

newsletter

making a difference

Welcome



Welcome to our growing family of lawyers ready and eager to deliver all your legal needs.

In a year of non stop growth and recognition we have been joined

by three new partners, Michael George, Kevin Ludgate and Adam Fletcher. We have also launched "Elderflower"

www.elderfloweradvice.co.uk featured on this page.

Our Property Team have been awarded a mark of excellence in the home-buying process after gaining accreditation for the "Law Society's Conveyancing Quality Scheme" and our Family and Wills/Probate Team have received recognition as national experts by "The Legal 500" - an international publication which is widely regarded as offering the definitive judgement of law firm capabilities.

Last but not least, our newly launched "Grandparents Legal Centre" offers a one-stop shop with specialist legal advice to grandparents who need to be represented in court proceedings or who want to challenge a local authority for support. Further details of all these developments feature in this newsletter. Should you need advice, we hope you will pick up the phone or call in to see us.

ridley&hall
solicitors

Elderflower launches

This summer saw the launch of a unique service for the so called "sandwich generation".

Elderflower is an umbrella service bringing together respected and regulated professional firms in Yorkshire. These include solicitors, financial advisers and accountants. We are working together to provide top quality legal and financial advice for those planning for retirement or who are retired.

The launch event was a great success with around 70 leading professionals, charities and organisations coming together at our offices.

Sarah Young, Partner commented: "There are specific financial and legal issues that concern older people. The so called 'sandwich generation' may have teenage or adult children, and grandchildren as well as elderly parents to care for."

Some of the issues that Elderflower advisers can help with are:

- Finding out easily whether you can save or invest your money without fear of it all being used to pay for your care in old age

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- Considering a tax planning Will to save loved ones becoming liable to a huge inheritance tax bill after death
- Advising about Lasting Powers of Attorney which enables someone you trust to look after your finances if you lose mental capacity
- Accessing expert advice on welfare benefits
- Buying, selling and transferring commercial and residential property if you downsize
- Advice on equity release
- Setting up a trust for children and grandchildren - this can be particularly important if, as all too often happens, you are caring for a disabled child
- Resolving disputes over inheritances
- Divorce (which is rising in frequency in the over 60s)
- Court of Protection issues
- Preparing your business for exit
- Employment and age discrimination matters
- Bereavement counselling

Call 0843 2895160 to find out more about the services or visit www.elderfloweradvice.co.uk



Buyers must consider worst case scenario when “buddying up” on property ladder

“Home-buyers who “buddy up” with a friend or relative in order to afford their first home must factor in all worst case scenarios before buying,” says Alison Mason, Head of Residential Property at Ridley & Hall.

The firm earlier this year secured membership to the Law Society’s prestigious Conveyancing Quality Scheme, which recognises high standards in home-buying.

Alison Mason continues, “With home loans less accessible than a few years ago, joining up with a friend

or relative to buy a home is a good alternative. However, there is much more to consider when buying this way. There is a high possibility that

one party’s circumstances could change, so it is vital to consult your solicitor early on to cater for every possible change in circumstance.

“Sometimes a co-ownership contract might be necessary, but at the very least Ridley & Hall can highlight all the options and possible scenarios to both owners. We can also advise on the type of mortgage which might be suitable and how joint ownership fits into your estate and will. There may also be tax implications that we can advise on.

“If you buy with a friend and they subsequently marry or change jobs they might want to move on and not be tied down anymore by the property they jointly own with you. Or if you buy with a family member who doesn’t live there, but who dies and leaves their share to someone else you may need to factor that into any initial agreement.

“It does sound daunting, but I don’t want to put anyone off! When it is

difficult, as now, to raise a deposit and secure a mortgage on your own, buddying up is an excellent way to get a foot on the property ladder, but it needs to be done with legal advice from a CQS accredited firm.”

Our conveyancing department has been strengthened this year with the appointment of Adam Fletcher as Partner.

With over 10 years’ experience in residential property, in addition to a business development role, Adam will continue to undertake property work for his large client following, who appreciate his proactive approach and excellent client



Adam Fletcher



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Solicitors for the Elderly Call for Urgent Regulation of Will Writing

The independent national organisation, Solicitors for the Elderly fears that thousands of people are putting themselves at risk of being cheated by unscrupulous salesmen who offer to write their wills but who are not adequately qualified, trained or insured.

Earlier this year the UK’s Legal Ombudsman highlighted the danger of using Will writing companies to make Wills. The One Show also called for Will writing to be regulated to protect the public. A recent survey showed that 67% of consumers wrongly believe that all Will writers are solicitors and 82% of the 1,000 people polled, thought that training and qualifications are required before someone can become a Will writer. In fact anyone can write a Will for payment. David Sinclair, a Director of Solicitors for the Elderly said, “Will writers need no training and they aren’t regulated so if you choose a Will writing company to do your

Will you are taking a huge risk. I have heard horror stories of clients who have used Will writers and then paid the price. It can be very costly to sort out after you have gone, leaving your family to pick up the pieces as problems generally only come to light when you have died.”

Many people make Wills when they enter their senior years and are targeted by Will-writing companies who often apply high-pressure selling techniques, offering wills for a low or discounted fee, then recommend themselves to be appointed as executors, selling other services without full advice, such as transferring the home into a trust in an attempt to avoid care fees. Terms and conditions can be poorly worded and difficult to understand.

Will writers often claim they are significantly cheaper than solicitors but recent research carried out by Which? Magazine found on average the price of a Will from a

Solicitor is £130 and from a Will writer is £107. Professionals, such as solicitors and legal executives are regulated, have relevant qualifications, undergo continual training, must be insured and provide redress if things were to go wrong. Given the protection you get by making a Will with a regulated professional the small difference in price is well worth it. David went on to say, “We need new regulations to help protect the consumer, particularly older and vulnerable people. I recommend using a local member of Solicitors for the Elderly.”

Sarah Young, Susan Cash and Jill Waddington of **ridley&hall** are members of



Launch of Grandparents Legal Centre



Ridley & Hall have launched a unique service - the Grandparents Legal Centre.

Nigel Priestley heads up the legal team at the Centre. He has a national reputation fighting for grandparents' rights. The Centre will provide legal advice to grandparents who need to be represented in court proceedings about their grandchildren or who want to challenge a local authority for financial support.

There are three key areas where grandparents may need specialist advice:

1. Fighting for contact for grandparents

Lynn Chesterman from the Grandparents Association highlights the nature of the problem: "A common difficult situation is where the grandparents, who have been a major part of the children's lives, are denied access or not allowed any contact, perhaps because the son-in-law or daughter-in-law has a new partner or moved away."

Grandparents have often spent thousands in court fees trying to establish access.

2. Representation in care proceedings

Grandparents are often left trying to pick up the pieces. They want to take on the care of the grandchildren who have been taken into care by Social Services. Grandparents need to know how to become parties to care proceedings. Grandparents in care proceedings need specialist solicitors who are Children Panel members to represent them.

3. Kinship carers

Most grandparents are not responsible for the situations they find themselves in, regarding their grandchildren. Their own children may have gone through divorce or separation. They may have been involved in domestic violence, drugs or alcohol misuse. They may have had problems with mental health. Sadly some may have died. As grandparent carers, they are not too old to care – but they need specialist advice to obtain the support they need. The Grandparents Legal Centre has a team of lawyers who are experts at working with grandparents.

- Ridley & Hall have obtained back payments for kinship carers of over £700,000.

- One of the key kinship support groups, Grandparents as Parents, states on its website that Ridley & Hall is "the leading firm in England and Wales for advice on kinship care."

www.grandparentslegalcentre.co.uk

A Kent carer is celebrating victory



Nigel Priestley

A Sittingbourne carer who took on the London Borough of Camden is celebrating the payment of a five figure back-payment claim. The woman was asked by Camden to care for her niece in July 2008. Threatened with the prospect of the child going to live in foster care, the aunt agreed. A social worker from Camden brought the child to her aunt's.

Commenting, Nigel Priestley, Senior Partner of Ridley & Hall "What happened was disgraceful.

Camden brought the child – and then just walked away. The council had a legal responsibility to treat her and pay her as a foster carer. Instead, Camden tried to pass the buck to Kent County Council".

The aunt, who cannot be named for legal reasons, said:- "For over two years, Kent and, Camden played pass the parcel as to which Local Authority should be supporting my niece and me. I love my niece but I simply couldn't get the support I needed. Kent said Camden should pay. Camden knew I was in financial difficulties but did nothing. They said it was some sort of "private arrangement". I was saving Camden thousands of pounds – and it was never a private arrangement. They contacted me. It was only after fighting for two years and getting nowhere that I heard of Nigel Priestley and the team at Ridley & Hall".

Mr Priestley explained what happened next:- "Camden were threatened that if they did not accept their financial responsibility to the child, they would be taken to court. Faced with that threat, they backed down".

The aunt concluded:- "I'm delighted to be paid as a foster carer and to get over £10,000 back pay. I feel like my prayers have been answered."

Ridley & Hall are one of Yorkshire's leading firms of disability and community care lawyers. The firm has legal aid franchises in community care, welfare benefits and debt advice. They have commenced a number of judicial reviews involving local councils across the country and are at the forefront of the battle to ensure that friends and relatives are paid the sums that are due to them.

Merger Strengthens Centre of Family Law Excellence

The merger of Dewsbury based Michael George & Company with Ridley & Hall has created one of the strongest firms of family solicitors in West Yorkshire. The merger means that Ridley & Hall now has 3 solicitors on the Law Society's specialist Childrens' Panel.

Sarah Young, the firm's Managing Partner commented "This is one of the largest such teams under one roof in this area. We are delighted to welcome Michael George and his staff to our office in Huddersfield. Michael has practiced as a Solicitor in the Kirklees area for over 25 years. He set up his own legal practice in 1998 and is a longstanding member of the Children Panel.

Michael's team are able to represent children, as well as parents and other family members. They also deal with Residence, Special Guardianship and Contact Matters as well as Adoption

Law. Michael George has an excellent reputation for representing the victims of child abuse."

She went on "He joins Nigel Priestley and James Cook who are also on the Panel. We believe that as a result of this merger, what now sets us apart is our ability to provide a one-stop advice centre because of our expertise in community care law and welfare benefits. Parents and grandparents in West Yorkshire will now be able to get excellent advice on the wide range of problems that can hit families."

Michael George was named as one of the top 3 Family Legal Aid lawyers in the country at the prestigious Legal Aid Lawyer of the Year Awards 2011.

Hundreds of lawyers and celebrities were present at The Globe Theatre in London. The judges highlighted the fact that "Michael is praised for his ability to develop a rapport with his



young, often distressed, clients. One client writes, "Despite my background which, to be frank, is quite colourful, he has always made me feel important."

Merger brings motorcycling lawyer motoring into growing firm

Local solicitor Kevin Ludgate, a former British motorcycling champion, has joined Ridley & Hall.

Commenting Mr Ludgate said "I am delighted to be joining Ridley & Hall as a partner. They have a long established reputation in conveyancing and they really understand the needs of local people. Buying a house is one of the biggest decisions a family can make and I want to make sure that whether the family is buying or selling they are getting the best advice.

"I am very pleased that I will continue to be assisted by Liz Wallis, a Licensed Conveyancer. Together we have acted in an impressive 5,000 plus house moves during the last decade alone."

As to his past life in motorcycling, he said "Now that I am married with two children and approaching half a century, my passion for motorcycles

is restricted to fair weather days when the temperature is above 20 degrees!"

Sarah Young, Managing Partner said "Kevin has an excellent reputation in Huddersfield, gaining all of his work by recommendation. I believe that by strengthening our property team we can offer an even better all round service to our clients. Although we act for clients all around the country our heart will always be in Huddersfield."

At the same time, Ridley & Hall have promoted solicitor Julie Devenport who specialises in commercial property law, to Associate Solicitor in recognition of her experience and ability. She said "It's been tough for business owners in recent years - I aim to offer practical, personal advice to my clients to help them weather the problems they face."

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Whilst we make every effort to ensure that the contents of this newsletter are accurate and up to date, nothing within the newsletter should be construed as advice.

Family & Childcare Law
Grandparents Advice
Kinship Care
Commercial Property
Personal Injury
Residential Property
Community Care Law
Contentious Probate
Wills, Probate, Tax and Trusts
Debt
Welfare Benefits

For further information
please look at our
website: www.ridleyandhall.co.uk

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