

LIVING APART TOGETHER

Thinking Creatively About Property: Hints and Tips

For all of us, the economic situation is difficult. If you are separating or going through a divorce, the recession may mean that you have to spend rather longer living together than you might have hoped.

If you find yourself faced with difficulty in regard to selling or moving out from your property – you may find some of the hints and tips listed below to be helpful

Think creatively together – this can be tough – but it is to both your benefit to do so. If this is difficult for you to do alone – think about using a professional, such as a mediator, to help you.

Don't keep your partner in the dark if you are considering a means of moving from your home – and particularly if it would affect both of your living and financial arrangements.

Be clear about your financial situation – know exactly what is available to you, spring clean your joint and individual finances - this may feel tough at a time when things are difficult – but burying your head in the sand is not going to help.

Get specialist help – use a re-location agency to get some advice about the market – many offer a free or nominal price first consultation – and are a fount of creative ideas.

Shop around for deals with Estate Agents – some are offering a flat fee rather than a percentage of sale which may be more cost efficient for you. Don't assume that the fee or percentage is non-negotiable – see what you can do to get a reduction. Find out exactly what the agent intends to do to market your home – and make sure they keep to their end of the deal.

Be realistic about the value of your property – and market it accordingly. Take advice about how best to present your home for market.

Don't simply sell your property at a 'knock-down' price – tempting though it may be to do so. You need to maximise – not minimise your

finances if you are to support a home each for the future – and selling at a loss may increase your bitterness toward each other unnecessarily.

Find out whether it may be possible to rent your current property out – allowing you to find individual rentals for yourselves in the short to medium term.

Would renting a room or part of your current property allow one of you to move out and rent elsewhere? (Remember to check legal and planning requirements in regard to renting space in your home).

Think about property swapping – opportunities are increasing as the housing market stays slow – but remember get specialist legal advice if you decide this may be for you. If you are a council or housing association tenant, swapping is more established – talk to your local Housing Department – or look online.

If immediate finances are a problem – find out whether your mortgage has a ‘mortgage holiday’ facility which would allow you some breathing space – and some finance - to plan - but remember that, if you use your ‘mortgage holiday’ – you will still have to pay the mortgage subsequently and you may have to increase the term or the payments – so be realistic about how long it may take you to sell and redeem the mortgage.

Benefits – it is always worth checking out your rights to benefits – you may not be claiming a benefit you are eligible for – or you may find that you would be entitled to benefits if you physically separate that could prove crucial in assisting you during this time and for the future.

Be savvy – people are trying many creative ideas to sell their property at the moment – but some have huge legal and other pitfalls – make sure you have checked thoroughly and carefully before you decide on any scheme.

If you are going to have to remain in your home together for any length of time – think about how you can set some ‘ground rules’ for living apart together – especially if you have children (see the guide ‘Living Apart Together Hints and Tips’ for additional information).

If there is a reason you feel you must leave your property – if you are in an abusive relationship – or violence or addiction has become a problem for you – get immediate help – contact the police, a solicitor or your local social services department for immediate help to protect you – and especially any children involved.

See next page for useful contacts

Contacts

www.resolution.org.uk – An association representing over 5700 family lawyers committed to the constructive resolution of family disputes. Lots of useful advice – and information on how to find a local specialist family solicitor.

www.direct.gov.uk – Government website – go to Home and Community for details in regard to council house and housing association exchanges. Go to money, tax and benefits for information in regard to mortgages and claiming benefits.

www.familymediationhelpline.co.uk This helpline provides information about mediation, how to find a mediator (including links to finding a mediator in your area) and what to expect. Family mediation can help in resolving all sorts of family-related disputes. Tel. 0845 60 26 627

www.communitylegaladvice.org.uk – has a range of downloadable guides and leaflets relation to housing and linked issues or telephone 0845 345 345 for free legal advice on a range of subjects.

www.shelter.org.uk – Most people think of Shelter as the homelessness charity – however, they also provide a range of very useful advice for those buying, selling or renting a property – and in regard to benefits associated with housing Tel: 0808 800 4444.

www.easyhouseexchange.com – website for listing property for sale exchange or rental exchanges.

www.homeswapper4sale.co.uk – website for listing homes for purchase via swapping.

www.homeswapper.co.uk – website for rental exchanges.

www.nacab.gov.uk Citizens' Advice (formerly Citizens Advice Bureaux) Citizens' Advice has offices across the country and can help with a broad range of issues – from debt advice to housing – and lots of things in between. The website also has a link to information specific to separation and divorce. Local offices are often very busy – but don't give up – and use the website for general help.

www.nationaldebtline.co.uk Free, confidential advice on any debt issues. Tel: 0808 808 4000.

www.advicenow.org.uk The website of Advice Now – an organisation offering advice on a huge range of subjects – from benefits to divorce to dealing with bailiffs – they also have a range of downloadable guides.

www.womensaid.org.uk - website offering help and advice for female victims of domestic abuse. Tel: 0808 2000 247 – 24 hr. helpline.

www.mensadvice.org.uk – website offering advice and help for male victims of domestic abuse Tel: 0808 801 0327 Monday - Friday: 10am-1pm and 2pm-5pm.