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An unmarried couple, both with housing qualifications, can buy property in joint names and have the security of jointly owning their home.

For unmarried couples, where only one has housing qualifications, the position is more difficult. For freehold property, only the qualified partner can own, with the unqualified partner not having the comfort of having title in their name. It is therefore important that couples in this situation enter into an "equity agreement" to protect the unqualified partner's position so far as legally possible. The agreement will provide that if the couple separate, the unqualified partner should be repaid their contribution towards the purchase, and should share in the balance of the sale proceeds after mortgage and other deductions.

Additionally, the qualified partner should always sign a properly drawn up will leaving the property to the unqualified partner.

In the case of share transfer properties, the law does not prevent unqualified individuals buying shares in property owning companies and therefore ownership can be shared from the outset, however the unqualified individual would have no right of occupation.

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