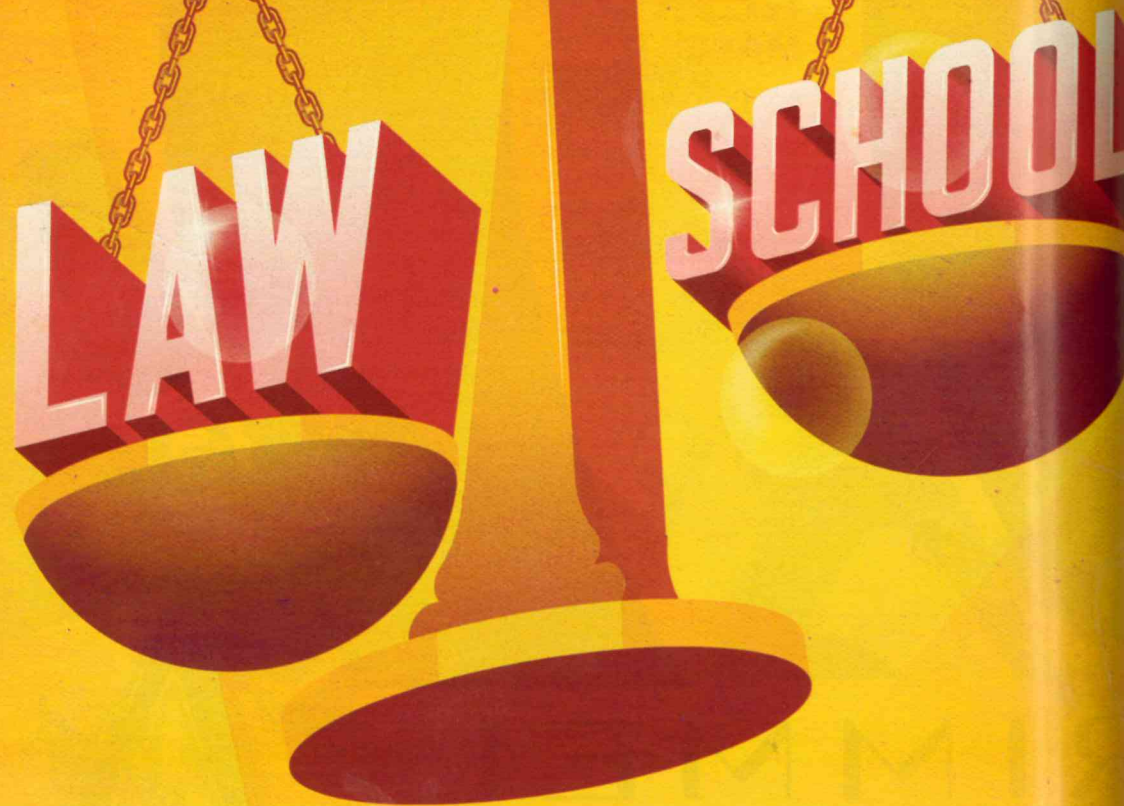


WELCOME TO GLAMOUR



Let's face it: bad things *can* happen – and we don't always know our rights in a crisis. Your letters tell us there are four legal danger zones you *need* to know about. So if disaster strikes, here's where to start. By **Julia Llewellyn Smith**

HOME SWEET HOME



back, they don't have to give a reason why, but they *do* have to wait until your contract ends and give you two months' notice. If you're pressurised to leave before then – or you come home and find the locks changed – contact your local authority and ask for the tenancy relations officer (see below), whose role is to warn landlords when they're breaking the law (and can refer you to someone to help you get back in).

YOUR RENTING RIGHTS

40% more of us rent than five years ago. Which on one hand is great – when the boiler breaks, someone else should fix it. The bad? Well, we said *should*. According to the Association of Residential Lettings Agents, complaints against landlords and letting agents are on the up. Alix Langrognat, legal adviser at Shelter, outlines what's OK and what's not.

A £90 admin fee for printing out a seven-page contract?!
Shelter is campaigning to end admin fees because there are no limits *at all* to what agencies can charge for credit checks or issuing a contract. It's often a case of tough luck: pay up or they'll rent to someone who will.

I've come home and found my landlord here – unannounced.
Landlords can't let themselves in; they must give you 24 hours' notice, except in an emergency (eg a water leak). If they keep doing it, it could be seen as harassment. Ask them to stop, keep a diary of what happens and threaten legal action (in writing) if it continues.

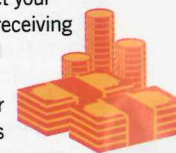
The agency's announced a sky-high rent rise. In a recession! Can they?
A landlord has to give you a month's notice and get your consent. The

reality? They'll probably say, "The rent's going up, take it or leave it." Try to negotiate, but the hike can be by any amount. The only blessing is that they can't increase rent mid-contract.

I've been issued with an eviction notice out of the blue. WTF?
If a landlord wants their property

The deposit is a huge chunk. I will get it back, right?

Your landlord has to protect your deposit within 30 days of receiving it, in a government-backed scheme that ensures it's available at the end of your tenancy (minus deductions for damage). If they don't, you can take them to court and could be awarded one to three times the value of your original deposit. Check it's protected with Shelter's tenancy deposit checker – go to shelter.org.uk/depositprotection and enter your postcode, tenancy start date and deposit amount.



MEET YOUR NEW BEST FRIEND

Who YOUR TENANCY RELATIONS OFFICER

These guys are the police of the private renting sector.

Where You'll find them within your local housing authority (though they could be sitting in the housing, legal or environmental health departments, so prepare for some switchboard action).

How they can help It's their job to make sure landlords and tenants stick to the rules. If things go bad, they will intervene.

Secret weapon They have the power to press charges.

The 'but' And sadly there is one. Not every local authority has the same resources behind their tenancy relations service. If you hit a dead end, be sure to contact Shelter for guidance on your best next step. ►



YOUR HOME AND THE MYTH OF COMMON-LAW MARRIAGE

You've been living with your boyfriend for seven years, you've been thinking about having a baby together – you're basically married, right? Wrong.

There's no such thing as a 'common-law' marriage – which will come as quite a shock to half of UK Brits, according to a recent survey. And if you're not married and your relationship breaks down, you have few rights to your partner's property. "You need to ask a solicitor to draw up a cohabitation agreement about how to divide things if you split," says top British divorce lawyer Ayesha Vardag. "It's not being unromantic, it's showing you have self respect."

Too late for that? "If you made any contributions, like paying the mortgage or landscaping the garden, you will have some claim to a share of the property or compensation – but it won't be anything like the 50/50 split you'd be entitled to if you were married," adds divorce lawyer and family specialist Vanessa Lloyd Platt, of Lloyd Platt & Co. "Consult a family lawyer who can investigate your situation and hopefully settle on your behalf, or help take it to the courts."



PLAY YOUR ACE Contribute to the mortgage as a joint tenant. "Even better, if your name is on the title deeds as a joint tenant, you will be entitled to a half share in the property. With

the right documents and approach, you will be protected, and making a claim will be very easy," says Lloyd Platt.

IT HAPPENED TO ME

“I lived with my ex (in his house) for five years. I paid half of the bills, and gave him ad hoc payments towards the mortgage. But when we broke up, I was horrified to discover I was entitled to absolutely *nothing*, because we weren't married and didn't have any kind of legal agreement. Sarah, 32”

STOP STALKER



When people hear the word 'stalking', they usually think of a stranger lurking in the shadows or a celebrity's crazy fan. "Actually, 40% of people who contact us are being stalked by an ex-partner, while a further third know their stalker in some way," explains Kristiana Wrixon of the National Stalking Helpline. It could be that your neighbour keeps sending you unwanted gifts or an ex texts you abusive messages, but if their behaviour is persistent and causing you fear or anxiety, it's stalking.

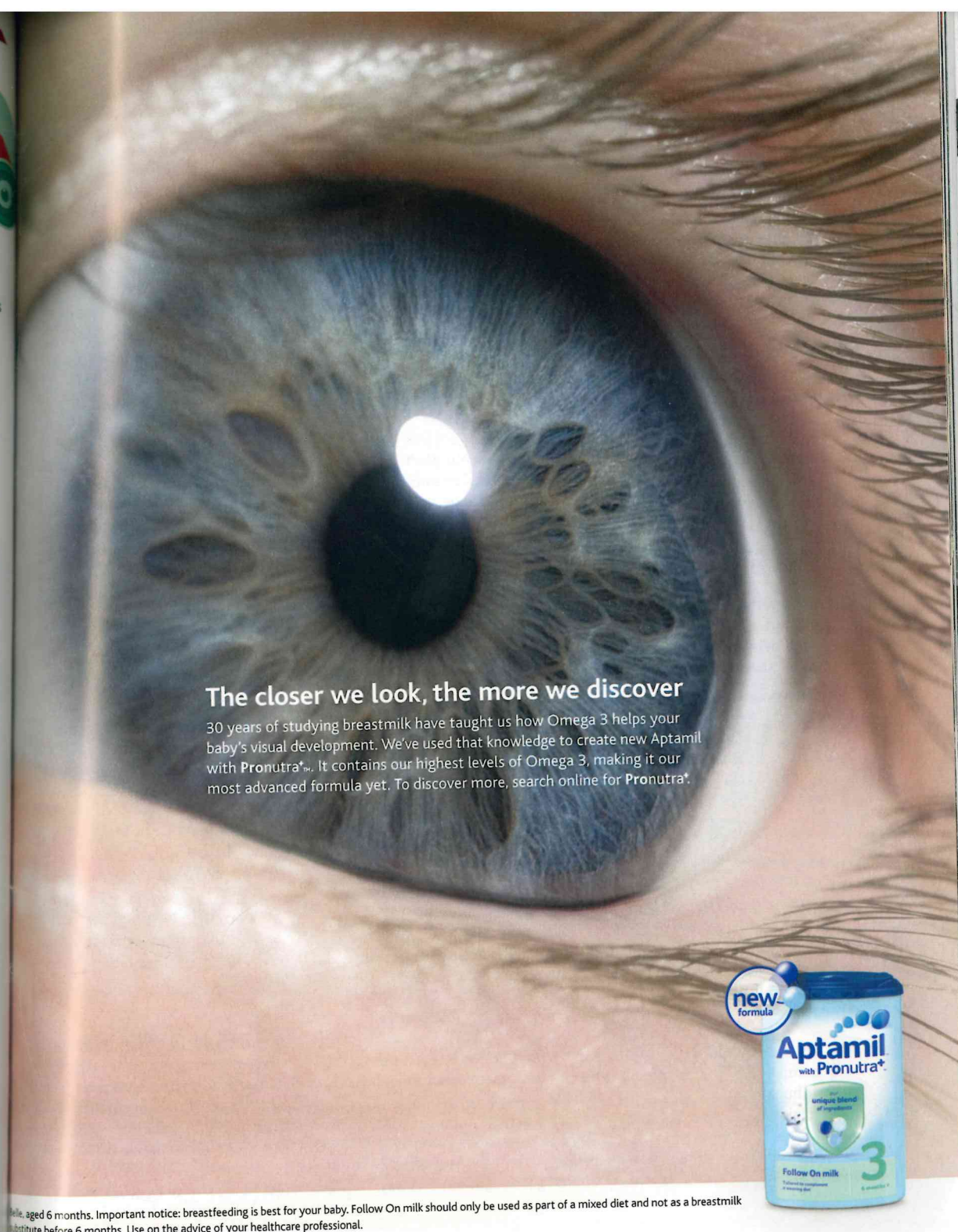
The good news is, last year the government added a stalking clause to the Protection From Harassment Act, making stalking a specific offence for the first time. And that includes cyber stalking – eg a guy you've only met once who keeps sending you messages on Facebook, asking to get together. You decline, but he won't stop sending you texts, emails and tweets – and it's freaking you out. If this is you, "Tell him his behaviour is unwanted, then block him on all your social media accounts and never contact him again," says Wrixon. "Keep a diary of his behaviour, and screen-grab any messages he sends you as evidence. If you are feeling distressed or scared at any point, you can contact the police and make a formal report."



PLAY YOUR ACE If you don't want to go through the criminal courts to get a restraining order, you could apply to the civil courts for an injunction (forbidding the stalker from contacting you or being in the same area). Break that injunction, and they could face prison. If the solicitor fees make you weep, you've got the option of representing yourself.

IT HAPPENED TO ME

“I met Andy online, we went on a few dates, but then I decided to end it. He emailed me several times a day, then started calling several times a day and night. He even tracked me down on holiday. The police warned him off, but when I went back on the dating website, he started contacting me again using a false name and photo. The police arrested him and he was sentenced to community service. Jayne, 27”



The closer we look, the more we discover

30 years of studying breastmilk have taught us how Omega 3 helps your baby's visual development. We've used that knowledge to create new Aptamil with Pronutra⁺. It contains our highest levels of Omega 3, making it our most advanced formula yet. To discover more, search online for Pronutra⁺.



OFFICE POLITICS



When you're being bullied or harassed at work, you can feel stuck between a rock and a hard place – either suck it up or complain and risk losing your job. The ugly truth is, sexual harassment is still one of the most common problems in the workplace. And it could be anything from being excluded because you're a woman to being asked to take clients to a lap-dancing club by your boss. But discrimination laws are firmly on your side.

START What if... your colleague's been making comments about your "sexy figure" and keeps brushing up against you, then laughs it off as a joke.

SPEAK OUT We know it's awkward, but you need to let him know you don't like it and it's not on. Tell him to stop his behaviour – be specific.

KEEP A RECORD He isn't getting the message? Prepare to report him. Gather evidence: note down the date, time and details of each incident, and be sure to save any inappropriate emails or texts.

CONFIDE IN A FRIEND Share the situation with a colleague you trust. She may be able to keep a watchful eye on the situation. A senior colleague or mentor who carries more weight in the organisation would be ideal.

LOG A GRIEVANCE It's still happening? Make a formal complaint to your boss, with whatever evidence or notes you have. Make it in writing and keep a copy – checking your employee handbook first for your company policy. If your boss is the problem, go straight to your HR team.



PLAY YOUR ACE If your employers refuse to act, you can complain to an employment tribunal – see gov.uk/employment-tribunals-enquiries. "It's easy to fill in an employment tribunal claim form online, but these claims will only be admitted within three months of an incident," says barrister Alice Carse of Devereux Chambers, who specialises in employment law. "Be sure to stick to the deadline – many women get caught out this way."

WHAT YOU SAY

A survey of 3,434 women conducted for adviseme.barrister.com earlier this year found that **HALF** had been harassed in the workplace.

Four in ten had been **touched in a way that made them feel uncomfortable**

Only **one in five** women who have been harassed by a **colleague, line manager or boss** reported them for **sexual harassment or discrimination**

Just over **50%** said they **would be worried** about people **believing them**

29% didn't want a **black mark** against their name

31% didn't want to be **known as a trouble maker**

12% thought it **would ruin their chance of promotion**

IT HAPPENED TO ME

“I worked with a very senior man in a firm who was sexist. He'd pinch women's bums and call us childish and emotional. We waited nearly a year to complain – nobody dared speak up. Management were unaware of his behaviour; they told HR and after many testimonies he was fired. **Sara, 29** ▶

The closer we look, the more we discover

30 years of studying breastmilk have taught us how Vitamin D helps your baby's bones develop. We've used that knowledge to create new Aptamil with Pronutra⁺. It contains a unique blend of ingredients, making it our most advanced formula yet. To discover more, search online for Pronutra⁺.



Important notice: breastfeeding is best for your baby. Follow On milk should only be used as part of a mixed diet and not as a breastmilk replacement.

THE MATERNITY TRAP



Not long ago, having babies spelled the end of your career. Today, nearly all employees are entitled to maternity leave. Right? Well, not exactly. According to the Equal Opportunities Commission, around 30,000 women a year lose their jobs because they're pregnant – and many more find that, if they go back, they're demoted or treated so badly they end up having no choice but to leave.

"You have the right to return to your old job," says Alice Carse. "Your employer can only move you to another job if it's not reasonably practicable for you to return to your previous role, and the new position is suitable and appropriate. If you are offered a different job and can think of a trade-off, like working part-time, try to negotiate it." If that doesn't work or it's a non-negotiable for you, then you're within your rights to raise a grievance with your employer.

One in seven women had lost their job while on maternity leave*



PLAY YOUR ACE If your employer won't listen, you can take it to tribunal, claiming for maternity discrimination. Call the Maternity Action advice line on 0845 600 8533 for more information.

IT HAPPENED TO ME

I'd been working for my company for 15 years when I had a baby. Two days after a Caesarean, I started receiving messages from the woman covering my maternity. I was on painkillers and my baby was ill, so I ignored them. My cover complained about me. When I asked for a year's maternity leave, my employers said I was 'unprofessional'. I was so stressed, I was referred to a mental health specialist. I took my employers to court and was awarded £18,000. *Philippa, 35*

DID YOU KNOW...

- Your boss *must* offer you time off for antenatal appointments.
- You're entitled to 52 weeks of maternity leave, however long you've been working for a company.
- During maternity leave, you're still entitled to all your normal employee rights, like pension payments and holiday pay.
- You're allowed to work for up to ten days during your maternity leave without it affecting your maternity pay. These are called 'Keeping in Touch' days, but your employer's not obliged to offer them and you're not obliged to accept them.
- If you want to go back to work earlier or later than originally planned, you must give your boss eight weeks' written notice.

ADD TO YOUR CONTACTS

HOME SWEET HOME

- lawsociety.org.uk/find-a-solicitor
- shelter.org.uk;
- 0808 800 4444 – for advice on everything from landlord responsibilities to emergency housing
- gov.uk/legal-aid;
- 0845 345 4345 – for potential help with legal fees
- rightsofwomen.org.uk;
- 020 7251 6577 – general and family law advice line

STOP, STALKER

- National Stalking Helpline – 0808 802 0300
- womensaid.org.uk; 0808 2000 247 – for info on injunctions and your rights
- rightsofwomen.org.uk;
- 020 7251 8887 – criminal law and sexual violence legal advice line

OFFICE POLITICS

- acas.org.uk; 08457 474747 – for advice on disputes and employment law

- Employment Tribunals public enquiry line – 0845 795 9775

THE MATERNITY TRAP

- maternityaction.org.uk; 0845 600 8533 – for help with your rights
 - gov.uk/calculate-your-maternity-pay – to calculate statutory maternity pay
 - HM Revenue & Customs employee's enquiry line – 0845 302 1479.
- Contact them if you're told you're not entitled to maternity pay or think you're not being paid enough. ©

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