

# Points to consider when moving in with family

## About this factsheet and who it is for

For many people the idea of living with an older or younger relative can appear to have many benefits for both parties, however there are various important factors that must be considered. This factsheet aims to identify key issues that can help you make an informed decision about what options are suitable for you and your relatives.



The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



## Introduction

One housing option that many older people and their families consider is combining households, often this is done by either the older person moving into the home of a family member or by both households selling their respective properties and buying somewhere together.

Whilst this does have many potential benefits such as reducing isolation, sharing out the cost of living and having easy access to basic care and support, there are some important points to consider that might have a negative impact on your financial, social and care situations.

## Care & Support

- What expectations do you have of the arrangement, and are they the same as the expectations of your family?
- Is there a possibility you will lose your independence, as you come to rely on family more?
- What will happen when your family members wish to go on holiday?
- Would your family be able, or willing to help, if you became frailer and needed personal care, or if you developed dementia?

- Is there an expectation on you to provide any childcare? What if you felt you were no longer able to offer this?

## Social

- By moving to live with family, especially if this involves moving away from the area in which you have spent much of your life, you could become dependent on your family for your social life. If your relative is still working this could leave you very isolated. Would you be able to continue attending the clubs or centres you have been used to going to?
- Would you feel comfortable inviting your friends to your relative's home?
- Living with family can be very different to coming to stay for a short period e.g. at Christmas, when everyone is off work.

## Finances

If you put money into your relative's home, to build an extension, or by combining finances to buy a bigger property what happens if:

- The arrangement does not work out and you need to realise your share of the property value?
- You need to go into a care home and need your equity to pay for your care. Would your family member be able to

re-mortgage, or sell to release the equity?

- If your relative's marriage breaks down, you might have to find other accommodation.
- If your family member died, and their spouse wished to re-marry, the new son/daughter-in-law might wish to move/ not share their home.
- If your relative's employment moves would you want to move with them?
- If you put money into the property, what happens if you want to leave some of your estate to other family members after your death?
- Your relative reaches retirement age and needs to downsize because they cannot afford the upkeep of the larger property?

## FirstStop suggestions

- If possible, consider living together for a 'trial period'. This may help identify any potential issues or concerns that are not so easily rectified later on.
- If you are in receipt of state benefits, contact a local Citizens Advice Bureau or Age UK to request a full prospective benefits check to ensure you will not be worse off after the move.
- If you are contributing towards the value of an existing property, through an extension for example, then you

may wish to consult with your family and a solicitor about protecting your interest in the property

- If moving to a different area, spend time looking into what social activities are in the area that you might be interested in and able to access.
- Talk openly about any potential problems that you think might arise, ensure that both sides know what to expect and that neither feels pressured into the move.
- It would be wise to have some sort of written contract about how to address disputes, and how to terminate the arrangement if necessary: and also how to divide bills and other costs.
- If you put money into your son/daughter's property, it would be advisable to speak to a solicitor about putting your name on the deeds as owning whatever proportion of the property you have paid for.

### Important note

**If you give up a council or housing association tenancy to move in with family, and it does not work out, you may not be re-housed by the local authority.**

## About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

## Contact us

- Visit us online: [www.housingcare.org](http://www.housingcare.org)
- Use our self-help tool at [hoop.eac.org.uk](http://hoop.eac.org.uk)

*The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.*

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