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Revealed: Three times as many Solihull homes could be burdened by inheritance tax freeze

A house bought in Solihull in 2022 is three times more likely to result in families being hit by inheritance tax than in 2009, when the levy was first frozen at £325,000 – research by Solihull-based law firm Shakespeare Martineau has revealed.

Analysis of the Land Registry's price paid data shows that in 2009, 19% of all property purchases (343 out of 1,846) in Solihull cost £325,000 or more. However, in 2022, this trebled to 59% (1,460 out of 2,481). In a survey by the firm, 80% of people said they have not thought about making lifetime gifts to reduce their inheritance tax liabilities and more than 1 in 5 people (21%) said they do not ever expect to consider estate planning, which means more families could find themselves being burdened by inheritance tax.

Hannah Tait, private client partner at Shakespeare Martineau, said: "When modern inheritance tax, known as estate duty, was introduced in 1894, it was intended to affect only the extremely wealthy. "However, the tax-free allowance has been frozen at its current rate for more than a decade, where it will remain until at least 2026 despite increasing house prices and inflation. The standard inheritance tax rate is 40%, which can eat into what is left behind, leaving families facing an unexpected and, potentially, large bill."

If the main home is being left to children or other direct descendants such as grandchildren, people can take advantage of the residence nil-rate band, introduced in 2017, which will increase the threshold by £175,000 – taking the tax-free allowance to £500,000. However, the number of properties that were purchased for £500,000 or more in Solihull in 2022 also increased more than five times when compared with 2009 (29% versus 5%), according to the Land Registry's price paid data. There are a number of options for those looking to estate plan, from the basics like making a will or utilising pensions, which are not generally subject to inheritance tax. Through to gifting, charity donations and setting up a trust.

Hannah added: "With a huge menu of options, anyone with a potential inheritance tax liability should take specialist tax and legal advice to ensure they are making the best of their situation."



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Autumn is approaching...

Welcome to the September edition

It's a busy month with kids going back to school, and individuals getting ready for university. The roads are going to be busier, the mornings and evenings are going to get darker, but there's still lots to look forward to.

We can start thinking ahead, planning Halloween treats, bonfire parties and event starting to think about Christmas plans. There's also lots of interesting and fun things going on locally – whether you fancy a ladies night, a beer and cider festival or a quiz night – just check out page 6 for more details.

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community events



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for tickets. All proceeds will go to the Village Hall Refurbishment Fund.

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information from wythall-park.org.uk or Facebook.

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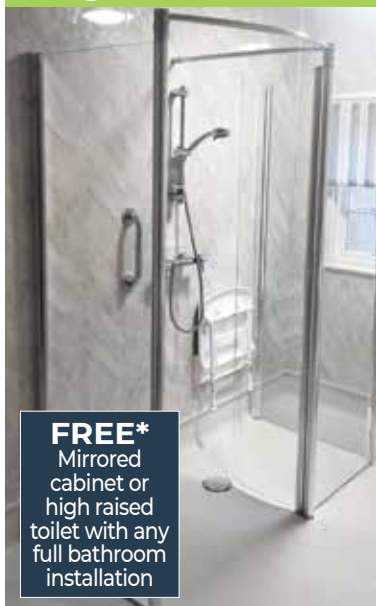
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Garden for free

Watching The Chelsea Flower Show this year I was

struck by how the hottest horticultural trends this year are budget-friendly. I assume that this was not an accident given the ongoing cost-of-living crisis in the UK. But whatever the reason there were many free and cheap garden ideas on show.

One of the hottest trends in the show garden was 'weed-styling.' Cleve West's Centrepiece Garden was a masterclass in how to do this. Using 'weeds' or wildflowers is not only kind to your budget but also to the environment. Unsurprisingly, our native wildlife loves our native flora and dandelions are particularly good for bees. Encourage plants such as wild carrot, yarrow, ivy-leaved toadflax, common fennel, red valerian, and cow parsley.

Another trend on display was using rubble and reclaimed waste, which would otherwise go to landfill, to make a rockery, path, or wall. This look suits drought-tolerant plants such as rosemary, sedums, lavender, sage, phlomis,

thyme and oregano.

Chaos gardening is an actual thing! Collect up any seeds that you have lying around and scatter them throughout your flowerbeds. Mix up annuals flowers with vegetables and once established it will produce a potager effect. I have one area of my garden called 'freebie corner.' It is stocked only with gifted plants, or those

pop up all over the garden in random clumps every year.

I've banged on about making your own compost on this page for years. Just do it. Once your compost bin is established you will barely ever have to pay for expensive bags of compost again. You can start any time, and use grass cuttings, shredded paper, veg peelings and eggshells. Your garden will love you.

You can also try wilding your lawn. This is not for everyone because some people like their grass neat. But if your lawn is a bit moth-eaten or you hate mowing, try letting it grow. You will be amazed at the flowers, and the insects they attract. The trick to making it look like a style choice and not just neglect is curation. You can choose to wild just certain areas, leaving a central space on which to sit or play, or mow a wide meandering path or two through the longer grass, or mow around the edge like



I've gleaned from cuttings or even in the case of one rose bush, removed from a skip, with the owner's permission!

Leading on from this, try planting self-seeders. I have loads of aquilegia, meadow cranesbill, poppies, verbena, and forget-me-nots. They

a picture frame and keep the lawn well edged and the wild area contained to the centre. Try it. If you hate it, it's simple enough to mow it short again.

Your garden is your space. It should work with you and your budget to provide a place where you can relax.

Pork Chops with Apple sauce



A perfect supper for an autumn evening

Preparation time: 20-25 mins

Cooking time: 30 mins plus standing.

Serves: 4

Ingredients

4 pork chops on the bone
- about 3cm / 1.5 inches
thick at room temperature.
1½ tbsp sunflower oil
salt and pepper
for seasoning
Chunky Apple Sauce
450g cooking apples,
cored and diced.
4 tbsp caster sugar
finely grated zest 1/2 lemon
2 tsp lemon juice
4 tbsp water
¼ tsp ground cinnamon
knob of butter

Method

Preheat the oven to 200C
/ 180C Fan / Gas mark 6.

To make the apple sauce:
Place the chopped apples,
lemon juice and zest, sugar,
and water into a heavy
based saucepan. Bring to
the boil, stirring to dissolve
the sugar. Reduce the
heat and simmer for 15
minutes, until the apples
are tender. Add the butter
and the cinnamon and
beat the apples until you
have a chunky sauce (if
you prefer smooth, puree
them). Remove the pan
from the heat and cover
to keep the sauce warm.
Pat the pork chops dry
and season well with salt
and pepper. Heat the

sunflower oil in a large
oven-proof frying pan
over a medium-high heat,
and fry for 3 minutes each
side to brown them.

Transfer the pan to the
preheated oven and roast
the chops for 7-10 minutes,
until cooked through. (The
juices should run clear when
you cut into a chop). Take
the pan out of the oven,
cover with foil and let the
chops rest for a few minutes.
Transfer the chops to a plate,
spoon over the pan juices
and serve with the apple
sauce, mashed potato,
and vegetable of choice.



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a good read

By Natasha Donovan

The Lie of the Land

by Amanda Craig

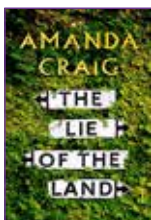
Lottie and Quentin Bredin are a middle-aged couple, living in London. Their marriage is crumbling because Quentin is a serial philanderer, for which Lottie partly blames herself.

Despite belonging to what Lottie describes as the luckiest generation in British history, the couple find themselves financially strained and unable to afford a divorce after losing their jobs since the credit crunch.

In an unconventional decision, Lottie suggests renting a cheap cottage in Devon and letting out their London house. Thus, they move to the countryside in a kind of antithesis of the usual 'escape to country story'. There they grapple with challenges including unwelcoming locals, their daughter being targeted by school bullies, and Lottie's mixed-race son from a previous marriage, being assumed to be an immigrant. As the family becomes more involved with the local community, the novel explores the messiness of family life and the absurdities of living in contemporary Britain. Craig skilfully juxtaposes the metropolitan and rural worlds which provides some truly funny moments, but darker elements start to emerge, including a sinister secret within the cottage which is the reason for the exceptionally low rent.

Quentin struggles to adapt to the new lifestyle, frequently returning to London and his affairs. However, as he spends more time with his family, he begins to reflect on his emotional flaws and how they may be intertwined with his own upbringing.

While the narrative provides an energetic exploration of the darker side of countryside living including casual racism and hostile neighbours, the heart of the story lies in the evolving relationship between Quentin and Lottie. *The Lie of the Land* deftly captures the capacity for change in individuals and the multifaceted



nature of human relationships, and endings which are not necessarily neat and tidy.

Town is by the Sea

by Joanne Schwartz,

illustrated by
Sydney Smith

This beautifully illustrated children's book is set in a small

coastal town. The story follows a young boy named Joey as he goes about his daily routine and reflects on the life of a miner.

Joey's father is a coal miner who works deep beneath the sea, extracting coal to support their family. Every day, Joey imagines his father's dangerous work while he enjoys the sunshine and plays with his friends. The contrast between the bright, vibrant world above ground and the darkness of the coal mine below is beautifully depicted through Sydney Smith's evocative illustrations.

As Joey explores the town, he visits different places that hold significance for him. He goes to the park, where he can see the sparkling sea in the distance and dream about what lies beneath its surface. He visits the cemetery, where he pays respects to his ancestors who were also miners. And he goes to the local store, where his mother works, and imagines a future where he may have a different occupation.

Throughout the book, the reader gets a glimpse into Joey's close-knit community and the rhythm of their lives. They come together to support one another and to celebrate special moments, like the arrival of summer. However, the constant presence of the sea serves as a reminder of the dangers faced by Joey's father and the sacrifices made by the miners.

Town Is by the Sea is a poignant and contemplative book that explores themes of family, community, and the contrast between a child's innocent perspective and the realities of a challenging occupation.



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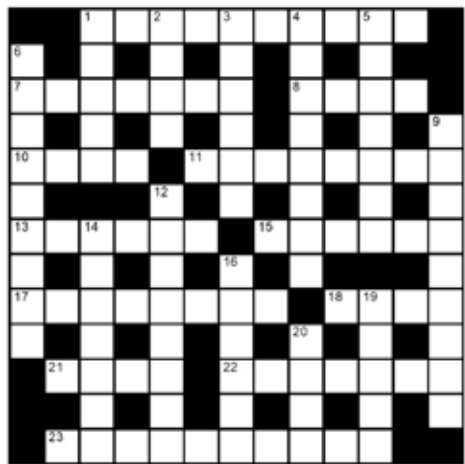
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crossword



clues

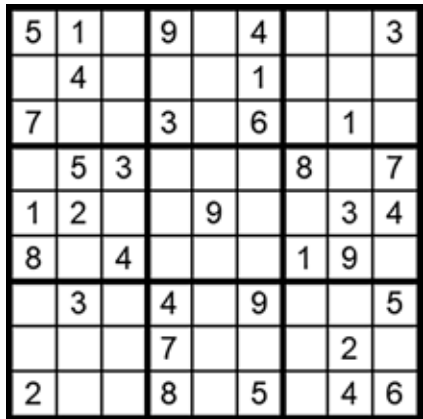
Across

- 1 Crusade, expedition (10)
- 7 Troubled, dubious (2,5)
- 8 Type of shoe (4)
- 10 Hairless (4)
- 11 Twelfth month (8)
- 13 Bunny (6)
- 15 Duplicate (6)
- 17 Cinderella's were glass (8)
- 18 Quick (4)
- 21 Celebrity (4)
- 22 Speculated (7)
- 23 Give the go-ahead (5-5)

Down

- 1 Cycle (5)
- 2 Hoodlum (4)
- 3 A little, quite (6)
- 4 Oily fish (8)
- 5 Adios (7)
- 6 gobbledygook (9)
- 9 Appreciation (9)
- 12 Scatter (8)
- 14 Vesicle, bubble (7)
- 16 Meagre (6)
- 19 Assign (5)
- 20 Complacent (4)

answer on page 22



how to play
sudoku

It's simple!

Fill in the grid so that each row, column and 3x3 box, contains the numbers 1 through to 9 with no repetition. You don't need to be a genius. These puzzles use logic alone. Watch out! Sudoku is highly addictive.

answer on page 22

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9	5	3	1	4	2	8	6	7
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6	3	1	4	2	9	7	8	5
4	8	5	7	6	3	9	2	1
2	7	9	8	1	5	3	4	6

Sudoku Solution

from page 20

P	I	L	G	R	I	M	A	G	E
G	E	O	A	A	O				
I	N	D	O	U	B	T	C	L	O
B	A	T	H	K	X	D	O		
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S	L	I	P	P	E	R	S	P	A
H	S	E	E	U	S	L	E		
H	S	A	R						
E	S	S	A	U	O	E			
G	R	E	E	N	L	I	G	H	T

crossword Solution

from page 20

Councillor surgeries

These are face-to-face meetings held by councillors for local people to raise issues in their area.

Held at The Core Library, Solihull on the first and last Saturday of the month, 10am – 12 noon.

WMG
Academy for Young 
engineers
Solihull

WMG ACADEMY OPEN EVENING

THURSDAY 26TH OCTOBER

5PM - 8PM

WMG ACADEMY,
CHELMSLEY ROAD, SOLIHULL,
BIRMINGHAM, B37 5FD



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