

### Social care

- What expectations does the older person have of the arrangement, and are they the same as the expectations of the family?
- Will the older person lose their independence, as they come to rely on family more?
- What will happen when the family members wish to go on holiday?

### Leisure

- By moving to live with family, especially if this involves moving away from the area in which they have spent much of their lives, they may become dependent on the family for their social life. If both of the younger people are still working this could leave the older person quite isolated.
- The older person may feel reluctant to entertain what friends they have, or make, in what they see as someone else's home.
- Living with family is very different to coming to stay for a short period e.g. at Christmas, when everyone is off work.

### Finances

If the older person puts money into the younger person's home, to build an extension, or by combining finances, to buy a bigger property what happens if :-

- The arrangement does not work out?
- The older person needs to go into a care home and needs their equity to pay for their care. Would the younger person be able to re-mortgage, or sell to release the equity?
- If the younger people's marriage breaks down, the older person might have to find other accommodation – no one will want to buy a property with a granny annexe with someone else's granny in it!
- If one partner died, and the remaining one wished to re-marry, the new son/daughter-in-law might wish to move/ not share their home.
- If the younger person's employment moves would the older person want to move with them?
- What happens to the older person's share if they want to leave some of their estate to other family members after their death?
- If the younger person reaches retirement age and needs to downsize would there still be room for the older person?

## General

- It would be wise to have some sort of written contract about how to address disputes, and how to terminate the arrangement if necessary.
- It would be advisable for the older person to have their name on the deeds as owning whatever **proportion** of the property they have paid for,(not as having put in a certain amount).
- If the older person has given up a tenancy with the council or a housing association, and the arrangement does not work out, there is no guarantee that they will automatically be re-housed by the local authority.