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HOW TO LEVERAGE THE SPRING SURGE IN PROPERTY LISTINGS

A Guide for Buyers and Sellers

The Rise of Remote Work

What It Means for Your Home Insurance and Mortgage

Financing and Mortgages for Self-Build Projects

Many dream of building their own home, but finances can be a hurdle

A Springboard for First-Time Buyers

The Lifetime ISA is a fantastic tool for first-time buyers

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THE RISE OF REMOTE WORK

What It Means for Your Home Insurance and Mortgage

The past few years have seen a significant rise in those who work remotely, prompted by initial lockdowns and now a growing employee preference for flexibility. A recent Boundless EOR report highlights this trend, with 27% of respondents expressing a desire for exclusive remote work, and a growing interest in hybrid models [1]. No longer intimidated by a lengthy and complicated commute, many seek to relocate to suburban and rural areas, with a desire for more space and a better work-life balance. However, this transition from traditional to home office comes with its own financial considerations. Homeowners working remotely full-time, or for a significant portion of their week, may need to revisit their home insurance and mortgage policies to ensure they're adequately covered in this new normal.

HOME INSURANCE AND REMOTE WORK

The significant increase from pre-pandemic levels highlights the growing number of people incorporating remote work into their schedules. While occasional work from home likely won't affect your current home insurance coverage, frequent or full-time remote work might require adjustments to your policy [2]. Here are some possible considerations:

WHO OWNS YOUR EQUIPMENT?

Employer-owned equipment

If your employer provides your work equipment, they likely have insurance coverage for these items. However, it's still advised to confirm this with your employer and understand any limitations and exclusions on their coverage.

Personally owned equipment

Standard home contents insurance might not adequately cover valuable work equipment you own. Consider discussing additional contents insurance specifically for business purposes with your insurer. This can ensure proper financial protection for your equipment in case of theft, damage, or loss.

PUBLIC LIABILITY AND CLIENT VISITS

Your line of work may warrant client or colleague visits to your home office. If this is the case, your standard home insurance policy might not cover any potential liability issues arising from such visits. Here's where the following two options come into play:

Existing home insurance with add-on options

Some insurance companies offer add-on cover for public liability, specifically for businesses who operate out of a home. This can provide financial protection if a client is injured during a visit to your home office.

Business insurance

Depending on the frequency of client visits and what takes place, you might need separate business insurance. Able to offer a more comprehensive coverage for public liability, professional indemnity (in case of errors or omissions in your work), and possibly even business interruption if your home office becomes unusable.

REMOTE WORK AND MORTGAGES

A 2023 report by Amres Corporation titled "The Rise of Remote Work and Its Influence on Housing Choices" found a significant rise in demand for homes in suburban and rural areas [3]. This increase is directly linked to the increase in remote work opportunities, as employees seek more space and affordability outside of the major city centres they were once tied to.

Generally, lenders won't require a commercial mortgage unless your home is used for business purposes exceeding 50% of the time. This means that for most workers, a standard residential mortgage will suffice. However, transparency is crucial. It's always best to be upfront with your lender about your work situation, regardless of the percentage. This avoids any potential confusion or complications down the line.

SELLING YOUR HOME? CAPITALISE ON THE TREND!

With a growing demand for homes offering dedicated workspaces, sellers can leverage their space to attract a wider pool of buyers. Here's how the increased want to work from home can influence your home's marketability:

Highlighting Work-Friendly Features

Dedicated Office Space: Do you already have a spare room used as a home office? Ensure you're showcasing its full functionality. Setting up a well-lit, and clutter-free space, equipped with the essentials, is a great start. Stage the space further with a laptop and office supplies to create a visually appealing work environment for potential buyers. This will allow them to envision their work from set-up life in their new home.

Multi-Functional Rooms: If you don't have a dedicated office, consider ways to creatively use other areas of your home. Could a box bedroom be staged as a home office? Maybe a well-lit corner in the living room could be transformed into a productive workspace? Realising these possibilities broadens your target audience to include remote workers seeking functional spaces.

By demonstrating your home's potential for remote work, you can maximise the number of interested buyers in today's market.

There's no doubt that the rise of remote working has fundamentally reshaped both our work lives and many of our homes. With no signs of the population returning full-time to the office in a hurry, understanding the potential implications for your home insurance, mortgage, and even how you sell your house can ensure a smooth transition and allow you to capitalise on the opportunities this new era of work presents.

SOURCE DATA

- [1] Boundless EOR - Work from Home Statistics 2024 - March 2024
- [2] Working from home insurance - what you need to know - 2023
- [3] Amres - The Rise of Remote Work and Its Influence on Housing Choices - 2023





HOW TO LEVERAGE THE SPRING SURGE IN PROPERTY LISTINGS

A Guide for Buyers and Sellers

As the frost of winter melts away, the UK's property market begins to flourish, signalling the start of what many consider the best time to buy or sell a home: spring. A recent study by Rightmove in February 2024 highlighted a remarkable 20% increase in property listings compared to the winter months, indicating a significant uptick in market activity. [1] This seasonal surge is not just a statistical anomaly, it represents a prime opportunity for those looking to make their mark in the property world.

UNDERSTANDING THE SPRING MARKET DYNAMICS

The blossoming of the property market each spring is influenced by several factors. Economically, the end of the financial year in April may encourage buyers to proceed with purchases, armed with a clearer understanding of their finances. Psychologically, the renewal and optimism associated with

spring motivate both buyers and sellers to take action, aiming for a fresh start in a new home.

ADVICE FOR SELLERS

As the spring season unfolds, sellers across the UK have a unique opportunity to present their properties in the best possible light, taking full advantage of the seasonal uptick in buyer interest. This period is not only about putting a "For Sale" sign in your garden, but also about strategically positioning your property to stand out in a crowded market. To maximise your home's appeal and attract the highest offers, certain key areas require attention. These include:

Timing Your Sale

Strategically, listing your property early in the spring season can be advantageous. Properties listed in early spring benefit from less competition

and more eager buyers, which can lead to quicker sales at higher prices.

Presentation and Curb Appeal

First impressions are crucial. Enhancing your property's curb appeal through landscaping and external maintenance can make a significant difference. Internally, decluttering and staging your home to showcase its potential can captivate potential buyers. Professional photography that highlights your home's best features in the spring light can further entice interest.

Setting the Right Price

Competitive pricing is key. An overpriced home can linger on the market, even in the best conditions. Pricing your property competitively, possibly with the guidance of a knowledgeable agent, can spur interest and potentially a bidding war.

ADVICE FOR BUYERS

While the spring marks a season of renewed activity in the property market, this abundance comes with competition, which makes it crucial for buyers to navigate the market with strategic precision. Whether you're a first-time buyer or looking to move up the property ladder, understanding how to manoeuvre through the bustling spring market can significantly enhance your chances of landing your dream home. Let's explore how you can turn the property surge to your advantage:

Getting Pre-approved for a Mortgage

In a bustling market, being financially prepared gives you an edge and unique opportunity to move fast. Mortgage pre-approval not only clarifies your budget, but also signals to sellers that you are a serious and capable buyer.

Staying Informed and Acting Quickly

The market moves quickly during this time of year. Utilise online tools and

alerts to stay on top of new listings. Being ready to view properties and make decisions swiftly can be the difference between securing your ideal home and missing out.

Make Competitive Offers

In a competitive market, your offer needs to stand out. Offers that are both attractive to the seller and financially prudent for you are more likely to be successful. This may mean going above the asking price or being flexible with terms to appeal to the seller's needs.

THE ROLE OF PROFESSIONALS

Navigating the spring market successfully often requires the expertise of professionals. An estate agent with local market knowledge can provide invaluable advice on pricing, presentation, and negotiation. Meanwhile, a mortgage adviser can help secure the best financing options and navigate the approval process.

Seizing the Spring Opportunity

The spring surge in property listings is more than just a seasonal trend; it's a golden opportunity for buyers and sellers alike. By understanding the dynamics at play, preparing adequately, and acting decisively, you can leverage this period to achieve your goals. Whether you're looking to buy your dream home or sell for the best price, Spring offers the perfect backdrop for your property transactions.

SOURCE DATA

[1] RightMove - Stronger buyer demand and sales as market marches into Spring - 2024



EXPLORING STAMP DUTY



What It Means for Buyers and Sellers

Considering buying a new home in 2024? Remember to factor Stamp Duty Land Tax (SDLT) in your budget. While it can have a significant impact on what you can afford, there's some good news! Recent changes to the rules could impact how much you pay, especially if you're a first-time buyer.

In the following, we will unpack the latest stamp duty adjustments, and how they could affect both sides of the transaction. We'll explain the increased thresholds, the temporary timeline, and what it all means for homeowners in 2024.

RECENT SHIFTS IN STAMP DUTY

What You Need to Know

Back in the September 2020 mini budget, it was announced that there would be exciting cuts to stamp duty. While this relief has been a huge help for many homebuyers, the government has confirmed this relief will end on March 31, 2025 [1]. This means the current thresholds will revert to their previous levels on that date, impacting both buyers and sellers. Making 2024 an important year for those looking at buying or selling their home.

With the relief, the current SDLT nil-rate threshold - marking the point where property buyers in England start paying SDLT - stands at £250,000. With the threshold reverting back to its previous level of £125,000 in 2025.

Here's a breakdown of what this means for you:

Higher Tax Potential for Future Buyers

Those who complete property sales/purchases before April 1, 2025 will benefit from the current, higher

thresholds. This allows significant savings on SDLT - potentially thousands of pounds depending on the property value. However, for those whose transactions exceed this deadline, be prepared for potentially higher tax liability as the relief program comes to an end.

Sellers Need to Stay Informed

Understanding the impact of SDLT on potential buyers' costs is crucial, most notably for sellers whose property is approaching the pre-change thresholds. Meaning it may be worth taking note of the potential increased tax burden for buyers after March 31, 2025, and setting a more competitive asking price to attract serious buyers.

What we need to remember is that this is a moving target. While the overall stamp duty landscape is set to change in April 2025, there could be further changes or announcements unveiled over the next year. Staying up to date through reputable sources will ensure you're making well-informed decisions.

SHOULD FIRST TIME BUYERS SEIZE THE OPPORTUNITY?

These stamp duty adjustments hold particular significance for first-time buyers (FTBs) looking to step onto the property ladder. While the changes affect all buyers, FTBs benefit the most due to the First Time Buyer's Relief (FTBR).

Here are some reasons why this is a golden opportunity...

Double Savings

The temporary increase in the Nil Rate Band (NRB) specifically from the First Time Buyer's Relief, from £300,000 to £425,000, combines with the overall increased threshold for all buyers (currently £250,000). This double benefit results in capacity for significant savings compared to previous years.

Real Numbers, Real Savings

If we break it down as a first-time buyer considering a property between £425,000 and £625,000, you can claim FTBR as outlined by the current tax relief program [2]. This means you'd only pay 5% stamp duty on the amount exceeding the £425,000 threshold, translating to a potential saving of up to a substantial £8,750!

Reduced Upfront Costs and Stronger Negotiation

The financial boost from stamp duty savings frees up valuable funds for other expenses you may encounter, like moving costs, furniture, or potential renovations. As well, knowing you'll benefit from lower stamp duty rates strengthens your negotiations with sellers, largely for properties nearing the pre-change thresholds, where the difference in SDLT liability after April 1, 2025 can be substantial - making the property less attainable to some buyers.

While the temporary relief program benefits all buyers in one way or another, FTBs enjoy the most significant advantages. By prioritising your home buying journey over the next year and completing before April 1, 2025, you could leverage the substantial cost savings.

UPCOMING SHIFTS: ABOLITION OF MULTIPLE DWELLING RELIEF (MDR)

Considering a property purchase with a combination of residential and non-residential elements? An upcoming change to stamp duty legislation that could cause an impact. Effective June 1, 2024, the Multiple Dwelling Relief (MDR) will be abolished [3]. This relief previously offered reduced SDLT rates for such transactions.

Here's what this means:

Higher Tax Thresholds for Future Purchases

After June 1, 2024, properties with both residential and non-residential elements will be subject to the standard SDLT rates. This could translate to a higher tax liability compared to what was possible under MDR. Although, with the tax relief on standard SDLT in place until April 2025, there is still a possibility of stamp duty savings for buyers who complete before the deadline.

Grandfather Clause

A likely sigh of relief for those who've already taken steps towards a mixed-use property purchase! Existing contracts exchanged before March 6, 2024, will be locked in and still benefit from current MDR rates.

As we approach a pivotal moment in 2024, with significant changes anticipated for stamp duty, it's crucial for both buyers and sellers to stay abreast of these developments to navigate the property market effectively. For buyers, particularly those purchasing their first home, the opportunity to capitalise on the current, more favourable stamp duty thresholds should not be missed. Acting before the April 1, 2025 deadline could result in considerable savings, given the scheduled return

to lower thresholds thereafter. Furthermore, the stamp duty landscape is subject to evolve, necessitating ongoing vigilance to ensure that decisions are made with the most current information.

For sellers, understanding how the upcoming changes to stamp duty, particularly the increase in buyer costs for those near the pre-change thresholds after March 2025, could influence the attractiveness of your property is vital. Adjusting to these changes, including the specific impact of the Multiple Dwelling Relief (MDR) abolition in June 2024 on mixed-use properties, requires preparation. Buyers completing purchases after this date may face higher taxes, potentially affecting their decision-making process.

Given the complexities surrounding stamp duty and its implications on property transactions, the guidance of a financial adviser becomes invaluable. Tailored advice can demystify the specifics of your situation, ensuring that your decisions are both informed and strategic. As 2024 unfolds as a transitional year for stamp duty, staying informed and prepared for change is indispensable for navigating the shifts in the property market with confidence.

SOURCE DATA:

- [1] Stamp Duty Land Tax (Temporary Relief) Act 2023 - April 2023
- [2] Birkett Long Solicitors, Stamp Duty Land Tax changes from 31 March 2025 - March 2024
- [3] PKF Francis Clark, Stamp duty land tax - abolition of multiple dwellings relief - Budget 2024



A SPRINGBOARD FOR FIRST-TIME BUYERS



The Lifetime ISA

Dreaming of taking those first steps onto the property ladder? A huge milestone for many, but also a daunting challenge. A recent Zoopla study revealed a hurdle many first-time buyers face when they need to secure a £34,500 deposit for a £240,000 house [1]. With rising living costs, saving this amount can seem impossible.

But there's a government scheme in your corner: the Lifetime ISA (LISA). Launched in 2017, a LISA is a savings account designed to help you save for your first home or retirement. Let's explore how LISAs work and see if they're the right fit for you.

WHAT IS A LIFETIME ISA?

Issued by the UK government and intended to give first-time buyers a step up on their home buying journey, The Lifetime ISA is a unique savings account with exclusive benefits. Functioning as a hybrid between a typical savings account and a retirement fund, the account's purpose is to save for your first home, or for your golden years. With the government contributing an additional 25% of every pound you deposit into the account, and a maximum annual contribution of £4,000, you can make your savings go further. So, for every £4,000 saved or invested, the Government gives you a £1,000 top up, and interest or investment returns are tax-free. Making dreams of purchasing your first home suddenly within reach, the LISA offers a tax-efficient way to achieve your financial goals.

Note, Lifetime ISAs are only open to UK residents aged 18 to 39. So if you're making big plans for the future, whether buying a home or enjoying a worry-free retirement, don't miss out on adding the LISA to your financial toolkit.

TYPES OF LIFETIME ISA

There are two types of Lifetime ISA (LISA): Cash LISA and Stocks & Shares LISA. While they are both great options to save for your first home, the right choice depends on your tolerance for risk and investment goals. Let's break down the differences between the accounts.

Cash LISA: Interest is paid tax-free on the amount you contribute and any state bonus already in the account when the interest is paid. You get to keep all this interest, and the next year you'll earn interest on that too – this is known as 'compound interest'.

Stocks & Shares LISA: A stocks and shares ISA (or investment ISA) is an account that allows you to invest in various investments, such as individual shares, exchange-traded funds and investment trusts. You can invest up to the current ISA annual allowance, with the benefit of not paying tax on your investment gains.

LIMITATIONS OF A LISA

While the LISA is a great tool for first-time buyers to save for their deposit, it's important to understand the key limitations before jumping in.

Early Withdrawal Penalty: The LISA is primarily designed for first-time home purchases or retirement savings. So if you need to access your funds, and it's not for either of these purposes, you face a significant penalty. If you withdraw prematurely, you lose a staggering 25% of the amount you take out, meaning you could get back considerably less than you originally put in [1]. A chunk of your hard-earned savings disappearing is a consequence you definitely want to avoid unless absolutely necessary. Another point to note is that the LISA must be open for at least a year to withdraw any savings you've deposited.

Property Price Cap: It's important to note that there is a cap on the price of the property your LISA can be used to purchase. This cap is currently £450,000, and with property prices on the rise, it may limit your options when searching for your dream home.

Investment Risk: Another major factor to consider is investment risk. Not applicable to a standard Cash LISA, a Stocks and Shares LISA invests your contributions in the stock market. While this can potentially lead to higher returns, the stock market can be unpredictable, and there's a chance your investment value could fluctuate, meaning there's a risk of losing money. If you have a tighter savings timeline, a Cash LISA may be more suitable for you, as it offers a fixed interest rate, so you'll know how much your money will grow over time.

Before choosing the type of LISA you want to save with, carefully consider your savings timeline and your risk tolerance. Consulting with a financial adviser can help make this decision.

The Lifetime ISA is a fantastic tool for first-time buyers, offering a government bonus and tax-efficient savings. However, it's important to remember that it's not a magic solution. Saving discipline and responsible financial planning are still key to achieving your property dream.

If you're a disciplined saver with a long-term view of buying a property under £450,000, a LISA can be a powerful tool. However, if you need access to your funds or are uncertain about your timeline, a LISA might not be the most suitable option.

Ultimately, the decision is yours. LISAs offer unique advantages, but understanding the limitations is crucial. Do your research, consider your individual circumstances, and talk to a financial adviser if needed. With careful

planning, a LISA can help you turn your dream of homeownership into reality.

SOURCE DATA:

[1] Zoopla - What's the average first-time buyer deposit by region in 2023?

[2] GOV.UK - Lifetime ISA



FINANCING AND MORTGAGE OPTIONS FOR SELF-BUILD PROJECTS

Many dream of building their own home, a unique space perfectly tailored to their lifestyle. But finances can be a hurdle. Fear not! Several options can turn your dream into reality.

Self-build projects require strategic planning. You can leverage your savings, potentially staying in your current home while building. Selling your existing home can also free up significant funds for your new build. Alternatively, you can use it as security for a loan to finance the new one, potentially requiring temporary living arrangements during construction.

There's also a financing option specifically designed for self-build projects: self-build mortgages. Unlike standard mortgages, these specialist loans disburse funds in stages throughout the project, catering to the unique needs of construction. The following will look into self-build mortgages, exploring the different types available, as well as other types of financing on offer. So, are you ready to grab your hardhat? With the right financial strategy, building your dream home is closer than you think!

UNDERSTANDING SELF-BUILD MORTGAGES

Unlike standard mortgages with a lump sum upfront, self-build mortgages release funds in stages as various parts of the build are completed, matching key milestones. This structured method reflects the unique needs of a self-build project, ensuring you have the finance to support each stage and achieve your dream home. There are two main types of self-build mortgages:

Advance Stage Payment

This option provides the required capital upfront to cover labour and material costs for each construction stage, unlike an arrears mortgage which reimburses

you later. This can significantly aid cash flow, especially for those without a large amount of savings readily available.

However, advance stage payment mortgages are less common and typically come with higher interest rates due to the increased risk for the lender of providing funds upfront.

Arrears Stage Payment

The most prevalent type of self-build mortgage releases funds after the completion of each building stage. As a self-builder, you'll be required to demonstrate proof of the work completed and costs incurred, such as receipts and invoices. However, this approach requires you to have funds available upfront to cover materials and construction costs before being reimbursed by the lender.

ADVANCE VS. ARREARS PAYMENT SELF-BUILD MORTGAGES

Choosing between advance and arrears payment self-build mortgages hinges on your financial circumstances.

Advance Payment

Improves Cash Flow: Unlike arrears mortgages, advance payments provide the money upfront for each construction stage. This allows you to buy materials and pay for labour as needed, particularly beneficial for those without a large amount of savings readily available.

Higher Interest Rates & Less Common:

Lenders perceive an increased risk by providing funds upfront, so advance stage payment mortgages typically come with higher interest rates.

Additionally, these mortgages are less frequently offered by lenders.

Arrears Payment

Lower Initial Outlay: Compared to advance payments, arrears mortgages require a lower initial outlay as you only pay after each stage is complete.

Requires Strong Reserves: This approach necessitates having funds upfront to cover materials and construction costs before being reimbursed by the lender. This can be a significant hurdle for many self-builders.

ELIGIBILITY AND THE EXTRAS

Self-build mortgages are the most common type of suitable financing, but additional considerations might be necessary.

Short-Term Financing: Bridging loans can be a helpful tool for short-term financing needs. They provide a quick cash injection to cover initial expenses or bridge the gap until a self-build mortgage kicks in. However, bridging loans come with shorter repayment terms (typically 1-3 years) and typically carry higher interest rates than self-build mortgages.

Financial Buffer and Safety Measures:

Having a financial buffer from personal savings can help cover unexpected costs that might arise during construction. Protecting your project against unforeseen events like damage or injury during construction is crucial. Don't forget to factor the cost of self-build insurance into your budget.

MEETING THE LENDER'S CRITERIA

Several key factors determine if you qualify for a self-build mortgage. These include:

Loan-to-Value (LTV) Ratio

This reflects the amount borrowed compared to the anticipated value of the completed property. Due to the inherent risk in self-build projects, lenders typically offer lower LTV ratios compared to traditional mortgages. This means a larger down payment is usually required.

Experience & Project Plan

A well-defined project plan with realistic budgets and timelines showcases your preparedness and strengthens your application. Experience in self-build projects or relevant skills can further improve your chances of approval.

Financial Stability

Lenders assess your ability to manage the mortgage repayments throughout the construction phase. Strong credit history and stable income are essential for securing a self-build mortgage.

As you stand on the brink of making your dream home a reality, the financial strategy you choose will be the bedrock upon which your project rests. With a blend of foresight, planning, and professional guidance, navigating the financial landscape of self-build projects can lead to a rewarding culmination: the creation of a home that is not only a reflection of your vision, but also a testament to the diligence and passion invested in its realisation. In the end, the journey of building your dream home, armed with the right financial tools and strategies, is not just about the destination, but about crafting a space that embodies your aspirations, creativity, and life's dreams.



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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