

WHAT TYPES OF PROPERTY CAN YOU PURCHASE WITHIN A SIPP?

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We're happy to assess any property that's commercial and based in the UK – here's an idea of the types of property that are normally allowable, subject to our due diligence.



SHOPS

(the retail sale of goods to the public):
For example: stores, hairdressers, dry cleaners, or travel agents



FOOD & DRINK ESTABLISHMENTS

For example: Restaurants, cafes, takeaways, pubs and wine bars.



LAND

For example: Bare land, farmland, forestry land and grazing land.



INDUSTRIAL UNITS, STORAGE, OR DISTRIBUTION

For example: Wholesale warehouses, distribution centres or manufacturing units.



NON RESIDENTIAL INSTITUTIONS

For example: Clinics and health centres including GP surgeries and dental practices, crèches and day nurseries



PUBLIC AND LEISURE FACILITIES

For example: Cinemas, dance and concert halls, sports halls, swimming pools, gymnasiums and bingo halls.



HOTEL AND CARE FACILITIES

For example: An entire hotel complex.



BUSINESS OFFICES

For example – general offices, solicitors offices, barristers chambers, accountancy firms, estate agents or employment agencies

Please turn over to find out more about the types of property or transactions we do not accept.

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What types of property or transactions do we exclude?

We will always review the individual properties looking to be purchased and assess them on their own merits. There are a number of general property types that we exclude as a result of legislation or to ensure the security of the investment within your SIPP.

Excluded properties or transactions:

- > Overseas property. Property must be located in England, Wales, Scotland or Northern Ireland.
- > Joint title purchases where the beneficial interest retained outside of your SIPP is of nominal value.
- > Property that benefits from an aggregated income such as hotel rooms and storage pods.
- > Residential property including holiday apartments, beach huts, and caravans.
- > Gardens or parts of property that form or are used in conjunction with residential property.
- > Types of property where we are advised that there is no re-sale market.
- > Property with environmental concerns, including petrol stations and recycling centres.
- > Commercial freeholds where there is a residential leasehold under the freehold.
- > Any property our insurers will not cover.
- > Properties that have a very low Energy Performance Certificate (EPC) rating F or G unless we have received the client's confirmation that they are aware of the changes in regulation and agree that when required, they will make arrangements to improve the rating.

Please note: Throughout the acquisition process we will undertake a variety of checks to protect your SIPP.

Contact details

Every property is different and questions will always arise. Our property experts are waiting to hear from you.

Your Future SIPP

Commercial Property – New enquiries

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