

Cohabitation Agreement

An agreement between two partners who live together about property, costs and what happens if they separate. Template v1.0.

Date of this agreement: _____

First partner: _____

Second partner: _____

The First partner and the Second partner (the Partners) live together, or are about to, and are not married to each other. They make this agreement so that each of them knows where they stand on property and money while they live together and if they separate.

1. The home

The Partners live, or will live, at this address (the Home):

Date the Partners started, or will start, living together: _____

Who owns or rents the Home: _____

The Partners intend that living in the Home, or paying toward its running costs, does not by itself give a Partner a share in it. A Partner has a share only if the title to the Home or a document signed by both Partners says so.

2. What each Partner brings

Each Partner keeps what they owned before living together, anything they inherit or are given, and anything bought with that money, unless both agree otherwise in writing.

The First partner brings:

The Second partner brings:

3. Rent or mortgage and bills

The Partners share the rent or mortgage and the household bills like this:

If one Partner pays more than their share for a time, that does not change who owns the Home or anything else unless both agree in writing.

4. Joint accounts and joint purchases

Joint accounts, if any:

Money in a joint account belongs to both Partners equally. Things the Partners buy together belong to them in the shares each paid, or equally if the shares cannot be shown.

5. Debts

Each Partner stays responsible for any debt in their own name, whether it began before or during the time they live together. A debt in both names is shared equally unless the Partners agree otherwise in writing. Neither Partner may borrow in the other's name.

6. Honest disclosure

Each Partner has told the other honestly about their significant assets, income and debts before signing this agreement.

7. If the Partners separate

What happens to the Home:

Each Partner keeps their own property. Joint property is divided in the shares set out in section 4, either by agreeing who keeps what or by selling it and sharing the money. The Partners will try to agree calmly and may use mediation before going to court.

Pets: _____

8. Children and support

This agreement does not decide the care of any child or child support. Those are decided in the best interests of the child, as the law provides. It does not change any right to support between the Partners that the law gives. A term about support should be added only after legal advice.

9. Reviewing this agreement

The Partners will review this agreement at least every three years and whenever their situation changes, for example if they marry, have a child, buy property or one of them stops working. A change is valid only in writing signed by both Partners. If the Partners marry or form a civil partnership, the law may treat this agreement differently, so they should take advice at that time.

10. Governing law

This agreement is governed by the laws of:

11. Whole agreement

This is the whole agreement between the Partners on these matters. If a term cannot be enforced, the rest of the agreement still applies.

12. Advice and free choice

Each Partner confirms the statement below by ticking their own box.

- ☐ Second partner: I have had the chance to get independent legal advice about this agreement. I understand it and I sign it freely.
- ☐ First partner: I have had the chance to get independent legal advice about this agreement. I understand it and I sign it freely.

Second partner

Signature

Name

Date

First partner

Signature

Name

Date