

# Top five tips when considering a move in later life

Turners Oak



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Moves in later life are a combination of emotional, practical and financial uniqueness. When you've lived in your home for many years, even considering a move can be overwhelming.

At Turners Oak we specialise in supporting older homeowners to navigate the uniqueness of a move in later life so you can enjoy your next chapter, wherever that may be.

With that in mind we have put together our top five tips if you or a loved one is considering a move in later life:

## 1. Make a move out of choice and not need

All too often people leave it until a crisis hits – such as a fall or the loss of a partner/spouse – to decide that it's time to make a move. This is completely understandable but can add significant stress and pressure at what is already a challenging time. It can also mean compromises are made when choosing the next home that wouldn't have been made if a move had happened out of choice and not immediate need.

The truth is that the more proactive you are, the more in control you stay. A few useful questions to ask yourself are:

- Are you becoming worried about the suitability of your home for the future?
- Are you starting to spend more time, money and energy maintaining your home or worrying about future maintenance?
- Is your home suitable if you become less mobile or stop driving?
- Are you beginning to rely on others and/or do you get the sense that others are becoming worried about you in your home?

If so it could be time to move to a home which is going to serve you, now and in the future, and that frees you up – whether that's emotionally, financially or practically – to enjoy your next chapter.

## 2. Make a move that works for you now and in the future

None of us like to think about ageing or becoming less independent, but the reality is it comes to us all and it's better to think about the future rather than find yourself in a home that becomes restrictive. Our environment greatly impacts both our physical and mental wellbeing and so it's important to choose a home that will help you to be physically and mentally active and where you can keep doing the things you love.

Think about what you love about your current home and what is starting to niggle about it. If you love gardening but feel your current garden may become a burden in the future then having manageable outside space is a must have. If you love socialising and being active in the community but are becoming less confident driving then making sure you have good transport links and a vibrant community nearby are important.

Create a list of Must Haves, Nice to Haves and Must not Haves for your new home and for your future life. Consider what a great future would look like and also what you really don't want the future to look like. What scares you about getting older? Why? Make sure you ask yourself what might happen if you became less mobile or your circumstances changed. This exercise can be challenging but it can really help you to clarify your priorities and can be quite empowering. We can do this with you as part of our Future Planning Service, learn more be [clicking here](#).

Our homes also tend to be our biggest financial asset and they can play a significant part in later life financial planning. Are you wanting to release some equity? Do you want a home that is cheaper to run and maintain? How are you funding your future? We advise speaking to a qualified Society of Later Life Adviser (SOLLA) to discuss this; you can find one by [clicking here](#).

## 3. Find out about the options available for your next home

The majority of people moving in later life do not move to a retirement home or other age-specific accommodation. They may move from a large house to a smaller, more energy efficient house or perhaps to an apartment in a more suitable location. It can often be a 'right-size' as much as a downsize with a desire for well-proportioned rooms that are more suitably laid out than the current home.

Apartments may come with service charges, which you might not be used to, but they do mean you don't need to worry about the maintenance.

There are also a vast array of age-specific options available that are a far cry from what you may perceive a retirement community to look and feel like. It's useful to set aside any preconceptions and go and visit some retirement communities - you may be pleasantly surprised by what you find. There are a growing number of rental options as well as purchase options, each have their own payment schedules so it's important to look into these in detail and seek financial advice. We can offer advice on this as part of our Future Planning Service, learn more by [clicking here](#).

## 4. It's going to be emotional, and that's OK

Moving home in later life can be incredibly emotional, sometimes crippling so. Your home forms part of your identity and is full of memories - especially when you've lived in it for many years and perhaps with a loved one that is no longer with you.

Having an emotional reaction to even considering leaving is perfectly normal.

Remember that moving home doesn't mean you are leaving all of that behind; your memories will be with you, no matter where you live. Consider what material possessions will bring you comfort in your new home - perhaps a particular chair or a rose plant from the garden and create a list of what needs to come with you. There are some wonderful services available now that can document your memories in photobooks and videos for you to continue to enjoy wherever you are.

If you need to do some sorting of possessions before moving try to give yourself ample time to do this as it can be an emotional process. Seek support as mentioned next.

## 5. Get some support

Whether that's family, friends, professionals, volunteers or a combination of all four. Moving is challenging at the best of times and when you have not done it for many years seeking support makes perfect sense. You'll be surprised how many people are keen to help when asked and what services are available. Make clear requests of family and friends - whether that's practical or emotional support - and enlist help from professionals who understand the uniqueness of making a move in later life.

At Turners Oak we have built up a network of trusted professionals and voluntary bodies who support people in later life. From declutterers to solicitors specifically focused on providing later life advice to those offering home adaptations and care at home. We will happily introduce you to any of our network. If you don't have Lasting Powers of Attorney or your Will organised we can put you in touch with professionals to do this with you - if you do nothing else getting these in place is a must.

In addition, our Moving Manager service has been described by a client as their 'Moving CEO'. Think of us like your 'right-hand person providing information, advice and support throughout the process and always making sure your needs are front and centre and your voice is heard. You can learn about our Moving Manager service by [clicking here](#)

## 6. A bonus 6th tip!

We think it's really important you put yourself first. This can be easier said than done though! Especially if you have always put others first or you have people offering differing points of view - even when they have the best of intentions. Do remember this is your life, your home and your next chapter. Trust your gut and remember your priorities. A good tip is to make a decision, sleep on it, then see how you feel in the morning.

## What next?

We hope you found these tips useful. If you want to chat through your situation and get some impartial advice we offer a free initial conversation without obligation. You can call us on 020 3916 6045 or email: [hello@turnersoak.co.uk](mailto:hello@turnersoak.co.uk)

We also offer our Future Planning Service, Moving Manager service and Full Estate Agency service to those moving in later life and their support network. You can learn more about our services by [clicking here](#).

Want to keep in touch? Sign up for our newsletter for future hints, tips and information about moving in later life by [clicking here](#).