

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 they can enjoy their 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 more proactive you are, the more in control you stay.

Even if you have no intention of moving you can undertake a paperwork 'spring clean' by gathering all the paperwork for your home together and making sure your home is registered with the Land Registry. This process keeps you informed and in control and can alleviate future stress should you need to make a move.

Sometimes it's family members who end up being responsible for selling a home and if that happens they will be very grateful that you 'got your house in order' and have given them one less thing to worry about at what may be a very challenging time.

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 as you age.

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 then think about how important these would be if your circumstances were to change and prioritise your list accordingly.

Our homes also tend to be our biggest financial asset and they can play a significant part in later life 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 Home Insights 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 cripplingly 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. 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 a support network

Whether that's family, friends, professionals or a combination of all three. 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. 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 our consultancy service has been described by a client as their 'Moving CEO' - providing information, advice and support throughout the process and always making sure your needs are front and centre and your voice is heard. We work with a carefully selected network of trusted professionals that we are happy to recommend. Learn about our Moving CEO 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 - a good tip is to make a decision, sleep on it, then see how you feel in the morning. If you want to chat through your situation and get some impartial advice and feedback we would be happy to do this with you.

We hope you found these tips useful. We would love to hear what you think of them and any other tips you would like to share. You can email us at hello@turnersoak.co.uk or call 0203 916 6045.

At Turners Oak we offer a Home Insights service, consultancy 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](#).

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