



## **HARRIET RAFF**

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## **BIOGRAPHY**

Harriet has considerable experience in commercial real estate matters, having advised on development projects, acquisitions and disposals, real estate finance, landlord and tenant management matters and corporate real estate. As a knowledge development lawyer, she is committed to developing the core real estate team's technical know-how through delivering training, monitoring legal and market developments and developing know-how resources.

## **PROFESSIONAL AFFILIATIONS**

- Association of Property Support Lawyers, London Professional Support Lawyers Group and Investment Property Forum

## ADMISSIONS

- England and Wales

## RELATED PRACTICE AREAS

- Data Center & Digital Infrastructure Team
- Real Estate

## RELATED INSIGHTS

Insights

Mar 08, 2024

### **Changes to The Register of Overseas Entities Regime – the impact of the Economic Crime and Corporate Transparency Act 2023 on real estate**

The Economic Crime and Corporate Transparency Act 2023 (ECCTA) received Royal Assent on 26 October 2023, with the provisions of ECCTA to be brought in by secondary legislation in stages throughout 2024 and 2025. It was widely thought that the provisions of ECCTA that effect changes to The Register of Overseas Entities regime (originally introduced by the Economic Crime (Transparency and Enforcement) Act 2022 (ECTEA)) would follow later this year, but the Economic Crime and Corporate Transparency Act 2023 (Commencement No. 2 and Transitional Provision) Regulations 2024 have effected certain changes to the regime as of 4 March 2024, which we will discuss further in this Insight.

Insights

Jul 13, 2023

### **Register of Overseas Entities – duty to file update regardless of any change – process and implications**

The Register of Overseas Entities launched nearly a year ago on 1 August 2022. The Register was established as a measure to increase transparency in the ownership of overseas entities that own UK land. Not only do overseas entities have to register with Companies House, the information that is held on the Register must be reviewed and updated annually. And now there is draft legislation passing through Parliament which may further extend the obligation to file updates on the occurrence of certain trigger events. In this blog, we discuss the duty to update as imposed by the Economic Crime (Transparency and Enforcement) Act 2022, and the associated consequences for those entities that fail to file their update with Companies House.

Insights

Feb 02, 2023

### **JPUTs may now need to be registered under the trust registration service**

Some of the most commonly used trust structures in UK real estate ownership are Jersey Property Unit Trusts (JPUTs). It has become clear recently, following confirmation from HMRC, and HMRC now changing its published guidance, that the trust registration service (the TRS) can apply to JPUTs. If it applies, trustees will need to register the trust with HMRC under the TRS and keep records. Recent HMRC guidance had said neither authorised nor unauthorised unit trusts were required to be registered. Now HMRC's guidance says unauthorised unit trusts

may need to register if they meet the general registration requirements (see below for the primary triggers for registration). It is not just those who are managing existing JPUT structures or setting up new JPUT structures who need to consider the TRS. Buyers of UK real estate where they are buying into the structure may also consider it, as will lenders t...

News

Dec 14, 2022

## **BCLP changes Knowledge Lawyers' titles firmwide to align with market standard**

Insights

Sep 29, 2022

## **Student Accommodation: What is happening in the market? Six key things you need to know**

With a huge influx of students this year, both from the UK and abroad, there is high demand for purpose built student accommodation (PBSA). Yet, while there is a lot of willing capital looking to enter this market, as with everything at the moment, the sector faces challenges in the short to medium term, from rising debt and utility costs, build cost inflation and the ever developing building safety regulations. Providers are also under cost pressure looking to the future to ensure that their portfolios are geared up for net zero by 2030 and some of the decisions that they make now will play a big part in demonstrating their commitment to the green agenda.