



HM Revenue  
& Customs

**Research report 542**

# **Capital Gains Tax communications research**

*Qualitative research to understand customer  
behaviour and preferences for seeking information  
about Capital Gains Tax*

**April 2019**

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# 1. Executive Summary

The policy concerning deadlines for when Capital Gains Tax (CGT) must be paid on second home property disposal is changing in April 2020. The policy change aims to improve collection of CGT by reducing error and increasing compliance; customers will have 30 days following property disposal to file their return and make an advance payment towards their tax bill.

This qualitative research sought to understand how customers' seek information about CGT; their understanding of the policy change; and expectations of the best way for HMRC to communicate these changes. Individuals in the research consisted of those considering property disposal and those who had recently paid CGT. The sample of individuals included a small number of UK non-residents. Intermediaries included estate agents, solicitors and accountants.

## Customer context

- The research identified two types of customer, with different levels of awareness and experience of CGT
  - **“One-off”** customers were individuals liable for CGT on one property, either as a result of recently selling an inherited property, or those who were currently renting / had rented out a property in the UK
  - **“Multiple disposal”** customers were more likely to be landlords who owned and rented out multiple properties, some of whom considered this to be a substantial part of their income
- “One-off disposal” customers were least likely to be informed about CGT. Not all of these customers used formal support, such as agents, for guidance on CGT. Those who did use agents used them on an informal basis only, usually where the individual had a specific question based on their personal CGT circumstances
- “Multiple disposal” customers were more likely to be landlords with greater experience and knowledge of CGT. These types of individuals were more self-sufficient, calculating their own CGT liability and sometimes consulting accountants for a sense-check of these calculations before filing self-assessment returns
- Solicitors and accountants reported that they do inform customers about CGT payment deadlines but it was evident that some “one-off disposal” customers had missed deadlines as a result of not being clear about this responsibility

## Information search process

- Information search journeys included a mix of online searching, and word of mouth among local networks and intermediaries
- Many used the search term ‘capital gains tax’ when searching online and generally used sites they considered to be relevant and credible to avoid being exposed to financial scams
- The gov.uk site appears high on search results. The site is perceived as authoritative, credible and up to date prompting many customers to search the site. Customers

considered the information to be comprehensive and easy to understand but experienced some navigation difficulties given the breadth of content on CGT in general, and hyperlinks to related information elsewhere on the site. This meant that relevant information such as payment deadlines may be easily missed

- Intermediaries are informed about CGT liabilities and changes to policy through a range of channels including Continuing Professional Development training providers, professional media and colleagues. As a result, they are unlikely to consult gov.uk or other websites

### **Understanding and communicating the policy change**

- Both individuals and intermediaries reviewed documents containing information about the CGT policy change. Both audiences described the information as difficult to understand due to long paragraphs containing financial terminology and unfamiliar terms related to CGT. As a result, neither audience felt confident that they had fully understood the policy changes and felt they would need to refer to a professional for clarification
- Landlords and other more experienced property disposal customers, or self-assessment customers who file their own returns are happy to receive direct communications from HMRC regarding the policy change. Individuals without representation feel that gov.uk is the most appropriate channel providing that information is easily accessible
- Intermediaries are confident that they would be informed about the policy change by their usual channels, including training courses and professional media
- All believed the policy change should be communicated as soon as possible given that the property disposal process can sometimes be lengthy and could involve complex discussions around tax with intermediaries

## 2. Introduction

### 2.1 Research background and objectives

The policy concerning the deadlines for when Capital Gains Tax (CGT) must be paid on second home property disposal is changing in April 2020. The new policy aims to improve collection of CGT by reducing error and increasing compliance. From April 2020 customers will have 30 days following property disposal to file their return and make a payment on account (an advance payment towards their tax bill). This differs from current policy which requires customers to pay as part of the self-assessment cycle.

By commissioning this research HMRC sought to improve their understanding of customers' expectations and how best to communicate with individuals and intermediaries who would be affected by these changes.

The research objectives were therefore as follows:

- Overall, to understand how HMRC can best communicate the capital gains tax policy change to customers
- Specifically,
  - to explore what prompts customers to search for information about capital gains tax;
  - to understand the channels used for information by customers and intermediaries;
  - to determine what types of messaging would be most effective for capital gains tax customers

### 2.2 Fieldwork period

The research was conducted between February and April 2019, with fieldwork taking place 11<sup>th</sup> - 22<sup>nd</sup> March 2019.

### 2.3 Who did the work?

The research was undertaken by the Employment, Welfare and Skills (EWS) team within Ipsos MORI's Social Research Institute.

### 2.4 Methodology and Sample

A total of 20 x 1-hour qualitative depth interviews were conducted using a mix of face to face and telephone.

Within the 20 interviews:

- nine interviews were among those considering disposal of their property in the next 12 months (three of which were non-UK residents) and six interviews were among those who had recently paid CGT;
- 15 interviews were among individual customers and five interviews among intermediaries (3 accountants, 1 estate agent and 1 solicitor)

The research employed a qualitative approach which emphasises exploring underlying views and themes rather than numerical outcomes. This approach relies on detailed discussion with relatively small sample sizes and as such it is not statistically representative.

Specific quotas were not set within these groups, but a broad representation was achieved within them. Detailed information on the sample profile is outlined below:

| 6 individuals who have paid CGT on property disposal   | 6 individuals who are considering property disposal                           | 3 UK non- residents considering property disposal   | 5 Intermediaries who deal with CGT   |
|--|---|---|--|
| <b>Age</b><br>36-49                    2<br>50+                        4                         | <b>Age</b><br>36-49                    2<br>50+                        4      | <b>Age</b><br>50+                        3  | <b>Type</b><br>Accountant            3<br>Estate agent            1<br>Solicitor                 1 |
| <b>Socio-economic grade</b><br>B                            4<br>C1                            2 | <b>Socio-economic grade</b><br>B                            6                 | <b>Socio-economic grade</b><br>B                            1<br>C1C2                       2 | <b>Size of company</b><br>Under 50 staff        4<br>50 – 249 staff        1                       |
| <b>Tax</b><br>PAYE                     2<br>SA                            4                      | <b>Representation</b><br>Will be represented    4<br>Will be unrepresented 2  | <b>Representation</b><br>Will be represented    2<br>Unsure                    1              |  |
| <b>Representation</b><br>Represented            3<br>Unrepresented         3                     | <b>Tax rate</b><br>Basic rate                4<br>Higher rate               2 | <b>Tax rate</b><br>Basic rate                2<br>Under £11,850         1                     |  |

All participants were recruited by specialist recruiters.

### 3. Customer mindset

Individuals broadly fell into two categories influenced by their level of awareness and experience of CGT:

- **“One-off disposal” customers** involved individuals who would be liable for CGT on one property, either as a result of recently selling an inherited property or those who were currently renting or who had rented out a property in the UK.
- **“Multiple disposal” customers** were more likely to be landlords who owned and rented out multiple properties, and some considered this a substantial part of their income.

### 3.1 “One-off disposal” customers

These types of customers were new to the topic of property disposal and therefore had acquired little knowledge of CGT and experienced lower confidence in their ability to calculate their CGT liability. Many therefore relied entirely on an accountant to understand more about the subject and to calculate and file their CGT liability. Some self-assessment customers felt more confident and used online sources, specifically gov.uk, to be more informed about CGT obligations and how to calculate their CGT liability.

*"I didn't really know what [Capital Gains Tax] was, it was only when I went through my accountant and he explained it that I understood it"*  
***Paid CGT in the last 12 months***

### 3.2 “Multiple disposal” customers

These customers had greater knowledge and experience of selling properties and therefore demonstrated stronger understanding of CGT and were more confident in their ability to calculate liabilities and file returns. Landlords who had relied on multiple secondary properties for many years were particularly confident in dealing with CGT. This group often relied on informal networks of investors with similar assets and sometimes used HMRC webinars to update their knowledge of tax. While this group was more confident in their understanding of CGT they often also had an existing relationship with an intermediary and used accountants to help them be more efficient in their overall tax affairs.

*"It's straightforward, you just need to get your figures right then hand over to professionals to deal with it"*  
***Paid CGT in the last 12 months***

## 4. Customer search process for information on Capital Gains Tax

### 4.1 Key questions

Key questions differed across the different customer types with less experienced, “one-off” customers wanting to know more basic information including definitions of CGT, what amount they would be liable for and if/ how payment of CGT could be avoided or minimised. The more experienced “multiple disposal” customers typically understood the basics about CGT and had more specific detailed questions in terms of types and amounts of reliefs, applying unused losses, and supplementary information related to filing their return independently or through accountants. Importantly this group were aware of deadlines relating to submission of CGT to HMRC and checked this with their accountant.

## 4.2 Customer journey for information on capital gains tax

Customer attempts to seek out further information were commonly prompted by conversations with intermediaries dealing with the sale of their property. Specifically, estate agents and accountants were often the instigator in motivating customers to seek out further information.

*“My accountant reminded me about [capital gains tax] when I went in to see him. After that I looked it up online, on the HMRC page”*  
***Paid CGT in the last 12 months***

### 4.2.1 Online sources

Individuals often used online sources first when seeking further information. This usually involved using search terms such as “capital gains tax” on Google. The first site customers often used was gov.uk as it appeared first in search results. Customers were also drawn to gov.uk as it was perceived as credible and authoritative and customers were confident that the information provided was accurate and up to date.

*“Gov.uk is like John Lewis, it’s the gold standard, it’s safe and not a scam”*  
***Paid CGT in the last 12 months***

Other online sources commonly used by individuals included Which? and YouTube. These sources were also often listed in the first few search results on Google. Which? was considered a credible source for consumer information and there was generally a strong sense of trust towards the organisation and the information it provided. In addition, Individuals appreciated the straightforward and easy to understand approach used. The level of detail was not overwhelming and case study examples and key facts helped individuals to absorb new information that was felt to be applicable to their personal situation. Customers also responded positively to the video resources on Which? that explained CGT in an accessible and visual way.

*“It’s as if someone sat down with you and explained it. You could use that example and come out with the answer”*  
***Considering property disposal in the next 12 months***

*“I just trust Which?, I’ve been a subscriber for over 40 years”*  
***Considering property disposal in the next 12 months***

YouTube was another popular source among individuals, consistent with their preference for accessible, visual and succinct information. Videos on YouTube offered easy to digest

information and explained financial terms or jargon which made the subject more engaging than reliance on written content only.

*“I would look at a few websites and then go on YouTube”*  
**Considering property disposal in the next 12 months**

*“I found a beginner’s guide to capital gains tax on YouTube. It was useful because it was like an idiot’s guide. They sounded like a human, like someone who had been through it themselves and had a sense of humour”*  
**Considering property disposal in the next 12 months**

UK non-residents exhibited similar online search behaviour to UK based individuals. They also used expatriate websites where they offered country-specific local information about tax and other financial matters for expatriates. These websites were considered credible if they seemed to offer up to date and accurate information when compared with other sources such as gov.uk.

Customers were broadly very positive about using online channels. However, some less experienced individuals found it challenging to assess the credibility of sources due to their lack of knowledge of CGT and were unsure how to scrutinise or verify information they found online, and therefore attempted to triangulate with information found on gov.uk. These customers also demonstrated some concern around potentially being lured into scams if they were to sign up for mail-lists or free consultations.

*“I’d only trust gov.uk with it. I’ve seen scams on fake websites before”*  
**Paid CGT in the last 12 months**

#### 4.2.2 Word of mouth

Word of mouth was an important, albeit secondary, source of information for individuals. “One-off” customers were likely to speak to friends or family for advice if they had knowledge of CGT but were more likely to consult an intermediary, often an accountant, based on their perception of their level of relevant financial knowledge. Individuals would do this on an informal basis and conversation would focus on sense-checking and validating their existing understanding or personal research.

*“My ex-husband knows more than me on this sort of stuff so I would speak to him if I needed clarification on anything”*  
**UK non-resident, considering property disposal in the next 12 months**

Non-UK residents would also rely on word of mouth via local expatriate communities and networks.

*“There is an expat community in France that tend to talk about these things”  
UK non-resident, considering property disposal in the next 12 months*

## 5. Role of intermediaries

### 5.1 Roles of different intermediaries

Accountants were the most commonly mentioned intermediary by customers when discussing information about CGT. Perceptions of this type of intermediary is covered in more detail in section 5.2.

Throughout the interviews with individuals it was ascertained that solicitors and estate agents preferred to offer general information about CGT and often referred individuals to accountants for more specific information on liabilities, exemptions and reliefs.

Customers commonly dealt with solicitors as a part of their property disposal process. Solicitors would offer general legal advice, guidance and service throughout the process. They would offer general information to their customers about CGT and refer them to an accountant for more specific information on values and exemptions. Solicitors noted that whilst informing customers of their responsibility to pay CGT some of their past clients had become aware that they had missed payment deadlines on previous property sales or had failed to pay CGT.

*“I would explain exactly what [capital gains tax] is and what their liability is. I’d always refer personal capital gains tax to an accountant to be calculated.  
They would calculate tax for these individuals”*

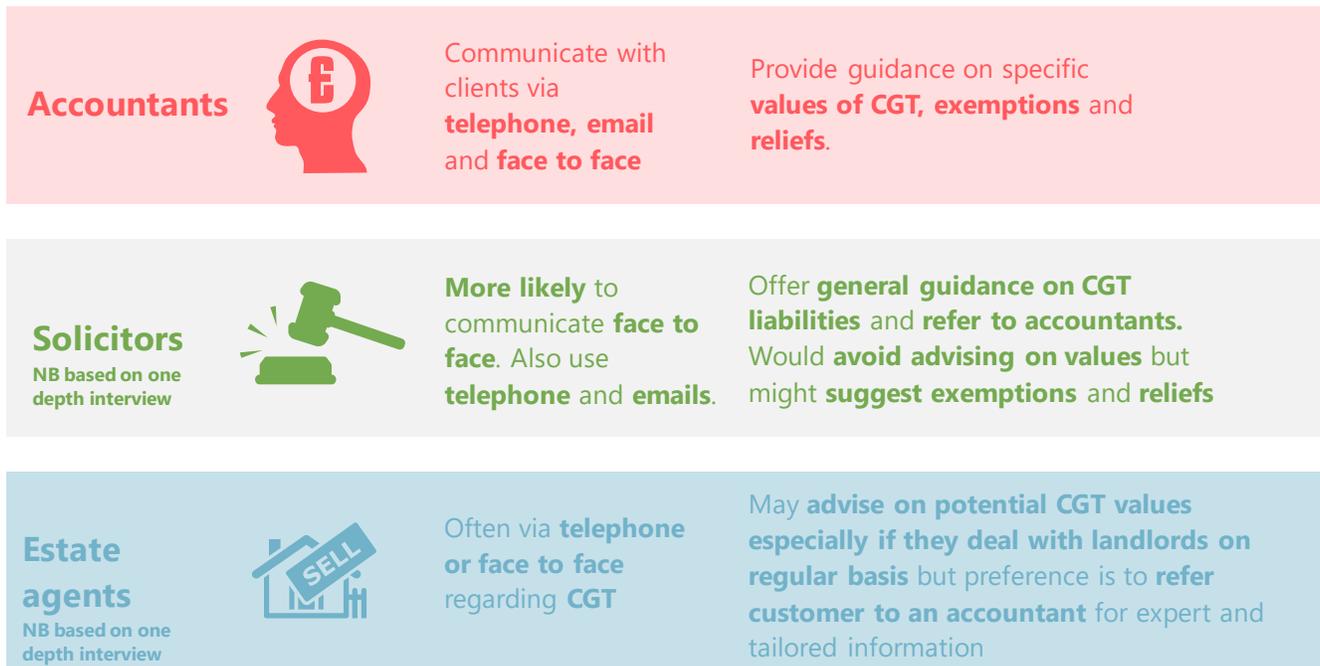
**Solicitor**

The only interview with an estate agent indicated that whilst they had considerable knowledge of CGT gained through years of experience dealing with lettings and sales, they felt more comfortable providing customers with more basic, general information about likely CGT liabilities but often advised customers to seek advice from an accountant for more detailed and specific information.

*“I would say to them you need to think carefully about it because it's a big capital gain but I'm not an accountant so I would always advise them to talk to one”*

**Estate agent**

The following diagram shows how customers and intermediaries communicated and topics discussed.



## 5.2 Using accountants

As described, the most commonly mentioned intermediary mentioned for CGT related purposes by individuals was an accountant.

The extent of customer's reliance on accountants was typically determined by the individual's level of confidence and experience in dealing with tax and property. Less confident "one off" customers were more likely to rely on an accountant to calculate and file their liability because they did not know enough about capital gains tax to be comfortable in calculating and filing what they owed. Using an accountant enabled "one-off" individuals to feel confident that they had accessed specialised expertise and were not over-or-underpaying their CGT liability. These customers might therefore be less likely to directly contact HMRC with queries.

"Multiple disposal" customers who were more confident in their CGT knowledge tended to act independently and only use intermediaries where added assurance was required. Advice included knowledge on any reliefs or exemptions that customers might be eligible for which could reduce the liability owed or timing of CGT payments. These individuals drew their knowledge from previous experiences of selling properties and paying CGT. They were confident enough to calculate their liability themselves without assistance and would have their accountant informally review and verify their calculations. The most confident customers would file directly with HMRC entirely independent of specialist help.

Accountants were willing to make calculations of the specific value of their clients' liabilities, in the form of very quick estimates over the phone or calculated precise figures.

*"We would advise them on their liabilities if they were to choose to sell a property. I'd advise them on the timing of things and their liabilities. So, I would say "your liability would be x amount"*  
**Accountant**

*"They do it for a living. It was straightforward for them"*  
**Paid CGT in the last 12 months**

*"I used my accountant because he does my tax returns. He reassures me that it is all above board"*  
**Paid CGT in the last 12 months**

## **6. Common difficulties encountered by intermediaries when dealing with CGT**

Intermediaries noted that there was less interest among customers in the specifics of the rules related to CGT and mainly a desire for information tailored specifically to their personal circumstances.

*"Most people only care about how much tax they have to pay"*  
**Accountant**

Whilst intermediaries agreed that dealing with CGT was not a particularly difficult or problematic process, it was evident that on multiple but infrequent occasions, accountants had discovered that customers possessed insufficient documentary evidence of the value of their property when purchased which made it more difficult to calculate CGT liabilities.

*"Not having the right information on values of assets from the past and having to find this information. That can sometimes be an issue"*  
**Accountant**

Another issue was encountered by solicitors taking on new clients who discovered that their client was not aware of the requirement to pay CGT and had failed to pay when disposing of previous properties. This was most common among customers without representation. These customers would then have the issue of potential penalties and fines for late payments.

*"We have customers not paying it because they are not aware of it. They then incur penalties and need advice on them"*  
**Solicitor**

Knowledge about payment deadlines for CGT might result from interactions with an intermediary, but customers without representation, they may or may not be aware of their responsibilities. Whilst participants in the research were broadly familiar with current requirements, it was evident from speaking to intermediaries that this was not always the case with some of their past clients.

## 7. Views on gov.uk

Intermediaries generally did not use gov.uk and relied instead on information provided by colleagues, professional media or through Continuing Professional Development channels. However, as part of our research we wanted to explore views of the ease of navigation and ease of understanding of content on the gov.uk site from both individuals and intermediaries.

### 7.1 Customer views of gov.uk

Customers journey to gov.uk varied depending on the information they were seeking and their level of confidence and experience. Less experienced customers searched google for general information on CGT and usually started with the CGT homepage on gov.uk, whilst more experienced customers or intermediaries either entered more specific information in their search on Google or, after landing on the home page, entered information in the search box on the CGT home page.

#### 7.1.1 Navigation

Starting at the CGT home page, less experienced customers typically read through the overview summary for general information before reviewing the contents page list of hyperlinks and deciding whether to move sequentially through the site from the overview or to move to a specific page.

Customers felt that the contents list of hyperlinks suggested that the site was straightforward and easy to explore and seek specific information. The hyperlink contents list was easy to understand and helpful in directing them to useful specific information.

*“It’s quite easy and simplistic - I like that it allows you to click on what you want to rather than trawl through multiple pages”*

***Considering property disposal in the next 12 months***

However, after reading through content sequentially, some customers felt that the quantity of information included made navigation more difficult. This was especially the case for those looking for a very direct answer to their question who felt somewhat overwhelmed by the

large amount of content to read through especially as information on disposal of other assets was also included.

These customers also felt that the quantity of hyperlinks in the text was problematic. Whilst they appreciated that these could provide clarity on specific terms they also felt that it disrupted their learning and led them away from their main topic of interest.

*"It's not bad, I mean the information is down below so you have to scroll down but I'm going around in circles here. I just want a very simple answer to 'how much capital gains tax would I pay on a property that's not my main residence"*

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### **7.1.3 Ease of understanding**

The site content provided was perceived by customers to be a good overview of CGT written in an understandable, coherent way. While a small number of customers struggled to comprehend some terminology, customers generally felt the information presented was straightforward.

*"It's quite a good overview, I have to say"*

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Customers were very positive about the use of examples on the website. This made the information practical and relatable to customers' own situation. Examples related to property disposal were particularly well received and customers felt that more examples should be used to help them understand the information and relate it to their circumstances.

*"The examples are quite helpful. They would be useful for people who are less familiar, but they don't give you enough of them"*

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While customers generally felt they could understand the information on gov.uk, they also felt that it did not fully answer their questions. Typically, they did not come away from the website with a clear understanding of their liability and would be likely to consult other sources, or an intermediary, for more specific information.

*"It's easy to understand but not easy to find the relevant info I want"*

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### 7.1.5 Suggested improvements

Customers spontaneously suggested several improvements for the gov.uk website, as follows:

- Separating the content on property disposal from disposal of other assets e.g. art.
- Including a step by step guide for the process of paying capital gains tax including a visual depiction to suggest the flow or process
- Making the calculator suitable for people who are considering property disposal as well as those who have recently paid CGT
- Use more case studies and examples
- Include more clarity and detail on deadlines for Capital Gains Tax

## 7.2 Intermediaries views of gov.uk

Intermediaries were broadly positive about gov.uk. They felt the information was easy to understand and the website was easy to navigate. They tended to google a specific query and were directed to the specific page with the information they needed. As they were more familiar with the rules around CGT they felt their future use of gov.uk would be restricted to searching for information around rates and current deadlines, or for directing their clients here if they wanted further information on CGT.

*"It's really good, it gives you or the layman an overview and a good example"*  
**Solicitor**

*"If I was looking for the rates or the timings I would go to gov.uk. But if I was looking for things generally, I might find someone who has summarised it"*  
**Accountant**

## 8. Views towards Capital Gains Tax policy change

Both customers and intermediaries were given a paper copy of a HMRC document communicating the CGT policy change. Two different versions were explored – one explaining the policy change for UK residents and one version for non-UK residents. The stimulus shown is included in the Appendix of this report. Whilst the content of the two policy change documents was different, views among customers were similar, with some key themes emerging about ease of comprehension.

## 8.1 Customer views

Customers generally demonstrated significant difficulty with reading and understanding the UK and non-UK policy documents. This varied depending on the customers level of experience but broadly all customers had difficulty with an overall understanding of what was being communicated.

Overall, the policy change document was perceived to be aimed at professionals because of the liberal use of financial terminology and references to tax legislation.

Less experienced customers were generally unable to explain the policy change when shown the stimulus. They struggled to comprehend the technical language and therefore understand the policy change. They expressed a desire for less technical language, less text generally and a simplified explanation of the fundamentals of the policy change. They were particularly averse to specific language related to tax legislation which they perceived as 'jargon'. These customers were disengaged by the document and felt they were likely to need further information from a professional to aid their understanding.

*"Sections 12ZA to 12ZN"- it's about jargon and confuses people. When you inherit a property you're less familiar with the rules, there should be something about bereavement and inheriting property here"*  
**Considering property disposal in the next 12 months**

More experienced customers, such as landlords, had a greater ability to comprehend the document and policy change, although they perceived that the way the change was communicated was overcomplicated by the style of language and quantity of text. However, they were able to generally explain the change in the own words after being shown the stimulus.

The main message customers recounted was that from April 2020, Capital Gains Tax would be payable 30 days following the property sale. Customers who were more reliant on property as their main source of income expressed a desire for further information applying to their own personal tax situation, to fully understand the implications of the change on their overall tax liabilities.

Information regarding the payment on account was not always clear, even to experienced customers. Some customers described a payment on account as a part payment, whilst others thought this meant that they were responsible for paying what they thought was the correct amount on time, with HMRC confirming whether their calculations were correct in due course.

*“The salient points are there but it needs to be clearer, about the reporting process, and how you're going to alert HMRC that you're going to be paying something on account. The main difference is that you have to pay on account in July instead of the following January”*  
**Considering property disposal in the next 12 months**

### 8.1.1 Recommended improvements

Customers recommended greater use of headings to break up the amount of text and to act as signposts to relevant information. Shorter paragraphs and sentences were also recommended to aid understanding, together with less use of jargon.

## 8.2 Intermediary views

Intermediaries had a greater ability to understand the document but still felt that it was over-complex and not suitable for their clients. They were less clear on specific aspects of the document including the key dates (April 2019 and April 2020), rules around payment on account and the specific filing requirement within the 30 days after property sale.

After reading the document multiple times they were able to succinctly summarise the overall idea of the policy change. However, they also agreed that the language should be simplified before being communicated to the wider public.

*“What kind of submission would need to be made at the date of disposal?”*  
**Accountant**

*“It's too wordy and the phrasing around payment on account is very confusing and doesn't make sense”*  
**Solicitor**

## 9. Communicating the policy change

### 9.1 Expectations for timings of communications

Customer expectations for when they would need to hear about the policy change varied depending on their circumstances. “One-off disposal” customers believed they would need to know at the beginning of the property disposal process, when contacting an estate agent to market their property or when appointing a solicitor.

“Multiple-property disposal” customers wanted to hear as soon as possible before the policy came into effect. For some of these customers the policy change could have a significant impact on strategic and financial planning and early notification of the policy changes would enable them to consider decision making around property disposal and consult with accountants if necessary.

*"If you were planning on selling a property to use the equity to buy two other properties, but then you can't buy. If it's a business and you're doing it to feed a family, put the kids through school and pay the bills, you need to know that straight away"*

***Paid CGT in the last 12 months***

*"It's not going to be something you think about until you have to deal with it"*  
***Considering property disposal in the next 12 months***

Intermediaries were confident they would receive early notification of the changes via their existing channels of information and typically, expected to hear about the change around 6 months before it came into effect. Some accountants reported that they had already heard about the changes through the press.

### 9.2 Expectations for channels to communicate the policy change

#### 9.2.1 Customer expectations

Initially, customers expected to hear about this change via an advertising campaign covering radio, television and internet. When expectations around this were explored further customers often realised that the changes would apply to a small population. Customer preferences then focused on three main channels:

- Customers would expect the information to be displayed on gov.uk on the CGT home page. As concerns were expressed over the quantity of information and ease of

navigation on gov.uk customers wanted the information to be displayed prominently. Suggestions for how this could be achieved included having a banner at the top of the page flagging the policy change, using headings that highlighted the policy change, and using colour to draw the reader's attention to important information.

*"I would expect it to be the first topic on the page, perhaps in red, highlighting the change. It should draw your eyes to it"*  
***Paid CGT in the last 12 months***

- Landlords expected that HMRC might contact them directly to notify them of the change. This was because they notified HMRC of rental income on their self-assessment return so HMRC would be aware they were a landlord and could therefore target them directly. They expected that either an email or postal letter could therefore be directly sent to them. There was a slight preference for a postal letter due to some concerns over HMRC scam emails
- Customers who were represented also expected to hear about information from their intermediaries. For example, they would expect either accountants or estate agents to mention the change when they spoke to them about a potential property disposal.

## 9.2.2 Intermediary expectations

Intermediaries were confident that they would hear about this policy change through a range of existing channels through which they were notified of tax issues and legislation updates. They were happy to rely on these channels and would not expect HMRC to contact them directly.

Three key channels were:

- **Online industry sources:** Accountant and solicitors relied on online industry body resources to keep themselves up to date on changes in the area and regularly received email update notifications directing them to useful journals and articles. Common sources mentioned included STEP, ACCA and ICAEW.

*"It's much quicker and up to date. I don't have to seek it out, it just comes through"*  
***Solicitor***

- **Face to face training and seminars:** Intermediaries attended regular face to face training and seminars, often quarterly or biannually, which kept them up to date with policy changes. These sessions either contained a specific tax section or, for

accountants, may be tailored to specific tax topics. Solicitors and accountants mentioned Continuing Professional Development (CPD) training in this context.

*"We have a firm come in 8 times a year and do courses on tax and on accounting. We get them to tailor their course to us"*

**Accountant**

- **Professional colleagues and industry networks:** Intermediaries also relied on professional networks and contacts to keep them informally updated on policy changes, with accountants relying on tax specialists or other accountants to share new information. Solicitors and estate agents were also updated by accountants they frequently worked with and would therefore rely on them to mention any important change they should be aware of.

*"I'm close to the tax partners at my firm and trust them with the information"*

**Accountant**