

Social care

- 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?

Leisure

- 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 both your son/daughter and their partner, if any, are 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 son or daughter'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 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?
- You need to go into a care home and need your equity to pay for your care. Would your son/daughter be able to re-mortgage, or sell to release the equity?
- If your son/daughter's marriage breaks down, you 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 your son/daughter died, and their spouse wished to re-marry, the new son/daughter-in-law might wish to move/ not share their home.
- If your son/daughter'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 son/daughter reaches retirement age and needs to downsize because they cannot afford the upkeep of the larger property?

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.
- If you put money into your son/daughter's property, it would be advisable for your name on the deeds as owning whatever **proportion** of the property you have paid for,(not as having put in a certain amount).
- 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 rehoused by the local authority.