

Government unlocks £7 billion for more homes

The government has announced plans to provide £7 billion to expand its affordable housing programme.

Housing providers can now apply for a share of the fund, which was allocated an additional £1.4 billion in the Autumn Statement, to deliver 40,000 new affordable houses across the country.

Alongside this extra funding, the government is expanding the existing affordable homes programme to offer a wider range of ways of helping people into home ownership and to provide support for those who need affordable housing.

The money will be used to boost existing schemes and support the delivery of:

- Shared Ownership homes, providing a route into home ownership for those struggling with affordability
- Rent to Buy homes, helping first time buyers to save for a deposit to buy their home while they rent at discounted rates set at or below 80% of the local market rent for a set time period, giving tenants the opportunity to save for a deposit and then the option to buy their current home
- Affordable Rent homes, recognising that many of those who rent in the private rental sector need support to be able to afford market rents.

These schemes are primarily focused on households with lower than average incomes and who tend to struggle to save significant amounts each month. Homes and Communities Agency Chairman Sir Ed Lister said: "The expanded



affordable housing programme will help us continue to work with both housing associations and developers new to this area of the housing market to increase the availability of affordable homes."

Please contact us if you would like advice about the legal aspects of buying or selling a home.

Husband ordered to pay divorced wife an extra £1.6m

A husband who failed to disclose all his assets when negotiating a divorce settlement has been ordered to pay his wife an extra £1.6m.

The couple were both teachers when they married in 1984. The husband began a business in 1988. He owned 99 of the 100 shares and his wife had the other one.

He stopped teaching in 1990 to concentrate on the company, while the wife continued teaching and helped in the business.

They had three children by the time they separated in 2002. The husband moved out of the family home and she took no further part in the business.



Family Law

In 2006, the husband paid the wife £150,000 following their divorce, but she did not sign the deed of settlement that had been drafted.

A meeting conducted by a solicitor who had previously acted for the husband recorded that the wife's acceptance of the proposed deal was conditional on full disclosure. In 2013, she applied for a financial remedy order.

The judge concluded that there had been no full and final settlement, and

that the husband had not provided the wife with full disclosure. The husband was ordered to pay her a lump sum of £1.6m and to transfer 25% of his pension policies and shares to her.

That decision has been upheld by the Court of Appeal. It said it was beyond argument that the wife had a valid claim.

The two parties had made equal contributions to the marriage before separation and the wife had played an important role in the business during its infancy.

Please contact us for more information about the issues raised in this article or any aspect of family law.

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People prefer solicitors to write wills

More than 6 out of 10 people prefer to have a qualified solicitor to write their will so they can be confident that it's done properly, according to new research.

A survey carried out by Will Aid, the organisation that encourages people to leave some of their estate to charity, found that 62% of people who made a will in 2015 used the services of a solicitor.

This compared with only 12% who used an unregulated will writer, 9% who made a homemade will and 17% who used DIY kits or banks and other services.

Will Aid says many people are

unaware that will writers can practise without having proper training, regulation or insurance.

Peter de Vena Franks, campaign director, of Will Aid, said: "Drawing up a will is a vital financial planning step but the lure of the cheaper alternatives to solicitors can mean the document is not properly written or legally binding.

"While an off-the-shelf will might seem attractive to those who are watching the pennies, it could be money wasted rather than saved.

"It is evident that the public prefer to use a solicitor to write their will, wherever possible. They are aware that with a



solicitor you can be assured of a valid will and if anything does go wrong there is proper insurance and redress.

"This may not be the case with an unregulated provider and certainly isn't the case if you write your own will."

Please contact us if you would like advice about making a will.

LPAs help when loved ones lose their health

Medical advances and better health education mean people are enjoying longer and more active lives than ever before.

There are still risks, however. With more people living into their eighties and nineties, there are a rising number of dementia cases. According to the Alzheimer's Society, more than a million people in the UK will be affected by 2025.

The heartache and stress for relatives can be exacerbated if a person loses the capacity to make decisions about their health care, and their financial and business affairs.

Many of these problems would be avoided if the sufferer had set up a lasting power of attorney



(LPA) before becoming ill. LPAs come in two forms and enable you to nominate someone you trust to make decisions on your behalf if you lose the capacity to do so for yourself.

The property and finance LPA allows you to appoint someone to look after your financial affairs.

The personal welfare LPA lets you grant an attorney authority over such matters as the kind of health care you receive – even to the point of refusing lifesaving treatment in certain circumstances.

Please contact us if you would like more information about lasting powers of attorney or the Court of Protection.

Woman wins employment case against M&S

A woman who was sacked while on sick leave has won her claim of unfair dismissal and disability discrimination against Marks & Spencer.

Sally Roach had worked as a visual merchandiser for the company for 18 years until she had to take a year off work after a hysterectomy operation in 2014. She was dismissed a year later.

Mrs Roach said she felt that she had been treated as if she

was "just another number" to the company. She took legal action and the Employment Tribunal upheld her claims that she had been discriminated against and unfairly dismissed.

The judge said that M&S had "failed to properly assess her medical condition before dismissing her and that failing was entirely their own".

He added: "No reasonable employer would have failed in such a way."

Mrs Roach was awarded an undisclosed sum in compensation.

M&S doesn't comment on individual cases but said: "We have policies in place to ensure we do all we can to accommodate colleagues with health conditions that may impact their ability to carry out their role."

Please contact us if you would like more information about employment law issues.

Our newsletters are designed to highlight legal developments. They should not be taken as a comprehensive analysis of the law. Clients should always obtain professional advice before making decisions on legal matters.