neither of these options is viable, selling the property to clear the mortgage may be necessary. A Mortgage Adviser can walk you through your options in detail.

### JOINT INHERITANCE SCENARIOS

Inheriting property with siblings or other parties involves deciding on joint ownership: either as joint tenants or tenants in common. This decision also affects how the property can be sold or passed on in the future.

### TAX IMPLICATIONS OF RENTING OR SELLING INHERITED PROPERTY

Deciding to rent an inherited property brings income tax considerations on any rental income received. Selling an

inherited property that isn't your main residence may also result in capital gains tax if the property has increased in value since the deceased's passing. Your adviser can explain these complications in detail when addressing your unique circumstances.

### NAVIGATING THE PROCESS

Inheriting a house is a complex process, encompassing emotional, legal, tax, and financial considerations. Whether it involves probate, understanding tax liabilities, or making decisions about the future of the property, it's advisable to seek professional guidance to navigate these complexities effectively. This ensures all obligations are met, and the inherited property is managed in the most suitable way according to the inheritor's circumstances and wishes.

Get in touch for bespoke advice tailored to your individual circumstances.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

### HM REVENUE AND CUSTOMS PRACTISE AND THE LAW RELATING TO TAXATION ARE COMPLEX AND SUBJECT TO INDIVIDUAL CIRCUMSTANCES AND CHANGES WHICH CANNOT BE FORESEEN.

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### SOURCE DATA:

[1] Resolution Foundation - Intergenerational rapport fair?

[2] Zoopla - HALF of Brits admit they have checked what their parent's home is worth





# SPRING INTO HOME MAINTENANCE

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As the chill of winter fades and the first signs of spring emerge across the UK, homeowners are presented with the perfect opportunity to assess and address the needs of their homes.

Seasonal maintenance is a crucial aspect of home ownership, ensuring that homes not only withstand the test of time, but also maintain their value.

The transition from winter to spring brings about a change in weather patterns and temperatures, which can significantly impact the structural and aesthetic condition of our homes. For homeowners in the UK, this time is an essential time for maintenance tasks that can prevent minor problems from escalating into costly repairs.

## THE VALUE OF PROACTIVE CARE

Engaging in regular upkeep activities is more than just a routine; it's an investment in the longevity and value of your home. Proactive care helps preserve the structural integrity, functionality and appearance of your property, and ensures it remains safe and inviting for years to come.

## EXTERIOR MAINTENANCE

The exterior of your home bears the brunt of winter's harsh weather conditions. As the weather improves, it's important to inspect and mend any damages to prevent further deterioration.

### Inspecting for Winter Damage

Look for signs of wear and tear on roofing, windows, and doors. You should also check for cracks, peeling paint, and moisture damage on the exterior of your home that may have

occurred during winter. These can be indicative of deeper structural issues that need immediate attention.

### Repairing and Repainting

Address any discovered issues by sealing cracks, replacing damaged sections, and ensuring all surfaces are well-protected. Repainting or resealing exterior surfaces not only refreshes the look of your home, but also provides an added layer of protection against moisture and decay, crucial for the UK's variable climate.

## OUTDOOR DRAINAGE

Effective drainage is essential for preventing water damage and maintaining the health of your home's foundation and landscaping.

### Clearing Winter Debris

Begin by removing leaves, branches, and other debris that have accumulated in gutters, drains, and downspouts. This prevents blockages, ensuring water is effectively channelled away from your home.

### Checking for Drainage Issues

Inspect the functionality of your drainage system. Look for signs of clogs, backups, or water pooling, which could indicate the need for repairs or adjustments to prevent potential flooding and water damage.

### GARDEN AND LAWN CARE

Spring is the season of growth and renewal, making it the ideal time to focus on your garden and lawn.

#### Preparing Soil and Planting

Incorporate compost or fertilisers as needed, and choose plants that will thrive in your garden's conditions, adding beauty and vibrancy to your garden areas. It's also the optimum time to plant your summer bulbs. To get the most out of your summer flowering bulbs, you will want to start planting during the spring - late February to early April. The sooner you plant your bulbs, the sooner they will flower.

#### Lawn Maintenance

Address any winter damage to your lawn by mowing and fertilising appropriately. These steps promote healthy growth, making your lawn more resilient to pests, diseases, and adverse weather conditions.

### INTERIOR CLEANING AND ORGANISATION

Revitalise your home's interior with the essence of spring. Engaging in thorough spring cleaning, alongside effective decluttering and organisation, can breathe new life into your living spaces, mirroring the rejuvenation of the season itself.

#### Deep Cleaning

Spring cleaning is a tradition that refreshes your living space. Focus on areas often overlooked during regular cleaning, such as behind appliances, inside cupboards, and under furniture. Consider extending your efforts to include:

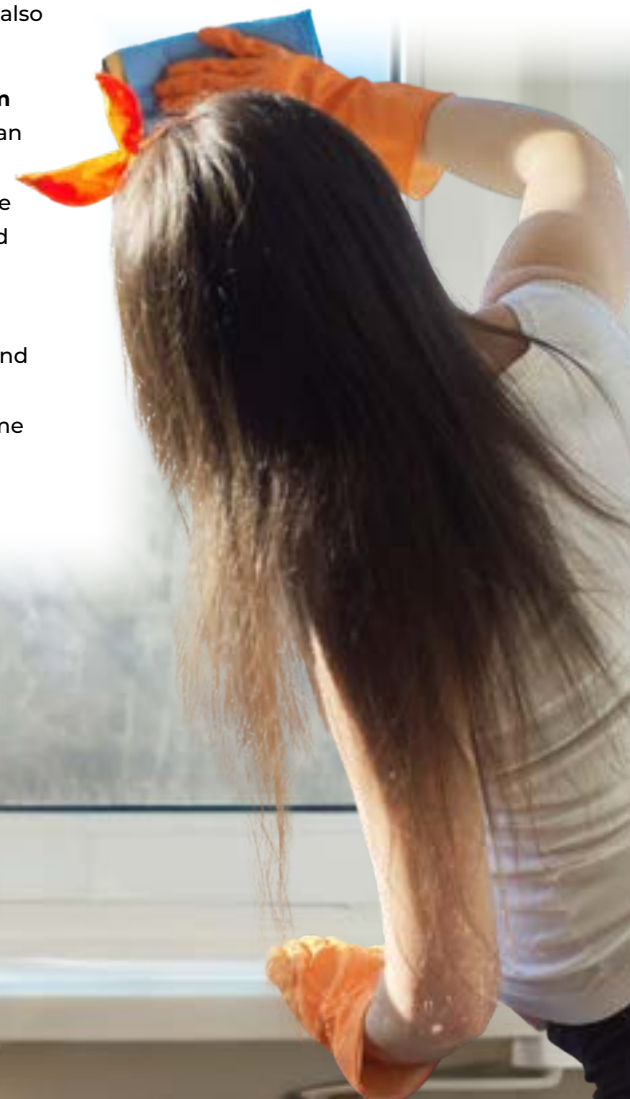
- **Washing Walls and Ceilings:** Over time, these surfaces can collect dust, cobwebs, and stains.
- **Cleaning Windows and Window Coverings:** Curtains, blinds, and shades can harbour dust and allergens. Check the care labels for washing instructions, or consider vacuuming them with an upholstery attachment.
- **Shampooing Carpets and Rugs:** Deep clean carpets and rugs to remove dirt, stains, and allergens that vacuuming alone can't reach. You can rent a carpet cleaner or hire a professional cleaning service for optimal results.
- **Refreshing Upholstery:** Use an upholstery cleaner to remove dust and stains from sofas and chairs. Consider professional cleaning for delicate fabrics.
- **Detailing Light Fixtures and Ceiling Fans:** Dust and clean light fixtures, lampshades, and ceiling fan blades. This not only improves the appearance of your rooms, but also enhances lighting efficiency.
- **Descal Kitchen and Bathroom Fixtures:** Buildup from water can make fixtures look dull. Use a descaling solution to restore the shine to taps, showerheads, and kettles.
- **Organising Wardrobes:** Switch out winter clothing for spring and summer attire, donating items you no longer wear. Use this time to dust shelves and add some wardrobe scent fresheners.

Incorporating these tasks into your spring cleaning routine can significantly improve the cleanliness, appearance, and ambiance of your home. After all, your home is your sanctuary.

### DECLUTTERING AND ORGANISATION

Take this time to declutter and organise your home. A well-organised space is not only more aesthetically pleasing, but also enhances functionality and ease of living. A good tip: If it has not been used for more than a year, consider selling or donating the item to charity.

The maintenance tasks above are important for homeowners in the UK who want to fully embrace the spring season and carefully take care of their homes. By taking proactive steps to care for your home, you ensure its resilience, efficiency and splendour, ensuring that it remains a source of comfort and pride for many springs to come.



# FIRST IMPRESSIONS COUNT

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## How to Enhance House Viewings For a Fast Sale



Selling your home is a significant milestone, and viewings play a crucial role in securing a successful sale. Creating a welcoming, attractive, and memorable environment for potential buyers can greatly enhance the appeal of your property.

This article offers important tips and strategies for mastering home viewings, ensuring your property stands out and leaves a lasting positive impression. The goal is to make a compelling case for why your property could be their ideal home. Understanding the power of perception and the impact of details on buyer impressions is key to this process.

### CREATING AN INVITING ATMOSPHERE

#### The Nose Knows

Scents have a profound impact on our emotions and perceptions. We've all heard that baking a loaf of bread during viewings gets buyers hooked,

and it feels old-fashioned, but it's true that a good smell can create a relaxing atmosphere and encourage buyers to spend time in your property and build a bond with your home. According to Yopa, Citrus is the most popular smell to sell a home, being both clean and fresh.

**[1]** Ensuring your home smells inviting can subconsciously enhance a buyer's impression. Opt for subtle, natural fragrances to create a welcoming environment.

#### Let There Be Light

Lighting can transform the look and feel of your home. Open curtains to bring in natural light, and use warm, soft lighting to make spaces feel cosy and inviting during evening viewings.

#### Declutter and Depersonalise

A clutter-free and neutral space allows buyers to envision themselves living in your home. Consider removing personal photographs, keepsakes, and

unnecessary items to present a clean, inviting canvas, much like a show home.

### MAXIMISING CURB APPEAL

#### First Impressions Matter

The exterior of your home is the first thing potential buyers see. Make sure it is well maintained, clean, tidy garden and clear paths to make a positive first impression. This step should be performed before you even put your house on the market. As soon as it's live on the marketplace, potential buyers may take a drive by to check it out in person.

#### Tend to Landscaping

Simple landscaping improvements can significantly boost your home's curb appeal. Consider planting flowers, trimming hedges, and ensuring the grass is neatly mowed to enhance your property's exterior attractiveness.



## SHOWCASING KEY FEATURES

### Highlighting the Details

Showcasing the unique aspects of your home can significantly differentiate it in a crowded market. Whether it's the charm of exposed beams, the warmth of original hardwood floors, or the modern convenience of advanced smart home technologies, these features should be meticulously detailed and emphasised by your estate agent. Crafting a narrative around these distinctive elements can captivate potential buyers' imaginations, illustrating not just a house, but a potential home filled with character and convenience. Ensure your agent is equipped with all the necessary details to highlight these features effectively during viewings, thereby setting your property apart and making a memorable impact on buyers.

## PREPARING FOR VIEWINGS

### Cleanliness is Key

A pristine home indicates care and attention. Ensure every room is spotless,

paying special attention to high-traffic areas like the kitchen and bathroom.

### Quick Fixes and Repairs

Address minor issues, such as leaky faucets, squeaky doors, or chipped paint. These small repairs can significantly impact a buyer's perception of your home's condition. As small as they may be, they indicate a well cared for home.

## DURING THE VIEWING

### Welcoming Atmosphere

Make viewers feel at home. Consider soft background music, ensuring the home is comfortably warm or cool depending on the season.

### Providing Information

Be prepared to answer questions about your home, including details about appliances, renovations, and neighbourhood amenities. Offering printed information can also be helpful, especially if you have unique attributes like pre-approved planning permission or builders warranty.

A well-prepared home viewing can significantly influence a buyer's decision-making process. By paying attention to detail and strategically preparing your home, you can create a compelling and inviting presentation that resonates with potential buyers. Mastering the art of home viewing is more than just selling a property. It's about creating an experience that inspires buyers to envision a future in your home.

For additional support and guidance, please get in touch. We can offer personalised advice and support throughout the process of selling your home.

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## SOURCE DATA:

[1] YOPA - Using scent to sell your property - 2023



# MASTERING YOUR HOME EXTENSION PROJECT

## *From Planning to Perfection*

Embarking on a home extension is an exciting journey towards creating your dream living space, offering an alternative to the daunting process of moving. According to TSB, two in five homeowners would actually rather build an extension than move. [1]

With the right approach, extending your home not only caters to your evolving space needs, but can also significantly enhance your property's value. This article outlines the essentials of home extension projects, from initial considerations to final touches, ensuring your venture is both rewarding and profitable.

### **INITIAL CONSIDERATIONS AND OBJECTIVES**

Before diving into the world of home extensions, it's crucial to pinpoint the motivation behind your project. Whether you're aiming to accommodate a growing family or seeking to increase your property's market value, understanding your primary goal will guide your planning, design, and budgeting phases. For those looking to sell in the near future, ensuring a return on investment becomes a pivotal aspect of your decision-making.

### **PLANNING AND PROFESSIONAL GUIDANCE**

The success of your extension project depends on careful planning and the

expertise of professionals. Engaging an architect early on can provide invaluable insights into design possibilities and planning permission requirements. For complex projects, considering a project manager or main contractor can streamline the process, overseeing the numerous details from supplier coordination to timeline management.

### **BUDGETING WITH PRECISION**

A realistic budget is the backbone of any home extension project. Gathering quotes from multiple contractors offers a baseline, but incorporating a 20% contingency fund is sensible for unforeseen expenses. Beyond construction costs, factor in surveys, design fees, and fixtures to ensure a comprehensive financial plan.

### **LIVING ARRANGEMENTS**

The scale of your extension may dictate temporary relocation, particularly for extensive renovations. The decision to stay or move during construction affects not only your budget, but also your daily life, especially when considering the well-being of children and pets.

### **FINANCING YOUR DREAM**

Exploring financing options beforehand can uncover paths to fund your project, from refinancing your mortgage to considering second charge loans for additional borrowing against your equity. For larger projects, development finance or specialist loans might be necessary, offering funds based on both current and projected property values. A Mortgage Adviser can carefully evaluate your unique situation and provide tailored advice.

### **UNDERSTANDING PLANNING PERMISSIONS**

Planning permission is a critical step in the home extension process, determining if you can proceed with your intended project. Requirements for planning permission can vary depending on the location, and scope of your extension. For example, certain extensions or modifications fall under "Permitted Development Rights," which allow homeowners to undertake specific projects without full planning permission, provided they meet set criteria.

However, for more significant extensions or those in designated areas (such as conservation areas or listed buildings), planning permission becomes mandatory. This process involves submitting detailed plans and specifications to your local planning authority for approval, considering the impact on neighbouring properties and the broader environment.

**Navigating Building Regulations**

Building regulations are separate from planning permission and focus on ensuring your extension meets strict standards for design, construction, and safety. These regulations cover a wide range of considerations, including structural integrity, fire safety, insulation, and accessibility. Compliance with building regulations is checked at various stages of the project through inspections, culminating in the issuance of a completion certificate.

It's essential to differentiate between planning permission and building regulations; obtaining one does not guarantee the other. Working with professionals, such as an architect or building inspector, can help navigate these complexities and ensure your project meets all necessary legal standards.

**Party Wall Agreements**

If your extension involves work on or near a boundary shared with neighbouring properties, you may need to comply with the Party Wall etc. Act 1996. This legislation requires you to notify adjacent homeowners of your planned works, providing them with the opportunity to raise concerns or agree to the project. In some cases, a party wall agreement or award might be required, outlining the work to be done and

measures to prevent or repair potential damage to neighbouring properties.

**DESIGNING FOR THE FUTURE**

Planning for the future when designing your home extension involves creating a space that not only meets your current needs, but also anticipates future lifestyle changes and market trends. This approach ensures your extension adds both immediate value and long-term appeal to your home. Some key considerations include:

**Flexibility for a Growing Family:**

Your design should accommodate the evolving needs of your family. For example, consider spaces that can easily transition from a children's play area to a teenager's study space or games room.

**Sustainability and Energy Efficiency:**

Incorporating sustainable materials and energy-efficient designs can significantly reduce future utility costs and attract environmentally conscious buyers. Think about adding solar panels, high-quality insulation, and efficient heating and cooling systems.

**Future Marketability:**

While personalising your space, consider features that have broad appeal, such as open-plan living areas, modern kitchens, and bathrooms, and low-maintenance gardens.

**Smart Home Features:** Integrating smart home technology, like automated lighting, heating, and security systems, can enhance both the functionality and attractiveness of your home to future buyers.

By incorporating these elements into your extension project, you're not just expanding your living space; you're

investing in a home that remains adaptable, efficient, and desirable in the long run.

**THE PATH TO COMPLETION**

As your project unfolds, maintaining open communication with your team is key to managing expectations and addressing challenges promptly. Selecting the right construction team, ensuring proper insurance, and preparing for interior design and finishing touches are final steps toward realising your vision.

A home extension project is a significant undertaking that promises to reshape your living space to better suit your lifestyle and financial goals. By approaching the project with thorough planning, expert advice, and a clear understanding of your objectives, you can navigate the complexities of extending your home with confidence. Whether it's creating a spacious kitchen-diner that floods natural light and opens to the garden via bifold doors, or adding an extra bedroom for a growing family, a home extension project can bring your dream home to life within the comfort of your existing property.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

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**SOURCE DATA:**

**[1]** TSB - Two in Five Homeowners Would Rather Build an Extension Than Move





# WHAT MORTGAGE DO YOU NEED FOR AN AIRBNB?

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To set the tone for the growing potential of Airbnb as an investment and hosting opportunity, consider the staggering statistics that underscore its global reach and popularity.

The platform boasts over 5 million hosts worldwide, with more than 7.7 million active listings spread across over 100,000 cities. This expansive network has attracted more than 150 million users globally, booking over 1.5 billion stays. [1]

These figures not only highlight the widespread acceptance and use of Airbnb, but also point towards the lucrative opportunities it presents for property owners considering entering the market. With such a vast user base and extensive listings, venturing into the Airbnb hosting world seems more promising than ever.

The growing popularity of Airbnb among travellers for its flexibility, affordability,

and quality accommodations has naturally sparked interest among property owners considering the venture. With the potential for lucrative returns, setting up an Airbnb property is an attractive proposition. However, the process involves more than just listing your property online; understanding the mortgage implications is crucial.

## **MORTGAGES FOR NEW AIRBNB PROPERTIES**

The process to register a property on Airbnb is reasonably straightforward, but the financial aspects, particularly the type of mortgage you need, require careful consideration.

If you're looking to purchase a property specifically for Airbnb, the type of mortgage you'll require can vary significantly based on several factors, such as your intentions with the property, its location, and projected income. Generally, there are a few

mortgage options suitable for Airbnb properties. These include:

### **Holiday Let Mortgage**

These are often interest-only mortgages, where the lender calculates maximum borrowing based on the property's potential income across different seasons. This option is particularly designed for properties that will be let out on a short-term basis to tourists or travellers.

### **Buy-to-Let Mortgage with Short-term Let Permissions**

Some lenders offer traditional buy-to-let mortgages that allow for short-term lets. These are typically considered when a holiday let mortgage isn't feasible due to the property's location or expected income. The affordability calculations mirror standard Assured Shorthold Tenancies (ASTs), but with permission to engage in short-term letting.

## 12 WHAT MORTGAGE DO YOU NEED FOR AN AIRBNB?

### LETTING OUT A PROPERTY YOU ALREADY OWN

If you plan to convert your current property into an Airbnb, the steps you need to take can depend on your existing mortgage agreement:

#### Standard Residential Mortgage

If you live in the property and plan to rent parts of it while residing there, or if you intend to rent the entire property for short periods not exceeding 90 days per year, you might not need to change your mortgage. However, lender permission is required to ensure compliance with your mortgage terms.

#### Residential Mortgage with Consent to Let

Should your letting plans exceed 90 days per year, and you won't live in the property, obtaining consent to let from your current lender could be an option. Although this may lead to changes in your mortgage conditions, such as higher interest rates or additional fees. A mortgage adviser can guide you through both of these options.

### CHALLENGES WITH AIRBNB LETTING AND MORTGAGES

Lenders can be reluctant to approve mortgages for properties intended for short-term lets, like Airbnb, due to the high turnover of guests and associated risks. Violating your mortgage contract by engaging in unauthorised short-term lets can lead to severe penalties, including the demand for immediate full repayment of the mortgage.

### INSURANCE CONSIDERATIONS

Regardless of the mortgage situation, informing your home insurance provider about your letting activities is essential.

The nature of short-term lets may not be covered under standard policies, and failing to disclose such information can risk your coverage. A protection adviser can guide you through the most suitable coverage options for your unique needs.

### FINDING THE RIGHT MORTGAGE

Navigating the mortgage landscape for Airbnb properties can be complex. Independent research or consulting with a mortgage adviser can help identify lenders receptive to short-term letting arrangements and secure a mortgage product that aligns with your Airbnb ambitions.

Understanding these nuances and preparing accordingly can ensure a smooth transition into the Airbnb market, making your venture both compliant and profitable. Please do get in touch for tailored advice.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

### SOME BUY TO LET MORTGAGES ARE NOT REGULATED BY THE FINANCIAL CONDUCT AUTHORITY.

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#### SOURCE DATA:

[1] Search Logistics - Airbnb Statistics 2024 - User & Market Growth Data



## READY TO TALK ABOUT YOUR MORTGAGE?

At Turney & Associates, we specialise in helping families navigate the mortgage landscape and manage their money effectively. Contact us to review your situation or explore your options. We look forward to hearing from you.

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