

# Letting us know about relationship changes in your household

When you become a Flagship customer, you can have a home for as long as you need it. If your family grows, your home can too. And, on the other hand, if your children move out, you can downsize into somewhere that suits you better. Let us know as early as you can about any changes like this, including changes to your relationship status, as we may need to update your tenancy details.

## **First things first: the difference between sole and joint tenancies**

A sole tenancy is where only one person signs a tenancy agreement, meaning the tenancy is 'in their name'. A joint tenancy is where two people sign the tenancy agreement and share the responsibility for maintaining it - this includes paying rent, looking after the home and being good neighbours to others in the community. Joint tenants are both entitled to live in the home. If you have a starter tenancy, you'll have to wait until you're on an assured tenancy before requesting any changes.

Once a joint tenancy is in place, either tenant can end it without the agreement of the other. Please think carefully and seek independent advice from Citizens Advice before making any decisions.

## **Changes to the number of people living with you**

Let us know if someone moves in or out, or if you're welcoming a new addition to your family. It's important we have the most up-to-date information so that our records match with your Local Authority and any benefit agencies.

## Adding a joint tenant

If you have a sole tenancy and are living with your partner or get married, you may think you need to add them as a joint tenant. However, we would only do this in exceptional circumstances. If you would like your partner to have permission to discuss your tenancy or home with us, that's no problem – all you need to do is complete a Letter of Authority and this will give them the right to do this.

Should the sad event occur where the sole tenant passes away and leaves family members or partners living in the home, we'll refer back to the tenancy agreement to confirm the next steps – these are called 'succession rights'. If there are no rights outlined, we may still allow the tenancy to pass over to the family or partner, or we'll provide support to help them find an alternative place to live.

## Relationship breakdowns

This can be a really difficult time, and we appreciate your tenancy may be the last thing on your mind! However, as with any household changes, it's important your tenancy agreement reflects your current living situation, as incorrect details could end up making things hard when it comes to claiming benefits or moving to a new home.

It's easy to change a joint tenancy to a sole tenancy if one person has moved out and both people agree to the change. Both people will need to sign a document called a Deed of Assignment, in the presence of one another. If one person will not agree to changing the tenancy, it'll need to go through formal, court-ordered proceedings commonly known as a Property Adjustment Order.

Unless it's a fixed term tenancy, it's possible for one person to end a joint tenancy on behalf of both tenants, even if the other person is not in agreement. However, this will mean that neither tenant will be entitled to stay in the home once the tenancy has ended, unless we approve a new sole tenancy can be granted to one of you. If you're the spouse or civil partner of a sole tenant who has left the property, you may have rights under matrimonial law to stay in your home. We recommend you seek advice about this.

Once the tenancy is in one person's name only, they are solely responsible for paying rent and clearing any debt on the account (even if it was accrued during the joint tenancy).

If you take on a sole tenancy after a former partner has left the home, you may choose to change your locks. This is your responsibility, and we can't give advice on whether this is the right thing to do and recommend you get independent advice. Just remember, you mustn't prevent anyone accessing their home if they're jointly listed on the tenancy alongside you.

## Domestic abuse

Please let us know if you're experiencing domestic abuse. We will not share this information, even if you have a joint tenancy with the person abusing you, but we will help you access advice and support. You can talk to us about this discretely, via an email, phone call or live chat on our website.

If you need to leave your home because of domestic abuse, your Local Authority will give you priority status for re-housing and they will not ask you to provide evidence of abuse. This helps them find a new home for you and any children as quickly as possible. It might be temporary accommodation to begin with, or a refuge, while a longer-term home is found.

It's not uncommon for people experiencing domestic abuse to want to stay in their home. If you'd like to stay in your home are worried about safety, we can provide you with extra security such as additional locks or new ones altogether. You can also seek Court Orders to prevent your abuser from coming to your property.

Whatever your circumstances, please let us know if you need our help – we'll do everything we can.

## Get in touch

 0808 168 4555

 [flagship-housing.co.uk](https://www.flagship-housing.co.uk)