

# ‘Mum stole our inheritance – so I made sure she went to prison’

When Gemma Thomas, 26, wanted to buy a house, she found out her mum had done the unthinkable

Standing in the kitchen, I poured my mates another drink. We were having a small party, and enjoying ourselves. ‘You okay girls?’ my mum smiled as she popped her head round the door. ‘Let me know if you need anything.’ I was just 15, but my mum, Katherine, treated me and my sister, Jessica,

12, like we were her best friends. I could talk to her like a mate and even my friends went to her when they couldn’t speak to their own parents. ‘Strict parents make for sneaky children,’ Mum would say. Nothing was off limits with Mum – I even told her when I first had sex, and she always gave the best advice. Mum hadn’t had the best relationship with her own mum. She was an only child and always falling out with Nan, before making up again. Mum wanted to make sure things were different with us, and the three of us were close.

Then in 2013, Mum told us that Nan was ill in hospital. ‘I don’t think she has long left,’ Mum told us one day. Despite their difficulties, she was upset. One day, Mum briefly mentioned Nan’s will. She explained she was due to inherit the house while Jessica and I would both get some money, but not until we were 25. As we were



Jessica, Katherine and Gemma were so close

still teenagers, we didn’t give it much thought. Soon after she fell ill, Nan passed away, leaving Mum devastated. Then after the funeral, mum dropped a bombshell – she was divorcing our dad. He moved out the day before my 16th birthday, and we were so confused

and upset. ‘We’ve been arguing so it’s for the best,’ Mum explained. ‘But chin up, why don’t you invite your mates over for drinks?’ But I wasn’t in the mood to party.

After that, Mum suddenly had a zest for life. She treated herself to a tummy tuck, took us to Center Parc for a holiday and started going out all the time leaving us

home alone. At first, it was exciting having the house to ourselves, but it quickly lost its charm. She’d leave us for days on end as she went out with her new boyfriend, Phil, so it was up to me to look after Jessica. When Dad found out what was happening, he tried to talk to Mum, but that didn’t work, so we moved in with him.

During the divorce, she fought for our family dog, Oscar, and the hot tub – but not us. It was heartbreaking and we felt so rejected. Dad moved back into the family home with us while Mum went to live with her boyfriend. Whenever I spoke to her on the phone, she’d boast about her holidays abroad, her new hot tub,

and the bar she’d built in the garden. Mum worked in customer services in a bank and didn’t earn a huge amount – but she was always treating herself. ‘How can she afford that?’ I wondered. One day, Jessica and I tried to reach out to her, but she’d blocked our numbers. We were upset but also confused as to how she could have done this to us. She’d go through phases of unblocking us and briefly talking to us before

blocking us again. We couldn’t get our heads around it. All we could do was get on with our lives. Jessica and I left school and went on to get jobs. I had a boyfriend and, by 2018, we were ready to buy a house. I remembered my inheritance and knew I’d have to reach out to Mum as she was the trustee. As she’d blocked me, I used my partner’s phone to call her, but when she answered, she was really off.



Katherine and Gemma

‘I’m just ringing to see if you can help me access the money Nan left me as I’m ready to buy a house,’ I said. ‘It’s not your money,’ she replied. ‘And you’re far too young to buy a house.’

It was clear Mum was going to be difficult, so I told my dad what happened and we got in touch with Nan’s solicitor. He showed us a copy of the will and explained that Nan left Jessica and I £25,000 each, which we knew, but then the solicitor dropped a bombshell: all the money was gone. Mum had spent the lot. I struggled to fight back tears. ‘Surely she wouldn’t steal from her own children,’ I said. But then thinking back to her lavish lifestyle, things started to add up.

Once Jessica and I calmed down, we concluded we’d never see the money Nan had left us. ‘We can’t miss money we never had,’ I reasoned. But the more I thought about it, the angrier I got. It was so unfair. We gave Mum one more chance to explain herself, but she hung up – so we went to the police. Mum had left us no choice. When the police interviewed her, she claimed our Grandpa, Gerald, had posted the £50,000 cash through our letterbox. Mum and him were both charged with taking our inheritance but, as they denied it, there’d be a trial, meaning Jessica and I had to give evidence.

In 2024, our mum, Katherine Hill, 53, and grandpa, Gerald Hill, 93, appeared at Swansea Crown Court and denied fraud by abuse of power. The court heard Mum had been the sole trustee of our inheritance. Despite being advised to put the £50,000 in a trust account, she’d put it into a normal savings account, that they both had bank cards for. In just one year, they’d emptied the account in 10 withdrawals, with £35,000 withdrawn in three transactions alone. As I testified against Mum, she just sat there shaking her head, as if she was the wronged party. Grandpa claimed he’d withdrawn the money and put it through our letterbox in envelopes. Mum, who didn’t take the stand, swore in an affidavit confirming that story.

Jessica and I were worried the jury might believe her instead of us. But thankfully, they took just a few hours to find them both guilty. Recorder Greg Bull KC, said Mum had done it out of ‘greed and spite’ because of the money we’d been left and because we’d chosen to live with Dad. Mum was jailed for 30 months, and Grandpa was given a 12-month sentence suspended for 18 months.

A proceeds of crime hearing concluded that, with inflation, our inheritance would now be worth £65,000. The judge gave Mum three months to pay us £50,000, or she’d face a further six months in jail, while Grandpa had to pay us £6000 in that time or spend three months in jail – but we’re still waiting for the money. However, the hardest thing for us is the betrayal. Mum has never shown

any remorse or apologised. Jessica and I are completely estranged from her now and I’ve since had my own child. She’ll never meet her beautiful new grandson and I’ll never forgive her for what she did. But after everything she’s put us through, it’s made me determined to be the mother I thought my mum was. I refuse to let history repeat itself.



Gemma now



Katherine was found guilty in court

‘How can she afford that?’

‘It’s not your money’