

# Selling a Property to Fund Care

At some stage during your retirement you may start thinking about selling your family home. It could be that the property no longer suits your lifestyle, or maybe restricted mobility is making things like getting up and down stairs more difficult.

It could be that you are looking to downsize (or rightsize) or you are considering a move to a retirement village, or residential care. More than half of people who need to finance care, look to do so by selling a property so maximizing your capital and income may be vital to your requirements.

Often once the decision is reached the enormity of the task becomes apparent. A lifetime of memories potentially need to be considered, items of value, and a sense of what may have been your home for some time are all real issues that you need to properly consider. Added to this there are then factors of your property value, appointing estate agents and solicitors and looking at the myriad of items that have to be considered to look to make a move. In short its complicated and if you or a loved one have not moved for several years, can be daunting and become a stressful exercise.

We work with a specialist property sales service who can help you sell your home quickly and at the best possible price, what's more they work for you in all aspects of the sale.

It's essential to get a correct and detailed valuation of your property, as well as know how your home would be marketed and promoted to buyers. Further you want to appoint a solicitor that could work alongside to cover all conveyancing issues for you. Added to this is getting both these working to your timescales and in your best interests. Our partner will allocate you a dedicated adviser who will be able to appoint both of these for you and ensure that they are all doing their utmost to sell the property.

## Help with additional services

It may be that there are things to get done that will allow you to sell your property quicker, make it more attractive to buyers, or just things that need to get done to complete the process. Our partner can not only handle the sale, but can also get the myriad of jobs done for you such as:

- Arranging removals
- House clearance
- Lock changes
- Drain down
- Garden tidying
- Appraisal and auction of valuable items

What's more these can all be done and only charged to you at the point of the property sale, making your move easier and allowing you to remain in complete control.

## Urgent need for funds?

You may need to look for a quick move due to mobility or for care fees, we have the facility to advance funds either to pay care fees, rent, or as a lump sum. This can be done within the sales process and often allows you the freedom to move prior to the sale completing. The funding is not dependent on your health or a medical and in some cases can be used to purchase a care annuity.



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