

Use this checklist to help you think about what you should decide with your partner before moving in together:

<p>Renting privately</p>	<ul style="list-style-type: none"> Will you have a joint tenancy? This means you will both be responsible for paying the rent. If one of you can't pay your share, the other person will have to pay it for you. 	<ul style="list-style-type: none"> Will you have separate tenancies? This means you will only be responsible for paying your share of the rent. However, your landlord may not agree to this. 	<ul style="list-style-type: none"> Will only one of you have your name on the tenancy agreement? This will mean the non-tenant won't have a right to stay if the tenant wants them to leave
<p>Buying</p>	<ul style="list-style-type: none"> Who will own the home? The owner is the person whose name is on the title deeds. You can decide to own the home jointly. 	<ul style="list-style-type: none"> Who will have a financial share? You don't have to be an owner to have a financial share. 	<ul style="list-style-type: none"> Make sure any agreements you make between you are drawn up formally by a solicitor. This will save problems later on.
<p>Moving into your partner's place : your partner rents their home</p>	<ul style="list-style-type: none"> Have you got the landlord's permission to move in? 	<ul style="list-style-type: none"> Will you have your own tenancy, a joint tenancy or no tenancy of your own? 	<ul style="list-style-type: none"> Are you paying rent to your partner or their landlord?
<p>Moving into your partner's place : your partner owns their home</p>	<ul style="list-style-type: none"> Will you be paying your partner rent? 	<ul style="list-style-type: none"> Will you be contributing to the cost of repairs or improvements? 	<ul style="list-style-type: none"> Will you be entitled to any financial share in the property? Make sure you get any

			agreement in writing.
Payment of rent / mortgage / bills	<ul style="list-style-type: none"> Who will be responsible for paying the rent or mortgage? The tenant or owner will be ultimately responsible, but the other partner will probably need to contribute. 	<ul style="list-style-type: none"> Who will be responsible for paying the bills? How will you divide them up? Remember, you're both jointly and separately liable for paying the council tax and utility bills. 	<ul style="list-style-type: none"> Will you have a joint bank account?

Benefits

You must inform the relevant benefits agencies (for example, the council's housing benefit department or the DWP) if you move in with your partner or your partner moves in with you. This may affect how much money you're entitled to.

Pensions

If you have a work or personal pension, you should be able to nominate your partner to receive the pension or any 'death in service' benefits if you die.

Making a will

Your possessions won't necessarily go to your partner when you die, so it's important to think about making a will.

Further advice

- Send us an email at <https://sheltercymru.org.uk/email-advice/>
- call us on 0345 075 5005
- visit sheltercymru.org.uk/getadvice

Last updated April 2018

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