



When to use this form

You can claim residence nil rate band (RNRB) against the estate of someone who has died providing you meet the following conditions:

- the deceased died on or after 6 April 2017
• the estate includes a residence owned by the deceased (see note 2 on page 5)
• the residence in the estate is inherited by the direct descendants of the deceased (see note 3 on page 5)

RNRB can also apply if the deceased either downsized to a less valuable residence, sold or gave away a residence on or after 8 July 2015 (see note 13 on page 6)

You can find more information about claiming RNRB at www.gov.uk/guidance/inheritance-tax-residence-nil-rate-band

Residence nil rate band (RNRB) is an extra amount that can pass on death without any inheritance tax being payable. It's applied before the nil rate band (NRB) and any transferable nil rate band (TNRB) applicable when the death occurred.

See the notes on pages 5 to 7 to help you complete this form.

Deceased's surname

Text input field for deceased's surname

Deceased's first name(s)

Text input field for deceased's first name(s)

Date of death DD MM YYYY

Grid input field for date of death (DD MM YYYY)

Inheritance Tax reference number

Text input field for inheritance tax reference number

If you need help

For more information, go to www.gov.uk/inheritance-tax or if you can phone the Inheritance Tax Helpline on 0300 123 1072.

If you're calling from outside of the UK phone +44 300 123 1072.

Estate details

1 Does any of the estate pass to the deceased's children or other direct descendants? (see note 3 on page 5)

No [checkbox] If 'No' you can't claim RNRB

Yes [checkbox]

2 What's the total value of the estate before deducting any reliefs or exemptions?

(The total of IHT400, box 91, IHT403, box 12, box 10 and box 15 for each form IHT418.)

£ [text input field]

3 What's the amount of the total chargeable estate on death? (see IHT400, box 108)

£ [text input field]

Details of the residence on which you are claiming RNRB

4 Does the estate include any residential property that the deceased owned and lived in? (see note 4 on page 5)

No [checkbox] If 'No', go to question 13

Yes [checkbox]

5 What's the address of the residence? (see note 5 on page 5)

Address input fields including a Postcode field

## Details of the residence on which you are claiming RNRB continued

6 What's the value of the residence at the date of death?

(see note 6 on page 5)

£

7 What percentage of the residence passes to direct descendants following the deceased's death? (see note 7 on page 6)

·  %

8 Please state the name(s) of these direct descendants and their relationship to the deceased. (If you need more space, please use the 'Additional information' boxes on page 16 of the IHT400.)

Name	Relationship

## Chargeable value of the residence

9 Is any part of the residence exempt from inheritance tax, or does any part of it qualify for any relief on the death? (see note 8 on page 6)

No  If 'No' go to question 13

Yes

10 Does grossing up or interaction apply? (see note 9 on page 6)

No

Yes  If 'Yes' go to question 13

11 What's the chargeable value of the residence for inheritance tax purposes? (see note 10 on page 6)

£

12 What's the chargeable value of the part of the residence that passes to the direct descendants (see note 11 on page 6)

£

## Transferable residence nil rate band

**13** Do you wish to transfer any unused residence nil rate band (TRNRB) from the estate of a pre-deceased spouse or civil partner of the deceased?

No  If 'No', go to question 15

Yes  If 'Yes' you'll need to complete form IHT436 'Claim to transfer any unused residence nil rate band' (TRNRB)

**14** How much transferable residence nil rate band are you claiming?

(This is the figure from either box 15 or box 21 form IHT436)  
(see note 12 on page 6)

£

## Downsizing allowance

**15** Are you claiming any downsizing allowance? (see note 13 on page 6)

No  If 'No' go to question 25

Yes

**16** The address of the property for which you're claiming downsizing allowance

<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode <input type="text"/>

**17** What was the date the property was disposed of?

DD MM YYYY (see note 14 on page 7)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

**18** What was the value of the deceased's interest in the property at the date it was disposed of? (see note 15 on page 7)

£

## Other Assets

19 Other than the property mentioned in question 5, do any other assets pass to a direct descendant following the death? (see note 16 on page 7)

No  If 'No' go to question 25

Yes

20 Does grossing up or interaction apply? (see note 9 on page 6)

No

Yes  If 'Yes' go to question 23

21 What's the total value of the other assets passing to direct descendants? (see note 17 on page 7)

£

22 Please state the name(s) of these direct descendants and their relationship to the deceased. (If you need more space, please use the 'Additional information' boxes on page 16 of the IHT400.)

Name	Relationship

23 If a valid claim for RNRB had been made at the date of disposal would any transferable residence nil rate band have been available at that time? (see note 18 on page 7)

No  If 'No' go to question 25

Yes

24 If so, what would the amount of transferable residence nil rate band have been at the date of disposal? (see note 19 on page 7)

£

## Working out the Inheritance Tax

Go to the residence nil rate band calculator at [www.gov.uk/guidance/inheritance-tax-residence-nil-rate-band](http://www.gov.uk/guidance/inheritance-tax-residence-nil-rate-band)

The boxes on this form will give the information you need to use the calculator. Do not use the calculator if you have answered 'Yes' to question 10 or 20, we will do the calculation for you.

25 If you have completed the RNRB calculator, enter the value for the available RNRB here

£

---

## Notes to help you fill in this form

### 1. Residence nil rate band (RNRB) amounts

The maximum available amount of the RNRB (excluding any transferred amounts) for deaths in the following tax years are:

- £100,000 in 2017 to 2018
- £125,000 in 2018 to 2019
- £150,000 in 2019 to 2020
- £175,000 in 2020 to 2021

### 2. What is a residence

A residence is any property that the deceased lived in as their home while it was included in their estate. It doesn't have to be their main home, or have been lived in or owned for a minimum period. A property that the deceased owned, but never lived in, such as a buy-to-let property, is not a residence and is not eligible for the RNRB.

### 3. Direct descendants

A direct descendant is:

- a child, grandchild, great-grandchild or great-great grandchild of the deceased

And for the purpose of RNRB a 'child' includes:

- a child who is, or was the deceased's step-child
- an adopted child is a child of the deceased
- a foster child is treated as a child of the deceased
- if the deceased was an appointed guardian or special guardian for a child who was under 18 at that time, the child is treated as a child of the deceased

For RNRB purposes a 'child' does not have to be under 18 at the deceased's date of death, and a 'step-child' is limited to someone whose parent is, or was, the spouse or civil partner of the deceased.

For the purposes of RNRB a direct descendant is treated as including a spouse or civil partner of the child, grandchild or great-grandchild, (including their widow, widower or surviving civil partner, provided that the widow, widower or surviving civil partner had not remarried or entered into a new civil partnership before the deceased's date of death)

Direct descendants do not include nephews, nieces, siblings or other relatives not included in the list above.

### 4. Residential property owned by the deceased

Answer 'Yes' if the deceased's estate includes a property that they ever lived in as their residence while they owned that property. This doesn't need to be a residence that is being left to the deceased's children or remoter descendants.

### 5. Address of the property on which RNRB is being claimed

Include the address of the residence you are claiming RNRB on. If there was more than one residence in the estate at the date of death only one residence can be taken into account, but you can nominate which residence you wish to take into account.

### 6. Value of the residence

You need to include the value of the deceased's interest in the residence here. Deduct any mortgages or other debts charged on the residence from the gross value and include the net value in this box. This is the value of the residence that you can claim on.

### **7. Percentage of residence passing to direct descendants**

This is the share of the residence passing to direct descendants. For example, if a residence is included in the residue of the estate and it is left to two children and a nephew the percentage to enter here is 66.6667% (two thirds) Use 4 decimal places.

### **8. Are there any exemptions or reliefs?**

If any part of the residence passes to an exempt beneficiary, such as the deceased's spouse or civil partner or to a charity, or if a relief, such as agricultural relief, applies to any part of that property answer 'Yes'. If the residence falls into the residue of the estate and part of the residue passes to an exempt beneficiary, answer 'Yes' to this question.

### **9. Grossing up and Interaction**

Grossing up will apply if inheritance tax is due, and:

- the will makes any gifts that are 'free of tax'
- any part of the residue is exempt (because, for example it passes to charity or the deceased's spouse or civil partner) - The residue is what is left in the estate after you have paid all debts, legacies and taxes

Interaction will apply if business or agricultural relief is due, and:

- any part of the estate is exempt
- the will makes any gifts of specific assets
- the assets on which the relief is due are not specifically given away under the will

If either grossing up or interaction applies, the calculation of RNRB will be complicated and we will do it for you, but continue to complete the rest of the form.

### **10. Chargeable value of the whole residence**

This is the value for inheritance tax purposes for the whole of the deceased's interest in the property.

### **11. Chargeable value of the part of the residence that passes to a direct descendant**

This is the value for inheritance tax purposes of the part of the property that is inherited by a direct descendant. For example if the property is worth £400,000 and half passes to the surviving spouse and half to a child, the figure to include here would be £200,000 for the part passing to the child.

### **12. Transferable Residence Nil Rate Band (TRNRB) from more than one pre-deceased spouse or civil partner**

If you are claiming TRNRB from more than one pre-deceased spouse or civil partner, you need to add up the figures from box 15 or 21 from each IHT436, but the total is limited to the maximum available RNRB for the year of death.

### **13. Downsizing allowance**

In order to claim downsizing allowance:

- the deceased must have disposed of a former residence and either downsized to a less valuable residence, or ceased to own a residence, on or after 8 July 2015
- the former residence would have qualified for the RNRB if it had been kept until death
- at least some of the estate is inherited by the deceased's direct descendants

The downsizing addition can't exceed the maximum amount of RNRB that would have been available if the disposal or downsizing hadn't happened.

**14. Disposal date**

If there has been more than one disposal connected with the same property, for example a gift of a half share followed by a further gift of the remaining half share on a different day, only one disposal can be taken into account, but you can choose which one. Enter the date of the disposal that you wish to take into account.

**15. Value of property disposed of or downsized from**

Enter the open market value of the deceased's interest in the property disposed of at the date of disposal. If there was a mortgage on the property when it was sold, deduct the mortgage from the sale price, but do not deduct the costs of selling the property, such as solicitor or estate agent's fees.

**16. Other assets passing to direct descendants**

If there are no assets passing to direct descendants, other than the property mentioned at question 5 there won't be any downsizing allowance.

**17. Value of other assets passing to direct descendants**

This is the value after the deduction of any exemptions, agricultural or business relief or liabilities that is taken into account for inheritance tax purposes of the other assets.

**18. Transferable residence nil rate band**

Tick 'No' if you are not claiming transferable residence nil rate band now, or if the disposal was made before 6 April 2017. Tick 'Yes' if you are claiming transferable residence nil rate band now, the disposal took place after 5 April 2017, and the deceased's spouse or civil partner died before the disposal took place.

**19. Value of transferable residence nil rate band**

This is the amount of transferable residence nil rate band that would have been available to the deceased at the date of disposal, as if that date had been the deceased's date of death.