Splitting up



Step one: Decide where you will both live

1. One of you moves out and the other stays.

2. You both move out and give up your tenancy or sell your home.

3. You both stay living in the home but as separate households.

Who stays will depend on your rights and on your personal circumstances, for example whether are married/in a civil partnership, have children or use your home as a business premises. If you're divorcing or getting your civil partnership dissolved, this decision will be made as part of the process.

Tenants: The person whose name is on the tenancy agreement doesn't necessarily have to stay. You may be able to get the tenancy transferred.

Home owners:

The person who owns the home may not necessarily stay – ownership may be transferred over.

Tenants: You must end your tenancy properly by giving vour landlord the required notice don't just walk away. Make sure you have somewher e else to go before you give up your tenancy.

Home owners: How you split the proceeds of the sale will depend on who owns the home and whether you made a legal agreement over financial shares. If you are married/in a civil partnership, this will be decided as part of the divorce or dissolution

This may only be a temporary solution until you can afford to move on. If your split is amicable, it may be a more permanent situation.

You may want to:

- rearrange your physical living arrangements
- separate your finances (see below)
- set down ground rules over paying bills, household chores, guests, etc.

Step two: Separate your finances

process

- Bank accounts and savings: If you and your partner have any joint bank accounts or savings, you will need to close them and divide the money between you when you or your partner move out. You can ask the bank to freeze the account so neither of you can take any money out. Cancel any joint credit cards.
- Insurance: If you and your partner have any joint insurance policies, you'll need to get these transferred into the name of the person who is remaining in the home.
- Pensions: If you have nominated your partner to receive your work or personal pension or any other pension related benefits when you die, you may wish to change this nomination.
- Debts: You will not be liable for any of your partner's debts unless you have taken them on together as joint debts. This is the case even if you are married or in a civil partnership.

- Council tax and bills: You will both continue to be liable for council tax and utility bills, even after one partner has moved out. Contact the council and electricity and/or gas supplier to transfer the bills into the remaining partner's name. Apply for a 25% council tax discount if you are now the only adult in the home.
- Benefits: If you are claiming benefits, you must let the benefits agency know your change of circumstances. It may affect the amount of benefit you receive.
- □ Tax credits: If you have been claiming tax credits as a couple, you will need to put in new, separate claims when you split up. If you don't do this within three months of separating, you may have to pay a penalty.
- Wills: If you have made a will in favour of your partner, you may wish to change this. If you are married or in a civil partnership and don't have a will, you should make one.